

HEALTHSTYLES

INDEPENDENTHEALTH.COM

2023

Get moving
with an
exercise
prescription

Reviewing your
medications with
your doctor

Simple steps to
prevent falls

Make lasting
health changes
with Brook+

**Crossword
puzzle fun!**

See page 11



Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-SNP, HMO-POS and PPO plans. Enrollment in Independent Health depends on contract renewal.

Y0042_C9166_M

HEALTHSTYLES

Thank you for choosing Independent Health. We are pleased to be able to provide you with the high-quality coverage and outstanding service you deserve!

Let's kick off another year with more healthy tips and great benefits. As you strengthen your health throughout 2023, update your health habits and take advantage of preventive care opportunities—like those discussed on **page 3**. Don't forget to sign up for your online member account (see **page 4**).

Want to get more from your benefits? On **page 5** you'll find benefits you may not know you had to keep you at your healthiest from head to toe. Remember to regularly review your medications as well (see **page 14**).

Find your reason to get moving and join some of the many great community events happening soon (see **pages 8**). Don't do it alone! Connect with others for a chat or a new class when you join a free, safe virtual community (see **page 9**). Our dedicated team of Case Managers is also available to assist you when you need extra support on your health journey (see **page 10**).

Whatever healthy targets you've set and plans you've made, we are here to help you achieve your goals.

532M



New PERS device benefit provides members with safety and security

Independent Health is pleased to now offer a Personal Emergency Response System (PERS) device to help make it easier for our members to live independently, while alleviating the difficult decision for family members to hire in-home services or move a family member out of their home. This new benefit for 2023 is provided through NationsResponse in partnership with ADT and is available at no additional cost to our members.

Designed to accommodate different lifestyles, a PERS device provides seniors and members who have disabilities with safety and security, while keeping them connected with caretakers, loved ones and their support networks. With push-button technology and GPS tracking administered by ADT, PERS devices are critical safety solutions that help address falls and other accidents, so that our members can feel secure in their home when alone.

How it works

PERS is covered under Independent Health's Assure Advantage[®] HMO C-SNP, Encompass 65[®] Basic HMO, Encompass 65[®] Core HMO and Encompass 65[®] HMO without prescription coverage plans. Members of these plans have access to emergency alert devices, two-way connectivity to round-the-clock monitoring centers, and scheduled wellness checks by ADT companion agents.

Eligible members have three PERS units to choose from:

- ADT On-The-Go (4G)
- ADT Medical Alert Plus (4G)
- ADT Medical Alert Basic

If your plan includes the PERS benefit, you can order a device by calling a NationsResponse Member Experience Advisor at 1 (877) 270-4239 (TTY: 711), 24 hours a day, 7 days a week.

BENEFIT SPOTLIGHT

It pays to take charge of your health

With Independent Health's Medicare Rewards Program, you are eligible to earn reward dollars that can be used through NationsOTC® toward the purchase of a variety of over-the-counter or grocery items, Apple® products and more. All you need to do is get the following \$0 preventive care services:

- Enhanced Annual Wellness Visit (EAV)
- Flu shot
- Mammogram
- Colorectal cancer screening
- Prostate cancer screening
- Bone mass measurement
- Diabetic screenings
- Routine blood work
- Routine vision exam
- Nutritional counseling
- Smoking and tobacco use cessation counseling
- Complete Independent Health's Health Risk Assessment

Each service, based on the preventive frequency guidelines*, can be rewarded once per plan year. You can earn up to a maximum of \$150 reward dollars annually.

Earning and redeeming your rewards is easy!

There's no paper form for you to submit to earn reward dollars. Instead, when Independent Health receives a claim from your doctor after a qualifying visit, your reward amount will be provided to NationsOTC to include on your account. This can take up to 30 days from the date Independent Health processes the claim for the service rendered.

▶ YOU CAN ACCESS YOUR reward dollars by registering for a NationsOTC online account at www.NationsOTC.com/IndependentHealth or by calling Nations Benefits at 1 (877) 270-4239 (TTY: 711), 24 hours a day, seven days a week.

All reward dollars must be used by December 31 each year. Reward dollars do not carry over plan year to plan year. If an item you wish to purchase costs more than the reward dollars you have earned, you will be responsible for any additional required funds.



**Not all preventive services are medically appropriate every year. Independent Health uses the frequency guidelines adopted by the Centers for Medicare and Medicaid Services (CMS) and the U.S. Preventive Services Task Force (USPSTF).*

Update about coverage changes to COVID-19 services

The Federal Public Health Emergency for COVID-19 came to an end on May 11, 2023. As a result, coverage for several services related to COVID-19 has changed, including:

- At-home, over-the-counter COVID-19 tests are no longer covered by Medicare.
- Lab tests for the diagnosis of COVID-19 are now covered like other lab tests. If your plan covered only COVID-19 lab tests in full, they will now be covered as any other lab test. This includes any pre-surgical testing that is required. If you have a diagnostic COVID-19 test at an urgent care center, your urgent care cost share will apply.

- During the COVID-19 pandemic, in certain circumstances members were able to get earlier refills than usual, and in some cases, more than a 30-day supply. However, you may now see a return to the dispensing policies that were in place before the pandemic.

PLEASE NOTE: COVID-19 vaccinations and booster shots will continue to be covered in full.

▶ FOR MORE INFORMATION about COVID-19 coverage, visit www.independenthealth.com/coronavirus.

Why you should register for an online member account

In order to ensure you get the most out of your health care coverage, Independent Health encourages you to create an online member account. Having your own private and secure account allows you to have all your plan information in one convenient place. Plus, since it's available 24 hours a day, seven days a week, you can access your member account whenever you need to.



Among the things you can do when logged into your member account include:

- Check your benefit plan summary
- Review all your medical and pharmacy claims
- Print your member ID card
- Update your contact information
- Change your primary care physician
- Make your premium payments electronically (if applicable)

In addition, your account gives you access to a variety of tools and resources that can help you take

charge of your overall health and well-being. For example:

- Receive personal health recommendations, including annual checkups, flu shots, preventive screenings and more.
- Find ways to save money by looking up and comparing costs for your prescription medications.
- Use the Brook Health Companion to support your daily health decisions with trusted expertise.
- Access Foodsmart to eat healthy at home, at work and on the go.

