



HEALTH & HOPE GROW HERE



2020 REPORT TO THE COMMUNITY





CONTENTS

- 4 **About Independent Health**
Overview and a letter from Michael W. Cropp, M.D.
- 6 **A Strong Appetite For Good Health**
Alex Wright, J.D., African Heritage Food Co-op
- 8 **An Employer Empowering Health**
Molly Mathur, Hospice & Palliative Care Buffalo
- 10 **Members Make It Worth It**
Steve Milbrand, Independent Health member
- 12 **Commitment to Community**
Pamela Reed, M.D., Community Health Center of Buffalo
- 14 **Finding True Community Fitness**
Anna Ireland Mongo, Ph.D., Jericho Road Community Health Center
- 16 **Primary Care In a Historic Pandemic**
Cheryl Clifford, Clifford Family Practice
- 18 **Growing a Strong Foundation**
The Independent Health Foundation
- 20 **In The Community**
Independent Health's involvement in WNY



Established in 1980, Independent Health is a not-for-profit health plan headquartered in Buffalo, N.Y. We serve nearly 330,000 members and provide innovative health care products and benefits designed to engage consumers in their health and well-being. ■ Throughout our 40-year history, Independent Health has addressed the ever-changing needs of the community and our membership, while delivering the utmost in quality, value and service. ■ The company has been recognized nationally for its award-winning customer service, familiarly known as the RedShirt® Treatment, along with dedication to quality health care and unmatched relationships with physicians and providers. ■ We're extremely proud that we've been able to serve Western New Yorkers for the past four decades as a Buffalo-based health plan.

Awards and Recognition

Independent Health has consistently been rated among the top health plans in the U.S. for quality, customer service and member satisfaction. Some of our most recent accolades include:

- We are the highest-ranked health insurance plan for member satisfaction among Commercial Health Plans in New York State, according to J.D. Power's 2020 U.S. Commercial Member Health Plan Study.SM
- We are one of the highest-rated health insurance plans in the nation for clinical quality and member satisfaction, according to the 2019-2020 Private Health Insurance Plan Ratings by the National Committee for Quality Assurance (NCQA). Overall, Independent Health's HMO/POS (Commercial/Private) plan received a 4.5 out of 5 rating.
- Independent Health was named to U.S. News & World Report's annual list of the best health insurance companies offering Medicare Advantage coverage in 2020. Independent Health was the only Western New York-based plan included on the list.
- Independent Health's Medicare Advantage plans received a 4.5 out of 5 Star rating from the Centers for Medicare & Medicaid Services (CMS) for 2020.
- Independent Health is one of only five companies to be named "one of the best companies to work for" in New York State for the past 13 years. The ranking is based on a company evaluation and associate survey conducted by Best Companies Group.

Products

Our comprehensive portfolio of progressive products include HMO, POS and PPO products, Medicare and Medicaid plans, individual and small group Exchange products, HSA-qualified plans and health savings accounts, plus coverage for self-funded employers.

Special Services and Subsidiary Companies

Independent Health has augmented our highly successful insured product portfolio with services that employers need to better manage their health care experience, including:

- **Pharmacy Benefit Dimensions®**
Our pharmacy benefit management company.
- **Nova Healthcare Administrators®**
Our administrator of self-funded employee benefit programs, including medical, dental and vision services.
- **Reliance Rx®**
Our specialty pharmacy subsidiary for people living with severe and chronic medical conditions.
- **DxID®**
Our ancillary company established to improve efficiencies and the affordability of Medicare Advantage plans.

A MESSAGE FROM DR. MICHAEL CROPP



Dear friends,

Challenging times have a way of simplifying our sense of what's important—even as the world around us may seem to grow more complicated. Here at Independent Health, we've long had a clear sense of priorities for our community. The obstacles presented over the past year haven't changed our mission, but have only brought it into sharper focus.

Now more than ever, our main goals—creating a healthy environment for Western New York, advancing health equity to make healthy lifestyles accessible to all of our neighbors, offering the tools and resources we all need to make the best choices, and revitalizing primary care to keep our neighbors well—have a critical place in creating a future here that's vibrant and vivid. This moment marks a chance to go even further beyond the RedShirt® Treatment our members experience. Because by widening our perspective and influence to cultivate a true RedShirt community, we can improve the health of our entire region.

