

HEALTHSTYLES

INDEPENDENTHEALTH.COM

2024

6 ways
to improve
your memory

Questions to ask
before taking a
new medication

Make the most of
your enhanced
annual wellness visit

**Get rewarded
for taking charge
of your health.**

See page 2.



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_C9757_M

HEALTHSTYLES

Welcome! In this edition, we're embarking on a revitalized journey in community health and individual well-being. With each passing season, our dedication evolves, as we aim to deliver cutting-edge insights in health management, preventive measures and lifestyle improvement.

We're thrilled to announce the return of the Medicare Health Hub, your one-stop resource for educational programs and healthy activities on **page 5**. Don't miss out on the benefits of a personalized MyIH account. Register now to track your health journey, access personalized resources and more (**page 6**).

Explore our feature on population health management programs. Learn how we're striving to improve the health of our community through targeted initiatives (**page 14**). And, if you're looking for health and fitness events in the community, check out **page 8**.

Lastly, combat loneliness and enrich your social well-being by making new friends. Our guide offers practical advice on expanding your social circle (**page 19**).

Join us in embracing a healthier, more connected life. Your journey to improved wellness starts here!

532M



BENEFIT SPOTLIGHT

Get rewarded for taking charge of your health

As an Independent Health Medicare Advantage Plan member, you can earn RedShirt RewardsSM for completing actions that help you manage your health and wellness. When you complete an eligible health action, you will earn rewards that can be redeemed for a gift card of your choice from participating retailers*.

You can earn up to \$100 in RedShirt Rewards each plan year by completing various health actions, such as:

- Enhanced Annual Wellness Visit (EAV)
- Flu shot
- Colon cancer screening
- Breast cancer screening
- Bone density test
- Diabetic screenings
- Routine blood test
- Routine vision exam
- Health Risk Assessment
- Enroll in paperless EOBs and ANOC

How it works

1. Activate the RedShirt Rewards program through your MyIH account (see page 6).
2. Complete an eligible health action.
3. Receive a secure message through your MyIH account that allows you to choose your gift card.
4. Reward links must be redeemed for a gift card by December 31 each year.

PLEASE NOTE: If you do not have access to a computer, tablet or smartphone, you can still take part in the RedShirt Rewards program by contacting our Member Services Department.

**Rewards will be issued when Independent Health receives notification of a claim for each activity, which may take up to 90 days for a provider to submit the claim(s). Services must be rendered by an in-network/participating provider. Benefits vary by plan and are subject to change on January 1 each year. For more details, refer to your Evidence of Coverage (EOC).*

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

Independent Health is proud to be a 5-Star Rated Medicare Advantage Plan for 2024.* This marks the second year in a row that we are the only health plan in the nation to earn the highest score a plan can receive from the Centers for Medicare and Medicaid Services (CMS) for its entire Medicare Advantage product portfolio—Medicare HMO, Medicare PPO and Medicare Prescription Drug Plans.

Plus, Independent Health is the only Medicare Advantage plan in all eight counties within the Western New York service area to have 5 stars for 2024.

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 2024 calendar year.

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.



Independent Health's 2024 Medicare 5-Star Rating is a testament to our collaborative efforts with health care providers to ensure our members receive the care they need, as well as our long-standing commitment to providing our members with the personalized support and one-on-one attention they deserve.

**Every year, Medicare evaluates plans based on a 5-star rating system.*

We encourage you to pass along the RedShirt® Treatment

Do you have a loved one who is turning 65 or retiring soon? Or a neighbor who receives their Medicare coverage through a different insurer and is not satisfied with their plan. If so, we ask that you please refer them to one of our experienced Independent Health RedShirtsSM.

As the only Western New York insurer to be recognized as a 5-Star Rated Medicare Advantage Plan for 2024, Independent Health can enroll Medicare beneficiaries in any of our Medicare Advantage plans during the calendar year. That means people don't have to wait until the annual

enrollment period to switch to Independent Health.