▶ GET STARTED TODAY!

If you have yet to create your online member account, simply visit www.independenthealth.com/register and then follow the directions. Registration is quick and easy.

You can also access your member account through the MyIH mobile app, which is available for free for smartphone users at www.independenthealth.com/myih. Plus, you can chat one-on-one with a live Independent Health RedShirt® through the MyIH app.

Receive important plan information electronically

Independent Health is required to provide our Medicare members an Annual Notice of Change (ANOC)/Evidence of Coverage (EOC) each September. This large document gives an overview of the upcoming changes to your current plan, including benefits, premium rate and cost share and drug formulary changes (if applicable).

If you wish, you can choose to receive your ANOC/EOC electronically through your own Independent Health online member account rather than receive it in the mail. Just follow these easy steps:

1. Log in at www.independenthealth.com/login.
2. Select "Manage Preferences" from the "Go Paperless" section on your account home page.
3. Under "Paperless Preferences," choose "Electronic." Agree and select "Save."

Advantages of going paperless

- You will receive an email notification when a new version of your ANOC/EOC is posted with instructions on how to view it.
- You will have access to your documents 24 hours a day, seven days a week.
- If you travel or are out of the area temporarily, you will have access to your documents wherever you are.
- You will not have to store the large document each year.
- This option is voluntary and can be changed at any time.

This process must be repeated if each Medicare member in your household would like to receive their document electronically.

Log-in to register for your online member account today to go paperless!

Our Medicare Advantage plans provide a variety of Wellness Benefits

At Independent Health, we want to make sure our members have additional benefits that go above and beyond Medicare coverage. That's why our Medicare Advantage plans include the Wellness Benefits that you need to help you get and stay healthy all year long.



Among the Wellness Benefits that may be available to you are:

- **Enhanced Annual Wellness Visit (EAV)**—A comprehensive \$0 annual exam and conversation with your doctor about your health and well-being.
- **Dental**—Coverage for preventive dental visits, including routine cleanings, fluoride treatments, exams and X-rays.
- **Optional Supplemental Comprehensive Dental** (Now with Liberty Dental)—In addition to your preventive dental benefit, comprehensive dental options including implants, periodontal cleanings, root canals and dentures.
- **Vision**—Enjoy comprehensive vision coverage that helps keep your health in sharp focus with routine eye exams and eyewear allowance.
- **Hearing Aids**—We partner with Start Hearing to provide coverage for high-quality hearing aids and local professional evaluation at a fraction of the cost.
- **Fitness Program with SilverSneakers®**—You can visit any participating SilverSneakers facility nationwide with no activation fee, as well as take part in virtual exercise classes at home.
- **Telemedicine**—When you can't reach your primary care physician, you can talk with a doctor by phone, video chat or mobile app through our telemedicine benefit from Teladoc®.
- **Non-Emergency Transportation**—Non-emergency transportation services (available on most plans) can help you get to the medical care and services you need at a time convenient for you.
- **Home Meal Delivery**—Proper nutrition is important after a hospital stay. On some of our plans, our members enjoy free home meal delivery after an inpatient stay.
- **Brook Personal Health Companion**—A smartphone app that provides free 24/7 health coaching support for general health and chronic conditions like diabetes and hypertension.

▶ TO LEARN MORE about our Wellness Benefits, visit www.independenthealth.com/medicare. In addition, if you have any questions about your coverage, you can always call our Member Services Department or meet in person with one of our RedShirtSM member service representatives at our year-round Medicare Information Centers** in Cheektowaga/Depew, Jamestown/Lakewood, Orchard Park and Williamsville. You can find all the ways to contact us at www.independenthealth.com/FindARedShirt.

*Benefits vary by plan. This information is not a complete description of benefits. See your Evidence of Coverage for a complete list of benefits. Some benefits mentioned on this page do not apply to Independent Health's Family Choice® HMO I-SNP plan. *SilverSneakers is a registered trademark of Tivity Health, Inc. **A salesperson will be present with information and applications. For accommodations of persons with special needs at sales meetings, please call (716) 635-4900 or 1 (800) 958-4405 (TTY users call 711): October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m., April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.*

Make lasting health changes with the Brook+ program

Did you know that prediabetes affects one in three American adults, but most don't even know they have it? It's true, and without action, many will develop type 2 diabetes within three to five years. However, the good news is you can reverse prediabetes and prevent type 2 diabetes by taking part in the Brook+ Diabetes Prevention Program (DPP).

Brook+ is a yearlong program that helps participants make simple lifestyle changes, such as eating healthier, incorporating physical activity into their daily lives, and improving problem-solving and coping skills. It's a completely digital DPP, meaning it can be accessed using a smartphone, tablet or computer. Plus, it's available to most of our Medicare Advantage plan members at no additional cost.

With Brook+, eligible participants receive:

- One-on-one guidance and advice from a CDC-trained personal lifestyle coach who customizes the program to fit their lifestyle needs and goals.
- Access to group support for encouragement, sharing ideas and celebrating success.



- A free digital scale and Fitbit to track their progress in the program.

More than 13,000 Independent Health members have participated in the Brook+ since it was launched two years ago. For more information or to check if you're eligible for the program, please visit www.brook.health/plus-dpp-ih.

Other DPP options available, too!

Independent Health members can also join the Western New York Integrated Care Collaborative (WNYICC) DPP. Through this program, participants attend a 60-minute workshop in person once a week for 12 weeks, followed by one session each month. These workshops will focus on a variety of topics, including healthy eating and fitness. To learn more, visit www.wnyicc.org.

Start saving today with exclusive member discounts

Independent Health's Wellness Discounts program provides our members with a variety of ways to save money while staying fit and having fun—every season and every day of the year.