One of the best things about our community never changes: our sense of local pride. Whether we're up against day-to-day challenges or a historic pandemic, our commitment to health and hope has never flagged. And more importantly, our community's commitment to the same hasn't, either.

The actions and initiatives taken in the last couple of years by our organization have nurtured more than efficiencies and better outcomes. They've planted the seeds of health and hope for years to come, even amid unprecedented circumstances.

In the pages that follow, you'll hear from people who can attest to the difference this type of approach makes. Get to know the importance of having a trusted ally in times of crisis and celebration alike. Understand the healing power of reliability, flexibility and shared resilience. And, we hope, come to understand how our local roots and dedication to community leadership have helped us lead the charge in making an impact.

In a letter shared with members earlier this year, I highlighted some words from Ralph Waldo Emerson that have always spoken to me:

"What lies behind you and what lies in front of you, pales in comparison to what lies inside of you."

Today more than ever, I believe that's true for all of us who are part of the Independent Health family, and all of us who call Western New York home.

In good health and good hope,

A handwritten signature in black ink that reads "Michael W. Cropp MD". The signature is fluid and cursive, with the "MD" at the end being more distinct.

Michael W. Cropp, M.D.
President and CEO, Independent Health

A STORY OF HEALTH AND HOPE FROM A COMMUNITY PARTNER

Better health starts with the basics, like fresh foods that form the foundation of a nutritious diet. For Alex Wright, founder and general manager of the [African Heritage Food Co-op](#), serving up nature's tasty treats is more than good business—it's being a good neighbor. From contributing to wellness bags during the pandemic to bringing produce to neighbors' doorsteps, his efforts exemplify what it means to be a partner in good health.

Taking us through the origins of the African Heritage Food Co-op, he remembers it started as a community share aimed at serving his immediate neighborhood. But when calls from Lockport to Lackawanna began coming in, he was inspired to move to mobile markets, with his first mobile market client being the Independent Health Foundation..

Alex has since helped with a number of Independent Health Foundation initiatives to supply fresh fruits and vegetables to Western New Yorkers, including the [Good for the Neighborhood](#) and [Soccer for Success](#) programs. With this new visibility across our region, he was then able to secure grant funding to open stores in Buffalo and Niagara Falls.

The Independent Health Foundation has partnered with African Heritage Food Co-op since 2017 to provide produce for its Good for the Neighborhood program at several sites across Western New York.

Most recently, he partnered with the Foundation to help Western New Yorkers across the area during the COVID-19 pandemic. Through his hard work and effort, 15,000 neighbors in need who were facing lost jobs or other struggles received fresh fruit and vegetables from the Co-op—either directly to their door or handed off safely at a community center.

Through these kinds of local partnerships, Independent Health and its Foundation help empower our community members to be in their best health and provide access to healthy food options. As Alex shared with us, "If you really want systematic and real change, you want to partner with folks like Independent Health."





A STRONG APPETITE FOR GOOD HEALTH

Meet Alex Wright, J.D.,
founder and general manager,
African Heritage Food Co-op

A STORY OF HEALTH AND HOPE FROM AN EMPLOYER

As her team's go-to contact for help, questions and resources related to benefits, Molly Mathur has seen firsthand what employees want and need—and what ultimately makes a difference in helping them be the healthiest version of themselves. With Independent Health, she has been able to bring her team the support and access to care needed for well-being in their day-to-day lives.

Having managed benefits at [Hospice](#) for nearly 11 years, she'd seen a shift in focus to wellness—and Independent Health has been a driving force in helping her encourage employees to feel good and live better.

From Molly's perspective, "people want to lead healthier lives" and often, just need knowledge and a nudge to make it happen. Reflecting on how much impact an employer can have on their employees' day-to-day lives, she feels a responsibility to help their employees see health from a holistic perspective, with the support and resources of Independent Health helping to make that difference.

About 86 percent of Hospice & Palliative Care Buffalo employees participate in the company's wellness program.

From well-being assessments offered through Independent Health's [FitWorks](#) program to requirements for annual well visits, together, Independent Health and Molly have successfully lowered health care costs for both Hospice and its employees.