Your family and friend can get started by meeting one-on-one with a RedShirt either in person or by phone or online chat. We will answer any questions they have and help them find an Independent Health Medicare Advantage plan that best fits their needs. It's what we love to do and it's all part of the RedShirt® Treatment!

▶ **TO LEARN MORE**, have them visit our website at www.independenthealth.com/FindARedShirt.



Adding value to your coverage through our 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 many Wellness Benefits that you need to help you improve your health and well-being.

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 (see page 15).
- **Dental**—Coverage through Liberty Dental for preventive dental visits, including routine cleanings, fluoride treatments, exams and X-rays. Plus, new for 2024, we offer up to \$2,000 in comprehensive dental coverage on most plans.
- **Vision**—Enjoy comprehensive vision coverage that helps keep your health in sharp focus with routine eye exams and eyewear allowance.
- **Hearing Aid**—We partner with Start Hearing to provide coverage for high-quality hearing aids and local professional evaluation at a fraction of the cost.
- **Telemedicine**—Provided through Teladoc®, our telemedicine benefit allows you to speak by phone with a doctor anytime, anywhere, for common medical issues, such as cold and flu symptoms, bronchitis, allergies, pink eye, sinus problems and more (see page 7).
- **Fitness Program with SilverSneakers®***—You can visit any participating SilverSneakers facility nationwide with no activation fee, as well take part in virtual exercise classes at home.
- **Over-the-counter (OTC) allowance**—Receive an OTC allowance each quarter that you can use toward brand-name and generic wellness, like vitamins, pain relievers and dental supplies.
- **RedShirt RewardsSM**—By completing certain actions, you will earn rewards that can be redeemed for a gift card of your choice from participating retailers (see page 2).
- **Personal Emergency Response System (PERS)**—Maintain your peace of mind with a PERS device provided through NationsResponse® in partnership with ADT.
- **Non-Emergency Transportation**—Non-emergency transportation services are available to help you get to the medical care and services you need.
- **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.
- **Enhanced Diabetes Benefits**—If you have a diagnosis of diabetes, you may be eligible for a variety of enhanced benefits, including \$35 copay for insulin from the first day of coverage and \$0 for select diabetic monitoring supplies, such as glucose monitors, lancets and test strips.



To learn more about our Wellness Benefits, visit www.independenthealth.com/medicare. In addition, if you have any questions about your coverage, you can call our Member Services Department or meet in person with one of our RedShirtSM member service representatives. 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.*

Our Medicare Health Hub is back!

Independent Health is always looking for more ways to help our Medicare Advantage plan members get and stay healthy. That's why we're excited to be back at our Medicare Health Hub, which is located inside our Medicare Information Center at 620 Dick Road in Depew.

Through our Health Hub, we offer a variety of health and wellness activities so that our Medicare members have the tools, resources, and information they need to achieve better health. There's something for everyone—from fun in-person programs to virtual educational classes, such as:

- **Understanding Your Benefits:**

Get the most out of your wellness benefits, including vision, dental, over-the-counter allowance, RedShirt RewardsSM and more!

- **Healthy Eating—On a Budget and On the Go:** Find out how you can make healthy changes to your diet and still stay within your budget.

- **Memory Loss:** We'll show you different techniques you can use to combat memory loss.

- **Digital Basics:** Learn about Independent Health's online tools and resources and how you can access your wellness benefits through your MyIH account.
- **Chair Yoga:** Experience the benefits of yoga without having to get down on the floor. All fitness levels are welcome.

Be entered into a prize drawing

By participating in a live, in-person or virtual class at our Medicare Health Hub and watching a healthy video at our Health Hub website (anytime now through September 30, 2024), participants will automatically receive a free, Independent Health giveaway item as well as an entry into our Health Hub drawing for a \$100 TOPS Gift Card.*



We're adding more programs and activities all the time! Visit www.independenthealth.com/healthhub for the most up-to-date schedule.