More than 550 community partners and local businesses currently offer exclusive discounts for our members, from "Freebies" and "Buy One, Get One Free" offers to savings of up to 30% off of health- and wellness-related items, services and experiences.

Here is a sample of what you can save on:

- Acupuncture and massage therapy
- Weight-loss programs, healthy prepared meals, vitamins and herbs
- Fitness equipment, bike tune-ups and outdoor recreational activities
- An annual membership to the Buffalo Museum of Science, which you can use to check out Explore YOU, a health science studio presented by Independent Health
- Reddy Bikeshare rentals at more than 110 stations in Buffalo and Niagara Falls

- Receive 20% off a purchase of \$50 or more (excluding jerseys) when shopping in person at the Buffalo Bills store (not available at the online store)

▶ TO GET THESE VALUABLE DISCOUNTS, just show your Independent Health member ID card. Visit www.independenthealth.com/discounts to view all of our wellness discounts and participating locations.

Independent Health once again recognized as one of the top Medicare Advantage plans in the nation

The Centers for Medicare and Medicaid Services (CMS) has recognized Independent Health as a 5-Star Rated Medicare Advantage Plan for 2023*. This marks the second year in a row we have earned the highest score a plan can receive from CMS. In fact, Independent Health is the only health plan in the nation to be awarded 5 stars for all its 2023 Medicare Advantage plans**.

The Medicare Star Ratings are designed to help people assess the quality, value and performance of every Medicare Advantage plan throughout the nation. As a 5-Star Rated plan, Independent Health is able to enroll Medicare beneficiaries in its Medicare Advantage plans throughout the entire 2023 calendar year—not just during the annual open enrollment period.

Overview of Star Ratings system

By using a 5-Star Quality Rating System, with 5 stars being the highest rating, CMS measures Medicare beneficiaries' experience with their health plans and the health care system on an annual basis. Each plan is given an overall summary rating based on how it performs across five main categories:

- 1. Staying healthy:** How often members got various screenings, vaccines and checkups.
- 2. Managing chronic conditions:** How often members got certain tests and treatments for long-term conditions.

3. Health plan responsiveness:

Overall member satisfaction with the plan.

4. Complaints and appeals:

How often members filed complaints about the health plan.

5. Telephone customer service:

How well the plan handles member calls.

Additional recognition

U.S. News & World Report has also named Independent Health to its annual list of the best health insurance companies offering Medicare Advantage coverage in the nation. We are the only health plan in Western New York to have received this honor for four consecutive years.



How you can pass along the RedShirt® Treatment

If you know someone who is looking for a Medicare Advantage plan, we encourage you to refer them to one of our experienced Independent Health RedShirtsSM. We'll work with them one-on-one to answer any questions and help find a Medicare Advantage plan that fits their needs. It's what we love to do and it's all part of the RedShirt® Treatment!

Your friends and family can get started by speaking with a RedShirt in whatever way is most comfortable for them. We're available to meet by phone, online chat, video conference call and in person. To learn more, have them check out our website at www.independenthealth.com/FindARedShirt.

**Every year, Medicare evaluates plans based on a 5-star rating system. **2023 Medicare Star Ratings data is available at www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn/PerformanceData.*

Independent Health is excited to partner with a variety of local organizations to help Western New York get healthy and have fun at the same time. Here are just some of the ways we're working to make our community healthier.



Paddle, pedal, and more!

Get moving outdoors with Independent Health. Through our partnership with Outer Harbor Buffalo, you're invited to take part in a free outdoor fitness class or rent kayaks and bikes at a discounted rate.

You can also enjoy some fresh air on the 3-mile Independent Health Wellness Trail, stretching from Wilkeson Pointe to Lakeside Bike Park. There's even more to do over at Buffalo RiverWorks, where our members save 20% year-round on adventure activities like kayaking, paddle boarding, rock wall climbing, zip lining and the urban ropes course.



Fitness in the Parks

Independent Health and the YMCA are once again offering Fitness in the Parks. Over the next three months, YMCA-certified instructors will be leading hundreds of free outdoor fitness classes—including Pilates, Yoga and Zumba®—at parks across Western New York. For locations and a schedule of the classes, please visit www.independenthealth.com/fitpark.



Food Truck Tuesdays at Larkin Square

Independent Health is proud to sponsor Food Truck Tuesdays at Larkin Square, which will kick off a new season on June 6. Through the Independent Health Foundation's Healthy Options® program, every participating food truck will offer at least one item that's considered to be lower in fat, sodium and cholesterol. On select dates, free giveaways will be distributed by Independent Health's RedShirts.

Explore YOU at the BUFFALO MUSEUM OF SCIENCE

Explore YOU, presented by Independent Health, is the Health Sciences-themed studio within the Buffalo Museum of Science. It offers visitors a hands-on experience to explore all there is to know about the human body, ways to stay healthy and advances in life-changing medical technology. Independent Health members can also save 10% on an annual museum membership. Plus, Community Health Day, sponsored by Independent Health, will be held at the museum on June 19.

Reddy Bikeshare

In partnership with Shared Mobility, Inc., Independent Health has brought the popular Reddy Bikeshare program back to the streets of Buffalo and Niagara Falls for its eighth season. Approximately 400 GPS-enabled Reddy bikes are currently available for short-term use at more than 110 conveniently located stations. In addition, Independent Health members are eligible for a discounted annual membership. Be on the lookout for e-bikes (a pedal-assist bike) to be introduced to the Reddy fleet later this summer.



An overview of all community programs and events that Independent Health offers and supports can be found at www.independenthealth.com/events.

Quarterly allowance can be spent on over-the-counter (OTC) items

With Independent Health's over-the-counter (OTC) benefit*, you have access to hundreds of health and wellness products through NationsOTC®. This includes brand-name or generic OTC items like vitamins, pain relievers, bandages, dental supplies, sunscreen, insect repellent and much more.