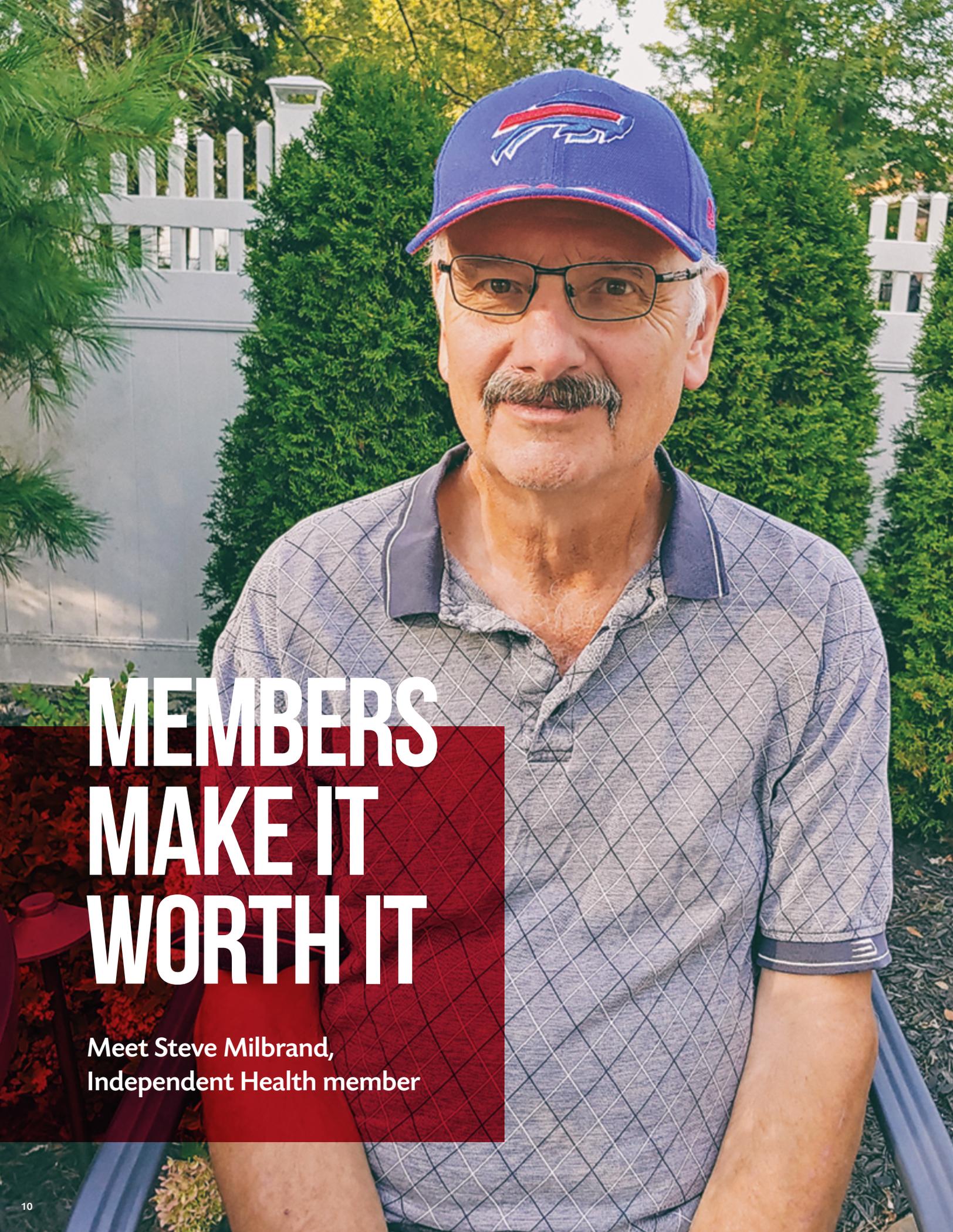
She's also proud to be able to offer more activities on campus for fitness and wellness, bringing health into day-to-day life to empower employees to stay motivated and feel better. The 86-percent participation rate among employees in the wellness program illustrates its impact.

Molly points to her relationship with Independent Health as a reason for the mindset shift she has seen among employees, saying with satisfaction that "[now] everyone can agree it's a good thing to be healthy and to make healthy choices."

AN EMPLOYER EMPOWERING HEALTH

Meet Molly Mathur, benefits and compensation manager,
Hospice & Palliative Care Buffalo





MEMBERS MAKE IT WORTH IT

Meet Steve Milbrand,
Independent Health member



A STORY OF HEALTH AND HOPE FROM A MEMBER

There's no richer reward than hearing directly from our members how Independent Health and the RedShirt® Treatment made a difference during challenging times. Following open heart surgery and obstacles related to diabetes, Steve Milbrand credits a special associate and support from Independent Health with helping him find hope and health through tough times.