**No obligation to enroll. Limit one entry per person. See official contest rules for more details at www.independenthealth.com/healthhub.*

Hundreds of exclusive member discounts available to you

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

More than 600 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% on health and wellness-related items, services and experiences.

Here is a sample of what you can save on:

- 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 100 stations throughout Buffalo and Niagara
- Fitness equipment, bike tune-ups and outdoor recreational activities
- Weight-loss programs, healthy prepared meals, vitamins and herbs

- Acupuncture and massage therapy

To take advantage of these valuable discounts, all you need to do is show your Independent Health member ID card.

▶ **START SAVING TODAY!** Visit independenthealth.com/discounts to view the latest selections of wellness discounts and participating locations.

Make sure you register for your MyIH member account

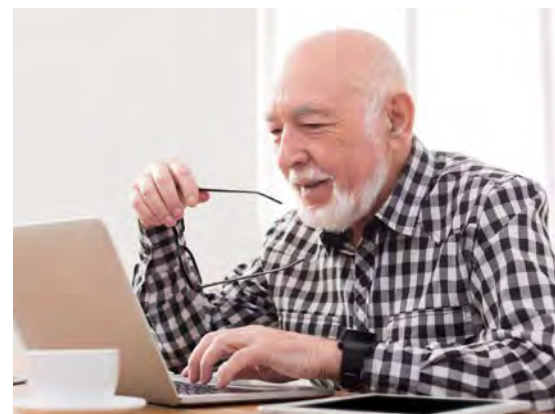
In order to get the most out of your health care coverage, Independent Health encourages you to register for your MyIH member account. Having your own private and secure account allows you to have all of your plan information in one convenient place. And, since it's available 24 hours a day, seven days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

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

- Check your benefit plan summary
- Review all of your medical and pharmacy claims
- Print your member ID card
- Update your contact information
- Select or change your primary care physician
- Activate the RedShirt RewardsSM program (see page 2)
- Make your premium payments electronically (if applicable)

In addition, your account gives you access to a variety of digital tools and resources that can help you take charge of your overall health and well-being. For example:

- Receive reminders about important health action items and preventive care services through your personal action plan
- Use the Brook Health Companion to support your daily health decisions with trusted expertise and better manage certain chronic conditions (see page 7)



- Access your plan's drug formulary to see which drugs are covered under your plan

▶ Registration is quick and easy!

If you have yet to create your MyIH account, simply visit www.independenthealth.com/register and then follow the directions. 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.

It pays to receive important plan information electronically

If you wish, you can choose to view the following documents electronically rather than receive these in the mail:

- Annual Notice of Changes (ANOC)
- Part C Explanation of Benefits (EOB)/Monthly Report of Medical and Hospital Claims
- Part D Explanation of Benefits (EOB)/Monthly Report of Pharmacy Claims

By going paperless, you can earn up to \$10 in RedShirt Rewards each plan year that can be redeemed for a gift card of your

choice from a variety of participating retailers (see page 2). To get started, just follow these three easy steps:

1. Log in to your MyIH account (see page 6).
2. Select "Manage Preferences" from the "Go Paperless" section on your account home.
3. Under "Paperless Preferences," choose "Electronic." Agree and select "Save."

You will then receive an email notification when a new document is posted, with instructions on how to view it.

Other advantages of going paperless:

- You will have access to your documents 24/7.
- 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.

Tools and resources available at your fingertips

As a way to help our members get and stay healthy, Independent Health offers a variety of digital health management programs, tools and smartphone apps that can be accessed from anywhere at any time.

Brook+ Diabetes Prevention Program

Brook+ is a Centers for Disease Control and Prevention (CDC)-recognized Diabetes Prevention Program that is available to eligible members* at no additional cost. Brook+ helps participants make real lifestyle changes—such as eating healthier and incorporating physical activity into their daily lives—to improve their overall health and reduce their risk of developing type 2. It's a completely digital program, meaning it can be accessed in the comfort of your home by using a smartphone, tablet or computer. For more information or to check if you're eligible for Brook+, please visit www.brook.health/plus.