How the benefit works

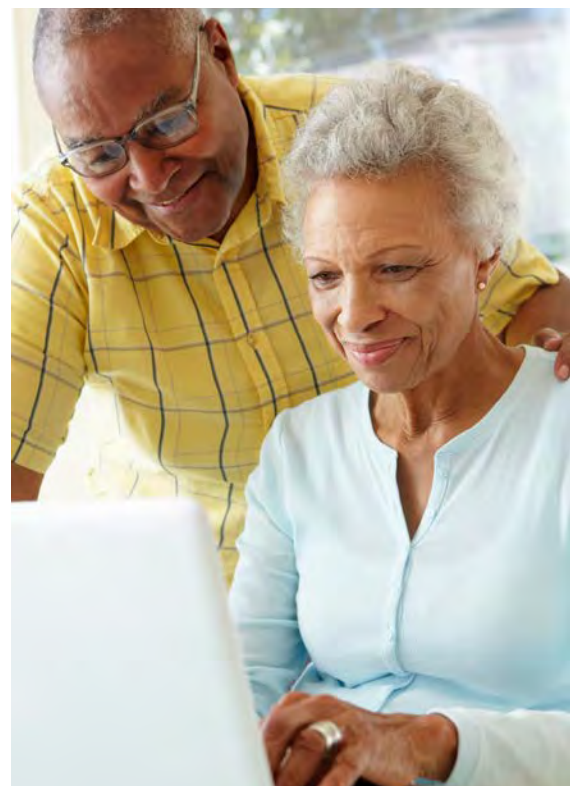
The benefit allowance is earned the first day of each quarter. New this year, the quarterly allowance unspent balances will roll over from quarter to quarter; however, the balance will need to be used by December 31, 2023. If you spend more than the quarterly allowance amount, you can use a personal credit/debit card to cover the difference.

NationsOTC has a team of experienced advisors who are available 24/7 to assist you. To place an order, visit www.NationsOTC.com/IndependentHealth or call 1 (877) 270-4239 (TTY: 711). You will need your Independent Health

member ID number to log in to the online site. A catalog of all the items you can purchase is also available online. Orders are shipped to your home at no additional cost, most within two days.

Your personal health profile

You have the option of self-reporting your conditions with NationsOTC. By doing this, you will receive product recommendations and health information tailored to your unique needs. What you choose to share is private and will only be used to help you achieve your desired health goals.



**Benefits vary by plan. Allowance is made available by quarter and will carry over quarter to quarter, but not plan year to plan year. Costs over the allowed amount are the member's responsibility. This benefit can only be used for covered items through NationsOTC®.*

Join a virtual community to stay connected with others

SecureSeniorConnections (SCC) is a digital community designed to empower, educate and improve the well-being of older adults through events, conversations and exclusive content. As an SCC member, you have access to:

- **Daily workshops, social gatherings and classes**—Join live virtual classes and talk with experts, take a chair yoga class, join a member mixer and more.
- **Hundreds of exclusive articles and videos**—Learn something new through topics tailored for older adults ranging from health, finance, arts and culture, how-to and more.
- **Online interest groups**—With more than 30 to choose from, you can get advice, ask a question or share your passion for music, crafts, pets and more with others across the U.S.

Unlike other social media platforms, SCC has a moderation team working to ensure your safety and security. Plus, you have the ability to manage who gets to see your information.

Discover what 30,000 other people love about SSC by joining today at www.sscjoinnow.com/IH. If you need help getting started, just reach out to the SCC support team by calling 1 (833) 772-0772.

Additional support available through case management

At Independent Health, we're dedicated to finding ways to help our members live healthier lives. Our Case Management team—comprised of highly trained nurses, behavioral health specialists, physical therapists, exercise physiologists, registered dietitians, and a life enrichment specialist/licensed social worker—is here when you need someone to guide you.

Our Case Managers may call you on the phone and help you:

- Understand your diagnosis and treatment options
- Coordinate your care with your primary care physician, specialist(s) and other health care providers
- Understand your medications and how to take them as prescribed
- Address barriers you may have with obtaining your medications
- Get support for you/your family/caregivers to keep you safe at home
- Understand health issues related to aging

Why we call our members

If you've been in the hospital with a serious health condition or experienced complications, are living with multiple health conditions and finding it difficult to manage your daily activities, a Case Manager can help:

- Identify what's important to you when it comes to managing your physical and mental health condition(s)
- Guide you to appropriate resources within the community
- Keep you on the road to recovery by assisting you with your discharge instructions



For more information

Case Management services are provided by phone as part of your plan benefits. There is no additional cost. If you could benefit from Independent Health's Case Management program, please call us Monday through Friday from 8 a.m. to 5 p.m.:

- Case Management for Medical Conditions: **(716) 635-7822**
- Case Management for Behavioral Health Conditions: **(716) 529-3945**

You may also call us toll-free at **1 (800) 501-3439** (TTY: **711**) and ask to speak with a Case Manager.

We're committed to keeping your health information protected

Independent Health has always put a high priority on protecting our members' health information. Under federal and state privacy laws, we may use or disclose your health information for payment, treatment and health care operations and as required by law.

For uses and disclosures other than those purposes, we must have a signed Protected Health Information/HIPAA Authorization Form from you before we share your health information. This includes sharing your health information with your spouse, relatives, employer, etc.

If you'd like to give a loved one access to your health information, the Protected Health Information/HIPAA Authorization Form is on the "Frequently Used

Forms" page in the "Tools, Forms and More" section at **www.independenthealth.com**. Members who travel frequently or are away from home for long periods of time are especially encouraged to complete this form and send it to Independent Health.

PLEASE NOTE: Since the authorization you provide can expire, you may need to eventually resubmit an updated form to us.

To learn more about how we use and protect your personal information, read the Privacy Notice that is enclosed in this issue of *HealthStyles*.

Crossword puzzle fun!

Keep healthy habits going this summer

Use the clues to fill in the crossword puzzle. Words can go across or down.

Letters are shared when the words intersect.

ACROSS

3. After you come indoors from spending time outside, check your clothing, body and pets for _____.

5. For a tasty treat, slice up in-season _____, which are loaded with water, potassium and vitamins A and C. Just don't eat the seeds!