In his own words, Independent Health has been a "lifesaver" for him and his family. After 40 years working at the same company, Steve admits he wasn't at his healthiest upon reaching retirement. Two years ago, he had open heart surgery with five bypasses. He notes that from the moment he arrived home, his case manager at Independent Health was there for him to check in, coordinate follow-up care and so much more.

Active users of the Brook app, like Steve, have been able to decrease their blood sugar levels and improve their health status.

In the time since, he credits this support with his motivation to keep up with exercise and diet, losing 40 pounds. He has also successfully used the [Brook Health Companion app](#), provided by Independent Health, to help manage his diabetes successfully with less stress.

Years later, he still speaks to his case manager's passion and commitment and his appreciation for the steady updates and quick answers to his questions. Steve believes this personal touch comes via Independent Health being a true neighbor through their local roots and presence, and suggests that "when you go to the doctors, there's a big difference when you show them an Independent Health ID card."

Today, Steve is still going strong and active every day—golfing, maintaining a healthy diet, keeping up with doctor appointments and more. When asked about his plans for the future, he and his wife call themselves "100 percent [Independent Health] members for life."

A STORY OF HEALTH AND HOPE FROM A PHYSICIAN PARTNER

As an internist and chief clinical practitioner at the [Community Health Center of Buffalo](#), Dr. Pamela Reed has incomparable firsthand experience of how the wellness of each of us affects the wellness of all of us. As a participating physician with Independent Health, her perspective helps us understand the “why” behind the “what” of our community health initiatives.

Dr. Reed has seen how “lots of social determinants of health impact health care in the current community.” As a Federally Qualified Health Center, the Community Health Center of Buffalo was designed to help fill the gaps and put health care within reach for patients who have difficulty accessing it. Independent Health is proud to work alongside her to make this vision reality.

She points to Independent Health’s true commitment to the Western New York community noting, “you don’t see that in a lot of other insurance companies or stakeholders [here]. I want to [work] with someone who works toward the same goals and objectives that I have, which is to make this a healthier community. And Independent Health does that.”

Through this partnership, the Community Health Center of Buffalo located on the city’s East Side, has reached people who may have never engaged in care, or have difficulty navigating the health care system, with resources going toward helping the patient and our community as a whole become healthier.

Gaps-in-care reports provided by Independent Health helped the Community Health Center of Buffalo improve patients’ diabetic control – from 50 percent of patients in control to 61 percent.

Dr. Reed also credits the liaison model with Independent Health as a successful way to identify gaps and meet the needs of her patient base—allowing her to target resources to reach the most patients possible for appointments or important testing like mammograms and colonoscopies.

One of her proudest accomplishments includes the strides made with her practice’s diabetic population. With Independent Health providing gaps-in-care reports, she and other physicians improved patient diabetic control, going from 50 percent of patients in control of their condition to 61 percent – a significant difference in a short period of time.

We’re humbled to hear Dr. Reed state that “having Independent Health here...committed to the community is very important.”

For our part, we appreciate Dr. Reed’s dedication to her patients and our community, and are honored she recently joined Independent Health’s board of directors to continue to advance our mission to help people lead healthier lives.



COMMITMENT TO COMMUNITY

Meet Pamela Reed, M.D., chief clinical practitioner,
Community Health Center of Buffalo



FINDING TRUE COMMUNITY FITNESS

Meet Anna Ireland Mongo, Ph.D.,
chief program officer, Jericho Road
Community Health Center

A STORY OF HEALTH AND HOPE FROM A COMMUNITY MEMBER

In addition to serving as chief program officer at Jericho Road Community Health Center, Anna Ireland Mongo oversees the [Independent Health Medically Oriented Gym \(MOG\) at Jericho Road](#). A pilot program aimed at increasing community health and fitness, the MOG helps community residents work toward important medical goals. Anna also has a special passion for this asset for good reason: it helped her find her way back to better health after having children.

While many people haven't heard of a Medically Oriented Gym (MOG), this resource has already changed lives for both community members and for Anna, herself. Designed to focus on medical outcomes in addition to fitness, the MOG is located in a ZIP code with some of the highest rates of diabetes and high blood pressure in the region.