Brook Health Companion

Brook is a free app that provides personalized advice, 24/7 chat-based health coaching and access to telenutrition visits with a dietitian. Whether you are trying to lose weight or better manage a condition like diabetes or high blood pressure, Brook gives you the extra support and encouragement you need to meet your health goals.

Teladoc®

When you need non-emergent care after hours, can't reach your primary care physician or are traveling, we offer a telemedicine benefit through Teladoc® that allows you to talk with



a doctor anytime, anywhere by mobile app 24 hours a day, 7 days a week for a low copay.

MyIH App

Take the RedShirt® Treatment with you with Independent Health's free MyIH mobile app. You can use MyIH to review your benefits and claims, access your ID card and chat with a live Independent Health RedShirt.

Both the Brook Health Companion and Teladoc can be accessed through your smartphone by downloading our MyIH app at www.independenthealth.com/myih.

**Eligibility for Brook+ is based on CDC guidelines to access risk of developing type 2 diabetes.*

Helping our Medicare members save money

Did you know that you might be missing out on thousands of dollars in savings each year on health care, groceries and utilities? That's because half of Medicare members eligible for subsidies or extra help programs are not enrolled.

As a way to assist Medicare members, Independent Health is now partnering with Uno Health to simplify the enrollment process for Medicare subsidies and extra help programs:

- **Hassle-free application:** Let us handle the paperwork. The expert team at Uno Health will oversee the entire application process for you.
- **No government calls:** We'll advocate on your behalf, so you don't have to wait on hold with government agencies and extra help programs.
- **Quick eligibility check:** Many people don't think they qualify. Uno Health will match you with all the programs that are right for you.

Uno Health's services are provided to our Medicare members who may qualify for subsidies at no additional cost. You may receive a letter or phone call from an Uno Health representative to see if you qualify.

Independent Health is proud to partner with a variety of local organizations to help Western New York get healthy and have fun. Here are just some of the ways we're bringing healthy to you.

Reddy Bikeshare

In partnership with Shared Mobility, Inc., Independent Health has brought the popular Reddy Bikeshare program back for its ninth season. More than 450 bikes are available at 110+ stations across Buffalo and Niagara Falls, including new Reddy+ e-bikes (pedal-assist electric bicycles) at select locations. In addition, Independent Health members save 20% on annual memberships.



Food Truck Tuesdays at Larkin Square

Independent Health is proud to sponsor Food Truck Tuesdays at Larkin Square, which kicked off a new season on June 4. 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.

Wellness Walks at Tiff Nature Reserve



Take in the sights and sounds of nature while getting your steps in by joining us for "Wellness Walks presented by Independent Health" every Thursday morning at Tiff Nature Preserve. All ages are encouraged to attend these free casual walks, which are guided by a knowledgeable volunteer. Please call **(716) 825-6397** ahead of time to confirm that the walk will take place.



Fitness in the Parks

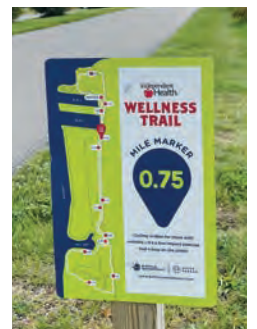
Independent Health and the YMCA are once again offering Fitness in the Parks this summer for the 13th consecutive year. YMCA-certified instructors will lead hundreds of free outdoor fitness classes—including Pilates, Yoga and Zumba®—at various parks across Western New York. Classes are running now through the end of August.

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.

Paddle, pedal and more!

As the official health and wellness partner of Outer Harbor Buffalo, Independent Health invites you to take part in a variety of free outdoor fitness classes and enjoy some fresh air on the 3-mile Independent Health Wellness Trail. Then head over to Buffalo RiverWorks, where you can save 20% on adventure activities like kayaking, paddle boarding and zip lining.