6. About a half hour before you head outside, apply a broad-spectrum, water-resistant _____.

7. No AC? No problem. On hot, sticky days, head to your local _____ or shopping mall to cool down.

9. Don't let summer distract you from your health. Continue taking medicines as directed and keep _____ with your health care providers.

10. Go green with your pasta by using nutrient-rich _____ noodles, affectionately called zoodles.

11. High in vitamin C and antioxidants, you can add _____ to smoothies, salads, oatmeal and the occasional shortcake.

13. To keep free of bug bites, try using insect _____ that contains 20 to 30% DEET.

DOWN

1. If you have asthma or seasonal allergies, check daily weather reports for local _____ counts.

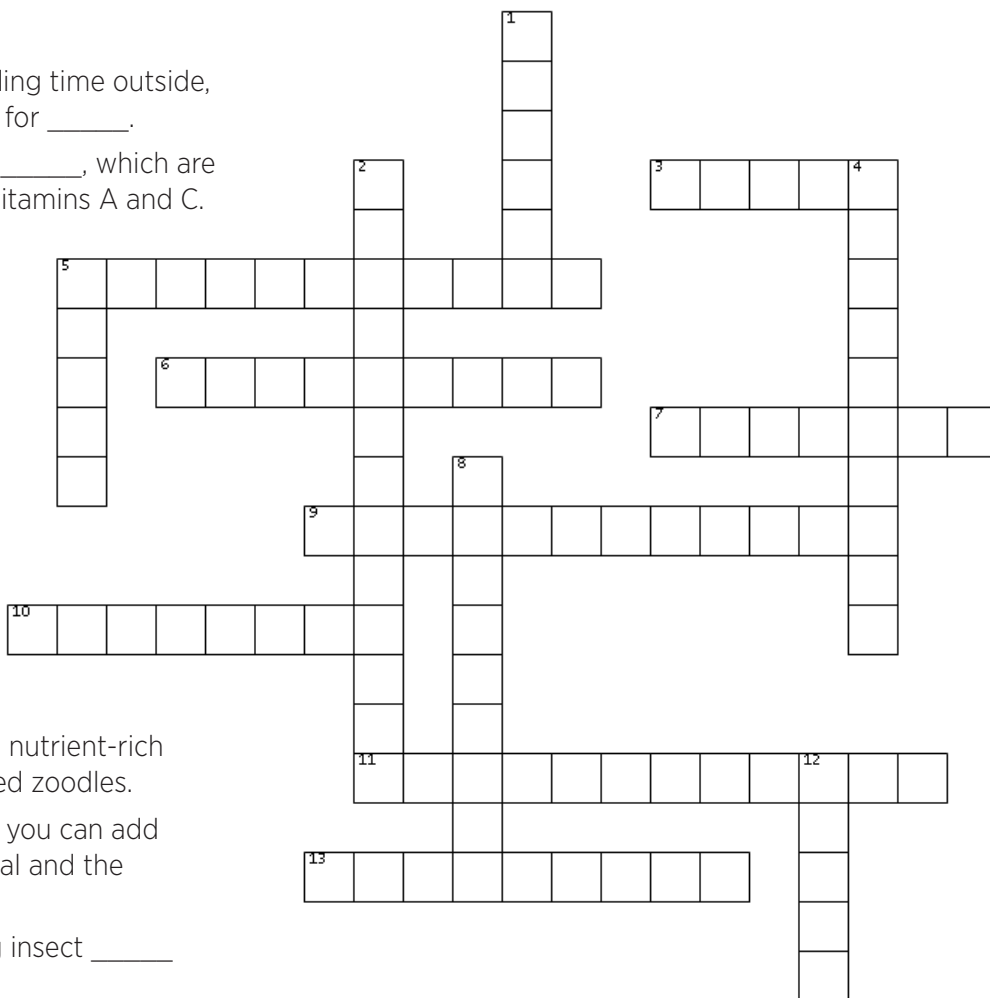
2. Before heading out of town, be sure to refill any _____ you'll need.

4. Top off your summer wardrobe with a pair of _____ that block UVA and UVB rays.

5. Drink plenty of _____, even if you don't feel thirsty, and especially before or after you exercise.

8. At picnics and barbeques, avoid _____ illness by keeping cold food cold, separating raw meats from other foods and cleaning produce.

12. If you plan to exercise outside, find out what the temperature and heat _____ will be.



10. Go green with your pasta by using nutrient-rich _____ noodles, affectionately called zoodles.

DOWN

1. If you have asthma or seasonal allergies, check daily weather reports for local _____ counts.

2. Before heading out of town, be sure to refill any _____ you'll need.

Note: Answers on page 17.



Assure Advantage: Helping our members better manage chronic heart failure

Independent Health's Assure Advantage® HMO Chronic Condition Special Needs Plan* is specifically designed to provide additional health benefits to older adults who have chronic heart failure.

Nearly 6 million Americans are currently living with chronic heart failure (also known as congestive heart failure). This long-term condition is the leading cause of hospitalization for those over the age of 65.

Members of our Assure Advantage plan are provided with access to health programs and medications that help them treat chronic heart failure and meet their unique needs. Plus, they have all their care coordinated through a care manager.

Eligibility requirements

Individuals are able to enroll in Assure Advantage year-round. However, to be eligible for the plan, you must meet all of the following criteria:

- Have chronic heart failure
- Reside in Erie County
- Entitled or enrolled in Medicare Parts A and B

PLEASE NOTE: Enrollment into the Assure Advantage plan will automatically disenroll a person from any other Medicare Advantage plan.



High satisfaction marks

A recent survey** of members enrolled in Assure Advantage showed that 94% of respondents are satisfied with the plan and 92% would recommend it to family and friends.

▶ TO LEARN MORE about this plan, call us at **(716) 635-4900** or **1 (800) 958-4405** (TTY users call 711), April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.; October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.