For Anna, her MOG journey began about six months after having her third baby. At her heaviest adult weight, she was discouraged by past difficulties sticking to a routine. On the other hand, the MOG model helped her set goals and meet them.

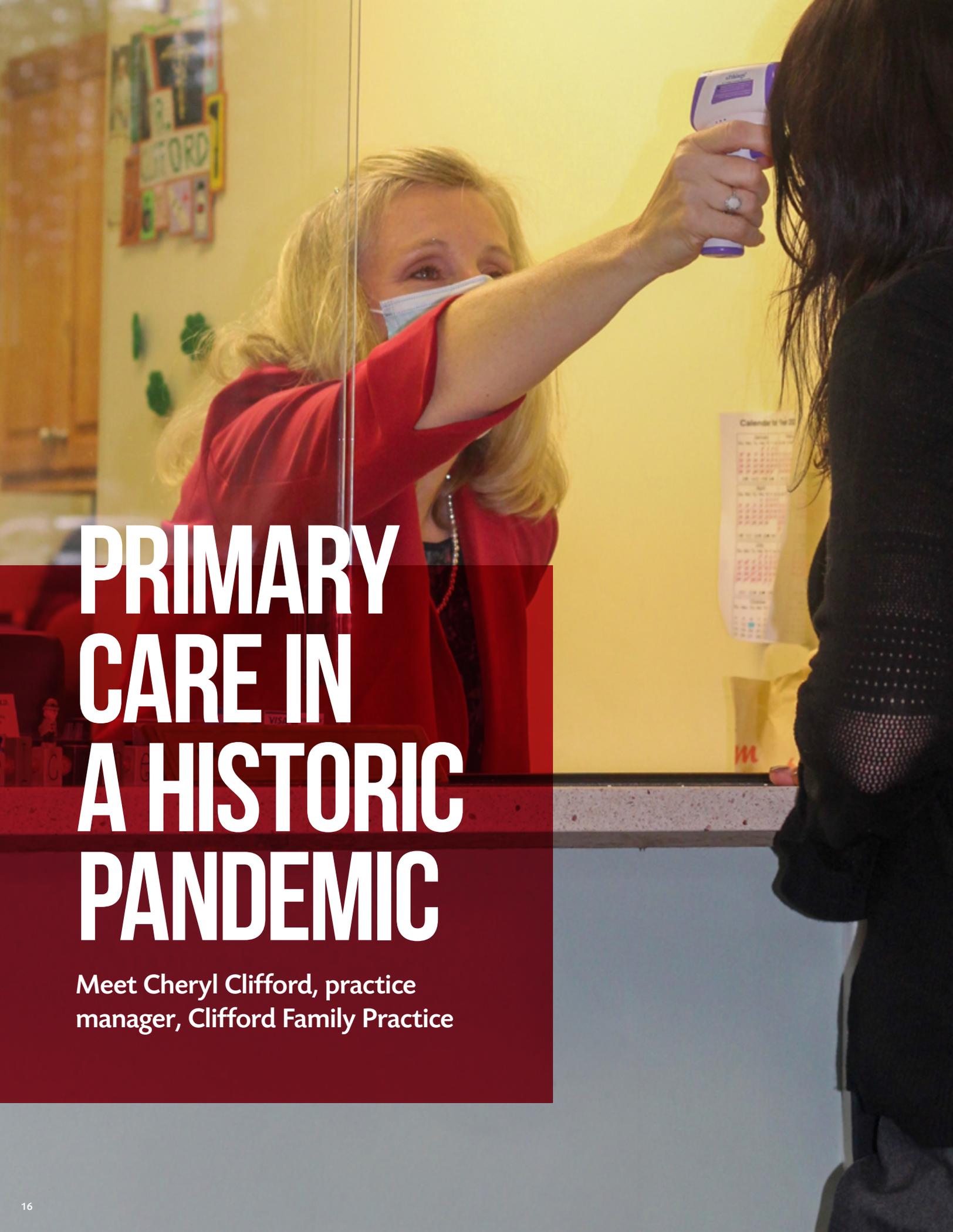
Anna nods to Emily, the director and exercise specialist at the MOG, who helped her come up with a way to kick-start slow-and-steady weight loss. From beginning with a three-times-a-week routine to guidance on increasing water, fruit and vegetable intake, it came down to making small changes that added up to new healthy habits.