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

Celebrating 20 years of Healthy Options

As a way to help address the high rates of stroke and heart disease that are prevalent in our community, the Independent Health Foundation launched the Healthy Options Buffalo program in 2004. For the past two decades, the program has helped thousands of Western New Yorkers make informed and healthier decisions when cooking at home and dining out.



At home

Through Healthy Options at Home, the Foundation delivers meal kits directly to families in underserved areas to teach healthy cooking skills and create healthy habits for a lifetime. Each family receives four weeks of meal kits, delivered with all the ingredients and cooking utensils needed for families to prepare healthy meals together. The kits also include a reusable recipe card to guide meal prep, a shopping list with cost breakdown and a virtual cooking demonstration to follow along with a local chef and dietitian.

The Healthy Options at Home program delivered 12,240 meals in 2023. If you would like to learn how you can support this program or to access the recipes and cooking demonstrations, please visit www.healthyoptionsbuffalo.com/hop-at-home.

Dining out

Over the years, more than 250 local restaurants and food trucks have participated in the Healthy Options program by offering heart-healthy food options that are considered

lower in fat, saturated fat, cholesterol and sodium. In addition, a variety of Healthy Options can be purchased at Buffalo RiverWorks. Plus, all food trucks participating in Food Truck Tuesdays at Larkin Square are required to offer a Healthy Options menu item (see page 8).

Visit www.healthyoptionsbuffalo.com to view a list of all Healthy Options participating restaurants and food trucks.

Building a foundation for a healthier Western New York

A healthy community benefits everyone who lives in it. That's why the Independent Health Foundation provides Western New Yorkers with the education, tools and support they need to improve their health and quality of life.

In addition to Healthy Options, the Foundation offers a variety of free or low-cost programs and events that reach more than 225,000 individuals each year, including:

- **Good for the Neighborhood**—Throughout the year, Good for the Neighborhood brings free health screenings, farmers markets, nutrition classes and fitness programs to area neighborhoods where access to health care is limited.
- **Kids Run**—This popular event encourages families to exercise and stay active together through a 1.8-mile walk/run at Delaware Park that's perfect for all ages.

- **First Night Buffalo**—A virtual New Year's Eve event that allows families to ring in the new year in the comfort of their homes. The celebration includes free online performances and a host of fun and healthy activities.
- **Soccer for Success**—Created by the U.S. Soccer Foundation, this program uses soccer, along with nutrition education, to engage kids in their health, guide them away from negative influences and reduce childhood obesity.

For a complete overview of the Foundation's signature programs and events, visit www.independenthealthfoundation.org. All of these efforts are made possible thanks to the generous support of local businesses and philanthropic organizations.

Better manage chronic heart failure by enrolling in our Assure Advantage plan

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.

More than 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 older than 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 of 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 survey** of members enrolled in Assure Advantage showed that 95% are satisfied with the plan, 94% are satisfied with their care manager's ability to address their health concerns and 93% would recommend the plan to others.



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 November 2023 with 922 members surveyed and 439 members responding (48%).*

How to opt out of receiving phone calls about plan business

At Independent Health, we want to make sure we keep you informed about your Medicare Advantage plan information. Therefore, you may occasionally receive communications from us throughout the year. This includes an annual issue of our *HealthStyles* member newsletter.

However, as per regulations set forth by the Centers for Medicare and Medicaid Services, you have the ability at any time to opt out of receiving phone calls from us regarding plan business. Examples of plan business include information regarding Medicare products that you are not currently enrolled in as well as other types of insurance or lines of business.

PLEASE NOTE: Your decision to opt out of receiving phone calls from us regarding plan business will remain in effect until you choose to opt back in. Also, we are still permitted to call you regarding your current Medicare Advantage plan.

To opt out of receiving phone calls about plan business, please contact our Member Services Department at **(716) 250-4401** or **1 (800) 665-1502**, Oct. 1 – Mar. 31: Mon. – Sun., 8 a.m. – 8 p.m.; Apr. 1 – Sept. 30: Mon. – Fri., 8 a.m. – 8 p.m. TTY members call **711**.