**This plan requires the use of participating providers, except in the case of emergency care, urgent care or out-of-area renal dialysis. This information is not a complete description of benefits. **Survey conducted by Independent Health in March 2023 with 759 members surveyed and 402 members responding (53%).*

Do your part to prevent health care fraud

Health care fraud is a serious problem. It's committed when a dishonest provider or consumer intentionally submits, or causes someone else to submit, false or misleading information in order to obtain reimbursement or benefits they may not be entitled to.

Independent Health is committed to preventing and addressing health care fraud. However, we could use your help, too. Here are some simple ways you can avoid being a victim of health care fraud:

- Don't provide your Independent Health or Medicare member ID numbers to anyone except your doctor and pharmacy.

- Read your Explanation of Benefits (EOB) statements you receive from Independent Health. Make sure you actually received the treatments for which your insurance was charged, and question suspicious expenses.
- Beware of offers for free health care services, tests or treatments. These offers are often fraud schemes designed to bill you and Independent Health illegally for treatments you never received.

If you suspect possible fraud or abuse, call Independent Health's Fraud & Abuse Hotline at **1 (800) 665-1182** (TTY: 711). Callers have the option of remaining anonymous.

Family Choice plan enhances quality of care and life for nursing home and adult care facility residents

If you reside in a participating nursing home or adult care facility in Western New York, Independent Health's Medicare Family Choice® HMO I-SNP Plan* can provide you with extra care and support to meet your special needs. Plus, we will give your family members and caregivers the peace of mind knowing your quality of life is being maintained at the highest level possible.

How the plan works

Upon enrollment, each Family Choice member is assigned an Interdisciplinary Care Team consisting of the member's primary care provider (PCP), a Family Choice nurse practitioner (NP) or physician assistant (PA), and a social worker/Care Manager. The specially trained NP or PA are on call 24 hours a day, seven days a week to provide care and support as needed. Their responsibilities include:

- Working in collaboration with the member's PCP and the facility's staff to identify potential problems before they become serious.
- Providing as many clinical services as possible in the member's residence.
- Minimizing unnecessary and disruptive emergency room visits and hospital stays whenever it's safe and appropriate.
- Keeping in close contact with the member's family, updating them about their loved one's condition and making sure that they are involved in the care-planning process.



Key features of Family Choice

- Low or no out-of-pocket costs
- Enrollment any time of the year
- Individualized care plan that addresses members' needs and preferences
- Single point of contact nurse or coordinator for benefit authorizations and care transitions when going from one health care setting to another
- Nearly 50 facilities currently participate with Family Choice

Impressive survey results

Over the years, the Family Choice plan has consistently received high satisfaction marks from families and caregivers. A survey** of people whose loved ones are enrolled in the plan showed 97% are satisfied with it and 91% would recommend Family Choice to others.

▶ TO LEARN MORE

For additional information about our Family Choice plan, please visit www.independenthealth.com/medicare or call Independent Health at (716) 635-4900 or 1 (800) 958-4405 (TTY users call 711), April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.; October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.

**This plan is available to all Medicare eligibles who are entitled to Medicare Part A and enrolled in Part B. Members must reside in a participating facility in Western New York. Members must receive all routine care from participating providers.*

***Survey conducted by Independent Health from January 2022 - June 2022 with 701 families surveyed and 183 families (26%) responding.*

Make sure you review your medications with your doctor on an annual basis

Older adults and people with chronic diseases often need to take a lot of pills. That can cause problems. If you take more than one medicine that works the same way, you could get too high of a dose. And sometimes medicines work against each other.

The more medicines you take, the greater your chance of having problems. Therefore, if you're taking more than one medication, it's important you review them with your primary care doctor every year.

Helpful tips

- Make a list of all the medications you take. Don't forget pills like cold medicine or aspirin. Keep a copy in your purse or wallet and take it to each doctor or hospital visit. Anytime you see a new doctor, show them your list. Some doctors like you to bring all your pill bottles with you.
- Remember to include herbs, vitamins and over-the-counter medicines on your list. They can cause problems when you take them with other medicines.
- Ask your doctor to run your list of medicines through a drug interaction checker. This is a computer program that checks for drugs that can cause problems when you take them together.
- Never take any kind of medicine without asking your doctor about it first.



- Read the information sheet that comes with each prescription medicine and let your doctor know if you have any questions or concerns, especially about side effects that your medications may cause.
- During your annual exam, ask your doctor if there are any medicines you no longer need. Remember, you should never stop taking medicine without consulting your doctor first.

Not only does a medication review keep you safe and healthy, but it can also save you money by helping your doctor identify less expensive medication options.

Use our online tool to compare your prescription costs

Did you know that the price of medications can vary by pharmacy? By using our “Compare Rx Costs” tool, you can review the cost of your medications at the different pharmacies in your neighborhood to see if you can save some money on them. This tool is easily accessible right from your Independent Health online member account.

Here's how it works

1. Sign into your online account at **www.independenthealth.com/login**. Your online account includes a Health Dashboard, helping you view and track personal health recommendations.

2. From your Health Dashboard, look for the “Compare Rx Costs” featured option and click “Search Now.”
3. Type the name of the prescription in the search bar.
4. View the results. Find drug uses, alternative options, compare real-time costs and see nearby pharmacy information where it's available—all with pricing and covered options specific to your health plan.

DRUG FORMULARY REMINDER. You can also learn what medications are covered under your plan by accessing your drug formulary through your online member account.

Our pharmacists can help you stay safe and healthy

At Independent Health, we know medications play an important role when it comes to the health and well-being of our Medicare Advantage plan members. That's why we have a team of clinical pharmacists who are dedicated to working with our members to improve their health outcomes by making sure they are managing their medications properly.

If you are currently enrolled in a plan that offers prescription coverage, our pharmacists may reach out by phone to help you:

- Understand your medications and how to take them as prescribed.
- Identify, prevent and resolve any medication-related problems.
- Work with your doctor to address possible side effects.
- Address barriers you may have with obtaining your medications.

Save on your prescription costs!