Asked about her personal experience, Anna states that she's "excited about the MOG on a personal and community level. I've lost weight, but I also have less foot pain, knee pain and back pain. I have more energy and can move around more. And I just think if this gym can do for everybody what it has done for me, this is just an amazing shift in wellness for Western New York."

We always aim to bring a personal approach, and our partnership with Jericho Road on the MOG is another way to live our organizational belief that everybody deserves access to health care, wellness and opportunities to feel better.

Anna agrees, suggesting "you don't always see that from an insurance provider...and it speaks to their commitment and strong sense of community."

The Independent Health Medically Oriented Gym focuses on providing physical therapy and exercise programming for community members, especially individuals suffering from chronic diseases like diabetes and cardiovascular disease.



PRIMARY CARE IN A HISTORIC PANDEMIC

Meet Cheryl Clifford, practice manager, Clifford Family Practice

A STORY OF HEALTH AND HOPE FROM A PHYSICIAN PRACTICE

There are few resources that can accomplish more at the ground level of community health than primary care physician practices. When COVID-19 struck Western New York, the Clifford Family Practice, like many others, faced the challenge of keeping their practice going and employees supported through a historic crisis.

Cheryl recalls the sense of helplessness and fear that pervaded their practice, which serves about 3,500 patients, at the beginning of the COVID-19 pandemic. Numerous questions rose to the forefront: What to do about payroll? How to pay the team? How to best keep taking care of patients?

The practice, run by Cheryl and her husband, Dr. David Clifford, was able to avoid layoffs, but they had to take other immediate measures, such as cutting back hours. Fortunately, Independent Health provided emergency [global payments](#) to primary care practices to help groups like the Clifford Family Practice weather the storm. With this support in place, Cheryl notes that tough decisions—like applying for another round of Paycheck Protection Program (PPP) loans or considering employee terminations—no longer had to be dealt with.

Independent Health's payments to primary care practices such as Clifford Family Practice enabled them to weather the financial impact of the pandemic and maintain continuity of care for patients.

Cheryl notes that, because of Independent Health, “we never had to lay off a single person.” And perhaps even more importantly, their medical staff were able to maintain continuity of care for patients, whether via telehealth or seeing them safely in person.

Recounting her history with Independent Health, Cheryl suggests that while she always felt she could rely on us, the pandemic showed a new depth of community commitment—a commitment we saw mirrored in the efforts of the Clifford Family Practice throughout the crisis.

When asked what she wants our community to know about this time, Cheryl closes with this: “From the bottom of my heart, I felt they were looking out for our practice, our patients and for our employees...we’re a very small practice with a community focus. Our team of nine employees...we needed to be able to do something for them...and Independent Health was a big factor in making that all happen.”



GROWING A STRONG FOUNDATION

THROUGH OUR PROGRAMS, SEMINARS AND EVENTS, OUR GOALS INCLUDE:

Promote positive healthy changes and behaviors in our community.

Provide health education and wellness screenings to underserved populations.

Empower individuals to become educated health care consumers.

Collaborate with local schools, community groups and businesses.

The Independent Health Foundation

[The Independent Health Foundation](#) focuses on providing the Western New York community with the support and resources people can use to lead healthy lifestyles – today and in the future.

The Foundation also joined forces with Independent Health, Pegula Sports & Entertainment and other local businesses to provide more than 12,000 free wellness bags to individuals and families in need during the early stages of the COVID-19 pandemic. Distribution sites included 28 Buffalo Public Schools, the Northland Workforce Training Center and various Good for the Neighborhood locations in Niagara Falls, Lackawanna and the suburbs.

In addition to our signature programs and events, the Foundation provides additional opportunities to learn more about personal health through a variety of free events, such as colon cancer screenings, diabetes education classes and mammography screenings.



Our Signature Programs

Good for the Neighborhood

Empowers families in underserved neighborhoods to eat right, be active, see their doctor and live a smoke-free lifestyle by connecting them with the tools and resources needed to be healthy.

Healthy Options | Buffalo

A community resource to help people make more informed decisions while eating in and dining out. Collaborates with local restaurants, food trucks and festivals to provide healthy food choices to the public. Coordinates cooking classes to teach healthy cooking skills and methods.

Fitness for Kids Challenge

Challenges every child to get daily exercise, proper rest and make good nutrition choices leading to healthier students, stronger bodies, focused minds and greater performance.

Soccer for Success

Free after-school youth development program serving Western New York children in grades K-8. Encourages children in underserved areas to establish healthy habits and develop critical life skills through soccer.