Family Choice plan designed for residents of nursing home and assisted living facilities

If you reside in a participating nursing home or assisted living/adult care facility in Western New York, Independent Health's Medicare Family Choice® HMO Institutional Special Needs Plan* can provide you with extra care and support to meet your unique needs. Plus, we will give your family members and caregivers 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 is on call 24 hours a day, seven days a week, to provide care and support any time it's 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.

Other key features of Family Choice

- Low or no out-of-pocket costs
- Year-round enrollment open to all eligible Medicare beneficiaries

- Frequent on-site medical assessments and visits
- Individualized care plan that addresses the member's needs and health care preferences
- Single point of contact nurse or coordinator for benefit authorizations and care transitions
- Over-the-counter benefit with access to hundreds of health and wellness products
- Nearly 40 facilities participating nursing homes and assisted living/adult care facilities

Impressive survey results

Over the years, the Family Choice plan has consistently received high satisfaction marks from families and caregivers. A recent survey** of people whose loved ones are enrolled in the program showed:

- 99% would recommend Family Choice to others.
- 98% feel their NP or PA provides their loved ones with the quality of care they expected them to receive.
- 97% are satisfied with Family Choice.



**This plan is available to all Medicare eligibles that 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 in July 2023 with 707 families surveyed and 178 families (25%) responding.*

▶ 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.

Questions to ask before taking a new medication

Medications can greatly improve your health, but only if they are taken safely and properly. If you are prescribed a new drug, it's important to always ask questions.

At your appointment

When your doctor prescribes a new medicine, it's natural to ask "What is it for?" and "What will it do for me?" But we encourage you to dig a little deeper by asking other important questions:

- **Side effects:** What are the side effects of this medicine? What should I do if I experience side effects? Will this medicine make me feel different? Could this new drug affect the way my other medicines or supplements work?
- **Effectiveness:** When will the medicine begin working? How will I know if it's working? How long before the full effect occurs?
- **Monitoring:** Will I need any tests to see if it's working? How long will I have to take this new drug?

At the pharmacy

The most important question to ask each time you pick up a medication at the pharmacy is "What is the name of this medicine?" This can help you avoid picking up the wrong medication. Once you confirm



you have the correct medicine, your pharmacist can then answer any follow-up questions you may have:

- **Safely taking the medicine:** What is the best time to take the medicine? Should I take it with or without food, and are there any foods to avoid? What do I do if I miss a dose?
- **Proper storage:** Do I need to store this medicine in a special way?
- **Cost:** Does my insurance cover the cost of my new medicine? What if I am unable to pay for it?

Remember, when it comes to your health, there's no such thing as a bad question.

Why a statin may be right for you

If you have been diagnosed with heart disease and/or diabetes, you are at a greater risk of suffering a heart attack or stroke. However, the good news is you can reduce your risk by taking a statin.

How can a statin help?

Statins are a class of medications that lower the level of cholesterol in the blood by reducing the production of cholesterol by the liver. They also reduce the risk of fatty cholesterol plaques breaking off from the walls of blood vessels, which can cause a blood clot and lead to a heart attack or stroke.

If you have good cholesterol numbers, you can still benefit from taking a statin. Studies show that

statins can help reduce the risk of heart attack and stroke by about 25% to 35%, even among individuals with normal or low cholesterol. Plus, they lower the chances of recurrent strokes or heart attacks by about 40%.

How to get started on a statin

Currently, there are several statins available on the market. Since the body processes statins in different ways, it may react differently to one statin over another. Therefore, you may need to work with your doctor to find the statin that works best for you. As with any medication, make sure you also take it as prescribed.

Crossword puzzle: Stay strong and healthy at any age

Use the clues to fill in the crossword puzzle. Words can go across or down. Letters are shared when the words intersect.