In addition, our pharmacists will make sure you're getting the best value from your prescriptions. They may suggest you reduce your prescription costs by:

- Selecting lower-cost generic medications over brand-name medications when possible.
- Filling your maintenance prescriptions for a 3-month supply. You only pay 2.5 copays for a 3-month supply which saves you two full copays a year.
- Checking to see if you qualify for Low Income Subsidy or New York State's Elderly Pharmaceutical Insurance Coverage (EPIC) program, which helps older adults supplement their out-of-pocket Medicare Part D drug plan costs. For more information, visit www.health.ny.gov or call 1 (800) 332-3742.



▶ GIVE US A CALL! If you have any medication-related questions or concerns, you can speak with an Independent Health pharmacist by calling (716) 250-4436 or 1 (844) 808-1250 (TTY: 711), Monday through Friday from 8:30 a.m. to 4:30 p.m. There is no additional cost for these services.

Important Part D drug coverage reminders

- Your Medicare Part D coverage may include a deductible for any medication in Tiers 3, 4 or 5. A deductible is the amount you must pay for your prescriptions before your plan begins to pay.
- Once your deductible is met, you will be responsible to pay a copayment for your covered medications. Your copayment amount will vary depending upon the Tier in which a medication is classified.
- If your 2023 total drug costs reach \$4,660 (this includes what both you and your plan have paid), you will then enter the Medicare Part D Coverage Gap, which is also known as the "Donut Hole". While in the Coverage Gap, you are responsible for paying 25% of the total drug cost for both brand-name and generic medications.
- You will move to Catastrophic Coverage if your total out-of-pocket drug costs reach \$7,400. Since some of these costs are covered by a discount, you won't be responsible for paying the full \$7,400. With Catastrophic Coverage, you pay either the greater of 5% of the total drug cost or \$4.15 for generic medications and \$10.35 for all other medications. Once you reach this stage, you will remain in it for the rest of the calendar year.

Rx

GET MOVING WITH AN Exercise Prescription

How active are you? Do you get your heart pumping each week ... or sit on the couch and chill out? Ask your health care provider for an exercise prescription to fit your unique health needs—it could be a script that transforms your life. At your next visit, talk with your provider about your activity level. Here are four possible conversation starters.

"I'm no spring chicken, so I take it easy."

Age is irrelevant. Being active is one of the most positive steps you can take to impact your health—and it's never too late to start. The benefits of regular exercise include helping you become more flexible, independent and energetic. It also reduces your risk for falls. Ask your provider about heart-pumping aerobics and strength training ideas.



"I have high blood pressure (or heart disease, diabetes or arthritis), so I'm hesitant to exercise."

Many chronic health conditions actually improve with exercise. For instance, routine activity can help you maintain a healthy blood pressure and control blood glucose levels. Talk with your health care provider about which specific activities are right for you.

"I get some activity every now and then."

Chances are, if you are generally in good health, your provider will recommend working up to a goal of two and a half hours of moderate exercise every week. Those are government guidelines. But it's up to you how you reach that goal. You might choose to exercise five days a week for 30 minutes, or you can break it up into even smaller chunks of time throughout the week.



"I ride my bike every other day, so I'm all set in the exercise department."

Keep up the good work! To further enhance your health, talk with your provider about adding weight-bearing exercises, such as walking, yoga, tennis or strength training. These activities work against the force of gravity to build and maintain strong bones through the years.

MIND YOUR STEPS

To boost your overall activity, consider wearing a step counter. First, check your starting point. If you're inactive, you're probably taking fewer than 5,000 steps per day now. Aim to gradually add 3,000 to 4,000 more steps per day.

Avoid trying to do too much too soon, however. The most important goal is simply to start moving more than you did before.

Simple steps to prevent falls

As people get older, falls become a more serious threat to their health and well-being. More than one out of four people ages 65 and older falls each year, and more than 3 million are treated in emergency departments annually for fall-related fractures and injuries.

The good news is falls may be preventable and not a predictable consequence of aging. Keep these tips in mind:

- If you have fallen, feel unsteady when standing or walking, or are afraid you might fall, make sure you let your primary care provider (PCP) know.
- Ask your pharmacist or PCP to review your medicines to see if any might contribute to an increased risk of falling.
- Since your eyes and ears are key assets to helping you stay on your feet, have your vision and hearing checked annually. If you notice any changes in your vision or hearing, consider having them checked, too.

- Stay active. Regular physical activity may help reduce your risk of falling by improving balance, flexibility, muscle strength and gait.

In addition, you may need to be screened for osteoporosis. This means your bones are not as strong as they used to be, which can cause them to break easily. Screening is performed through use of a bone density test. If osteoporosis is detected, treatment is available to help prevent bone fractures. Your PCP can give you more information about a bone density test and help you decide if it's right for you.



Crossword answers from page 11

Across—3) Ticks; 5) Watermelons; 6) Sunscreen; 7) Library; 9) Appointments; 10) Zucchini; 11) Strawberries; 13) Repellent
Down—1) Pollen; 2) Prescriptions; 4) Sunglasses; 5) Water; 8) Foodborne; 12) Index

Follow these helpful tips after a hospital stay

You're probably excited to go home after a stay in the hospital. However, make sure you follow all the directions your doctor gave you before you were discharged. Otherwise, you may find yourself back in the hospital.

Must-know medication info

Many readmissions are due to medication misunderstandings. Your doctor or nurse should review your medications with you before you head home. For each medication, make sure you know

the following information:

- Common side effects
- How to take the medication (for example, with or without food)
- The name of the medication and the dose
- What the medication is for
- What to do if you miss a dose
- When to take it

Understand your treatment plan

Before you leave the hospital, your doctor will give you a paper called a discharge summary. It should have all the instructions you need

to follow when you get home. It may include things like what type of exercises you should and shouldn't do, how to change your bandages, any special equipment you might need and, importantly, when you should see your doctor(s) for follow-up appointments. Read it through carefully when you receive it.

It can help to have a friend or family member with you to remember what the doctor tells you. Make sure to ask the doctor who you should call if you have questions once you're home.