First Night Buffalo

Families come together to engage in safe and healthy activities while ringing in the New Year at Western New York's largest drug- and alcohol-free New Year's Eve celebration.

Kids Run

Free event that encourages families to be active and fit. Includes a 1.8 mile family walk/run, a mini-dash for children aged 2-5 and a diaper derby for infants. The 2020 Kids Run went virtual due to the COVID-19 pandemic with 4,400 registrants – closely aligning with the 4,800 children who typically participate in this event at Delaware Park in Buffalo, the regular site of the event.



Other High-Profile Foundation Programs

Play 60 Challenge

We team up with the Buffalo Bills in conjunction with Fitness for Kids. More than 700 families participated in our four-week virtual Play 60 Challenge this past spring.

Leadership into Tomorrow

A social skills development and academic enhancement program for Buffalo Public School high school students in partnership with WNY United Against Drug and Alcohol Abuse.

Student Peer Advocates

A program that creates inspirational videos to build skills around social platforms.



IN THE COMMUNITY

Beyond the work of the Foundation, Independent Health also supports wide-ranging partnerships throughout the entire Western New York community and has assisted with adapting many of its programs to the new protocols made necessary by COVID-19.

The spring [Independent Health and Buffalo Bills Health & Wellness Challenge](#) featured at-home workout videos, healthy recipes and other health-related tips from Bills defense lineman Harrison Phillips encouraging participants to stay active and connected during the early stages of the pandemic.

The popular [Fitness in the Parks program](#), held each summer for the past nine years in partnership with YMCA Buffalo Niagara, consisted of a series of virtual, live-stream fitness classes before heading back outdoors to local parks in late July.

Independent Health also continues to sponsor [Slow Roll Buffalo](#), with new social distancing rides; partners with Reddy Bikeshare to provide bike sharing for the public in

both Buffalo and Niagara Falls; and supported Lakeside Bike Park, the Independent Health Wellness Trail, and bike and kayak rentals at Wilkeson Pointe, all of which were open for use this summer following COVID-19 guidelines.

Dr. Cropp personally spearheaded an effort to establish the [Community Leaders Response Fund](#), which in turn supports the Western New York COVID-19 Community Response Fund. The fund is coordinated by the Community Foundation for Greater Buffalo, the Health Foundation for Western & Central New York, The John R. Oishei Foundation, and the United Way of Buffalo & Erie County. To date, the WNY COVID-19 Community Response Fund has awarded nearly \$7 million in grants to more than 300 nonprofit organizations serving all eight counties of Western New York.

Independent Health has long taken action to address the disparities and inequities impacting our region's Black and ethnic minority communities, and these efforts are more important than ever during this time of uncertainty surrounding recent events impacting our nation and community.

We continue to make meaningful investments in parts of the community with the greatest health needs, providing support to several organizations serving these at-risk communities including not only the [Independent Health Medically Oriented Gym at Jericho Road](#) as featured earlier in this report, but also the Buffalo Urban League, Buffalo Peacekeepers, Police Athletic League (PAL), Muslim Public Affairs Council, and WNED's "The Warrior Tradition" documentary, which premiered in 2019.



There has also been an overwhelming and growing need for basic necessities and emergency food assistance during the pandemic. As part of this effort, our RedShirt volunteers donated and delivered nearly two tons of food to FeedMore WNY (formerly the Food Bank of Western New York), which was facing a critical shortage of supplies at its more than 300 food pantries, through a "contactless" food drive.

We also teamed up with Buffalo Business First for the 13th consecutive year to recognize and provide scholarships to Western New York high school seniors identified as "[Community All-Stars](#)" who contribute to making the community a great place to live. Independent Health also awards two high school seniors its [Wellness All-Stars Scholarship](#) and one candidate's food drive was featured in a story that aired on WIVB-TV.

In addition, Independent Health deepened its relationship with the [Brook Personal Health Companion](#) by launching an enhanced nutrition feature to make it easier to stay healthy. The new feature makes it easier than ever for users to log their meals and receive instant, detailed nutrition information about their food choices.

We are also especially proud of our efforts related to stress management and mental health during these uncertain times. We recently [joined forces](#) with Horizon Health Services to help employers recognize the signs of mental health, understand what their employees are dealing with, and how to respond appropriately.

INDEPENDENT HEALTH ASSOCIATION

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