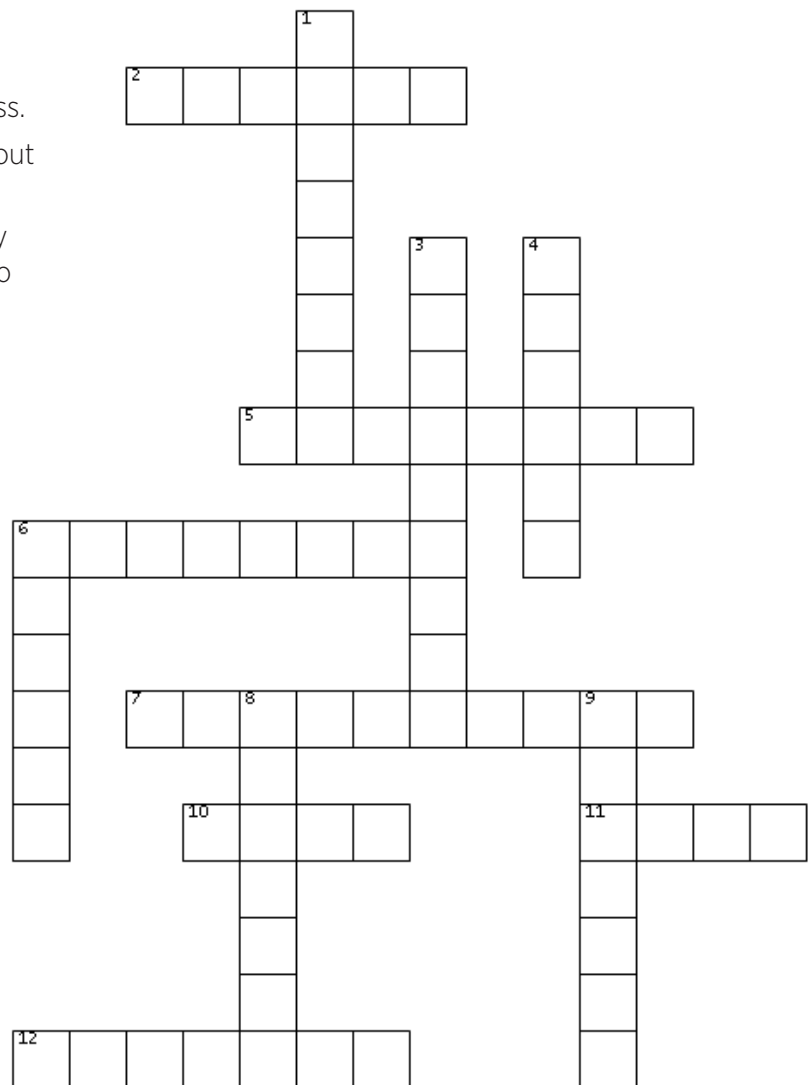
ACROSS

2. Weight training can help you maintain _____ mass.
5. Stay _____ by drinking enough fluids throughout the day.
6. Make physical activity part of your daily or weekly _____. By planning ahead, you're more likely to stick to your exercise plan.
7. Ready to get creative in the kitchen? When you bake, ditch cream in favor of low-fat milk and substitute unsweetened _____ for butter.
10. Want to improve your balance? Consider an exercise like tai chi, Pilates or _____.
11. Put a new twist on ice water with a fresh slice of lemon or _____.
12. Eating a balanced diet can help you steer clear of _____ conditions like diabetes and heart disease.

DOWN

1. Get regular physical _____ to help prevent or delay health problems that can come with age.
3. Fresh fruits and vegetables add flavor, color and essential _____ to your plate.
4. Exercising with friends can bolster your physical and _____ health at the same time.
6. To feel your best, limit your intake of added sugar, saturated fats and _____.
8. Keep your muscles strong by getting enough _____ from foods such as low-fat meats, poultry and beans.
9. Enjoy skim milk and low-fat yogurt to keep your bones supplied with vitamin D and _____.

Note: Answers on page 16.