Tests you may need if you have diabetes

Monitoring your blood glucose (sugar) may be the first thing you think of when it comes to keeping tabs on your diabetes. But although this is an important measure of how you're managing your condition, diabetes is complicated—it affects major organs throughout your body.

Periodically you'll need these tests to find out how diabetes is affecting your overall health:

- **Kidney disease test**—Generally recommended once a year. You will complete a urine and blood test to see how well your kidneys are filtering your blood.
- **Hemoglobin A1c**—At least twice a year. This test, which requires a blood sample, shows how well glucose was controlled for the previous three months. A test result of less than 7% is the goal for many people with diabetes, but it may be different for you.
- **Blood pressure**—Every doctor's visit. High blood pressure is common in people with diabetes, and it raises the risk for complications such as heart disease. If you have high blood pressure, your doctor may recommend that you take readings at home as well.
- **Cholesterol lipids**—At least once a year. People with diabetes are more likely to have unhealthy cholesterol levels, which may also be a risk factor for heart disease.
- **Retinal eye examination**—Often recommended at least once a year. An ophthalmologist or optometrist checks the health of the eye and looks for damage to blood vessels in the retina. This condition, called diabetic retinopathy, can cause severe vision loss or blindness. If you don't have any signs of eye damage, your doctor may recommend getting tested every two years.
- **Comprehensive foot examination**—At least once a year. In addition, your doctor will likely check your feet at every visit. Regular exams and proper foot care help prevent complications, such as foot ulcers, infections and amputations.



As a reminder, if you check your blood glucose levels at home, be sure your equipment is clean and working well, and that you have sufficient supplies on hand. Follow your doctor's recommendations about what to do if your glucose is too high or too low.

Take advantage of enhanced diabetes benefits

If you have been diagnosed with diabetes, Independent Health offers enhanced benefits to help you manage your unique needs, live healthier and save money. This includes:

- Special Senior Savings for 30-day supply of select self-injected insulins
- \$0 diabetic monitoring supplies, including glucose monitors, lancets and test strips
- \$0 copay for diabetic labs (Hb A1c, GFR)
- \$0 copay for an endocrinologist office visit
- \$0 copay for consultation with a nutritionist
- \$0 copay for diabetic retinopathy screening (Coverage applies to both the screening and the ophthalmologist copay; however, it does not apply to every eye injury or disease of the eye).



FOR MORE INFORMATION about these benefits, please visit www.independenthealth.com/medicare or check out your Evidence of Coverage.

Chronic illnesses can cause emotional stress

About 60% of Americans live with at least one chronic disease, which is a condition that lasts more than a year and requires ongoing medical attention. Diabetes, heart disease, cancer, arthritis and obesity are all examples of chronic conditions.

Battling one or more of these diseases can take an emotional as well as a physical toll. Feeling down or discouraged about your condition and the impact it's having on your life can sometimes turn into depression.

Understanding the mind-body connection

Depression often leads to poor eating, exercise and sleeping habits—which can make your physical condition even worse. It is also a known factor in causing heart attacks and strokes.

Studies show that as many as one in four people with chronic illnesses experiences depression. Therefore, if you have a chronic condition(s), here are a few suggestions to help you keep a positive attitude in day-to-day life:

- **Stay connected.** Maintain good relationships with your family and friends. And consider joining a support group. Not only could it help you feel better, but you might enjoy helping others feel better, too.



- **Take care of yourself.** Make sure you eat well, get plenty of exercise and rest, and participate in activities that you enjoy.
- **Create a daily routine that works for you.** Prioritize which tasks need to be done and learn to say “no” when it feels like you’re taking on too much. At the end of each day, consider all you’ve accomplished—not what you were unable to do.

In addition, you may want to talk with your health care provider about referring you to a mental health professional who can help you cope with depression and get you on the road to feeling happier.

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-665-1502 (TTY: 711).

Independent Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish: ATENCIÓN: Si no habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-665-1502 (TTY: 711).

Independent Health cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-665-1502 (TTY: 711)。

Independent Health 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。

KEITH PAGE

Editor

Material published in *HealthStyles*® is not intended to provide personal medical advice. Consult your physician before making changes in your health care regimen. Benefits discussed in *HealthStyles*® may vary by plan.

Developed by Krames. © 2023



Printed on Recyclable Paper 532M



For more ways to keep yourself healthy, follow us on Facebook or Twitter!

Feeding the heart without spending more

Variety is not only the spice of life, but it can also be the key to a heart-healthy diet. Eating a wide variety of fruits and vegetables along with whole grains is one way to help improve your cardiovascular health.

Learning how to incorporate heart-healthy food into a budget-friendly grocery list is easier than you might think:

- **Make a plan.** Plan out your meals for the week and check what ingredients you already have on hand. Make a list of what you need. In-season fruits and vegetables tend to be cheaper. And when it comes to that fresh produce, look to buy one week's worth to avoid throwing out those unused, forgotten veggies in the back of the refrigerator.
- **Shop the perimeter.** Fresh produce, whole wheat bread and lean meats are usually positioned along the outside of a grocery store. Shop the outside first, then go into the aisles to supplement with things like canned tuna, whole-grain pasta and canned or frozen vegetables.



- **Don't skip frozen or canned vegetables.** Frozen and canned vegetables are often more affordable and usually as nutritious as fresh produce. Just read the label and choose ones with the least amount of sodium and added sugar.

Most importantly, ditch the all-or-nothing thinking when it comes to heart-healthy eating and embrace the 80-20 rule instead.

"Look at your whole day, your whole pattern of eating, and strive to eat heart-healthy foods 80% of the

time, giving yourself 20% to enjoy other foods," said Brianna Wallenhorst, a registered dietitian with the Independent Health Foundation. "You're not going to go through life never eating a cupcake. The key is to have plenty of vegetables, lean proteins and whole grains the rest of the day."

For budget-friendly, heart-healthy recipes, visit the Independent Health Foundation's Healthy Options Buffalo website at www.healthyoptionsbuffalo.com.