ACROSS

2. Weight training can help you maintain _____ mass.
5. Stay _____ by drinking enough fluids throughout the day.

DOWN

3. Fresh fruits and vegetables add flavor, color, and essential _____ to your diet.



Improving the health and well-being of our community through population health management programs

Population health management (PHM) is a relatively new term, but it is by no means a new concept. PHM is a model of care that addresses individuals' health needs at all points along the continuum of care—including in the community setting—through participation, engagement and targeted interventions for a defined population.

The goal of PHM is to maintain or improve the physical and psychosocial well-being of individuals, while assessing and addressing health disparities through cost-effective and tailored health solutions. Independent Health's PHM efforts include chronic condition and case management programs that are designed to help you with your ongoing health care needs.

Chronic condition management

Having a chronic condition can significantly impact your everyday life and often requires additional care and regular doctor's visits. Chronic diseases are the leading causes of illness, disability and death in the United States.

By offering chronic condition management programs, we can help reduce health care costs and improve quality of life for those with chronic conditions by preventing or minimizing the effects of the disease through integrated care. Our chronic condition management program focuses on various conditions, including:

- Asthma
- Chronic obstructive pulmonary disease (COPD)

- Cardiac (e.g., hypertension and congestive heart failure)
- Prediabetes
- Diabetes
- Chronic Kidney Disease

Case management

The overall goal of case management is to help individuals regain optimum health or improved functional capability, in the right setting and in a cost-effective manner. It involves comprehensive assessment of the member's condition; determination of available benefits and resources; and development and implementation of a member-centered case management plan with established performance goals, monitoring and follow-up.

Independent Health's Case Management Team of experienced and highly trained nurses, social workers and other care specialists (including behavioral health therapists, physical therapists, exercise physiologists and registered dietitians/certified diabetes educators) are here to provide additional help and support. If you've been in the hospital with a serious health condition or experienced complications, are living

with multiple health conditions and/or finding it difficult to manage your daily activities, one of our case managers may call to help you:

- Understand your diagnosis and treatment options
- Coordinate your care with your primary care physician, specialist(s) and other health care providers
- Prevent hospitalization and rehospitalization
- 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
- Connect with our Member Services team who can explain your plan benefits

Case management services are provided by phone as part of your plan benefits. There is no additional cost. If you or a family member 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.



Make the most of your Enhanced Annual Wellness Visit (EAV)

Seeing your doctor when you aren't sick might seem counterintuitive. But an Enhanced Annual Wellness Visit (EAV) can help you stay your healthiest. It's a chance for you and your doctor to talk about preventing disease or catching it early, when treatment works best. Plus, an EAV is considered a \$0 preventive care service.

What to expect

At an EAV, you will work with your doctor to create or update a personalized prevention plan. This plan is designed to help you prevent disease and disability. As part of the process, you'll be asked to complete a questionnaire called a health risk assessment. Your answers to these questions will guide what you and your doctor include in your prevention plan.

In addition, your doctor may:

- Review your personal and family health history
- Update a list of your medications and other health care providers
- Measure your height, weight and blood pressure
- Discuss any problems you're having with daily activities (such as difficulty with walking or keeping track of your medicines)
- Look for signs of problems with memory or mental functioning

How you benefit

Based on this assessment, your doctor will offer personalized health advice. In some cases, they might refer you to other programs or services, such as ones focused on preventing falls, quitting smoking or losing weight.

Your doctor will also likely give you a schedule for upcoming vaccines and screening tests. These tests help you find certain diseases at an early stage.

Plus, your doctor may want to discuss advance care planning with you. This is a chance to express your wishes now about the kind of care you'd want to receive if you become unable to speak for yourself in the future.

DON'T WAIT! If you have yet to schedule your AEW for 2024, do it today.

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*.

Tips on how to protect your bone health

You might think of your bones as solid inside. But they're actually filled with lots of little holes. Osteoporosis occurs when the holes grow in size, causing you to lose bone density. As a result, bones become weak and break easily.

Your risk of getting osteoporosis increases with age. The condition is particularly common in older women. Long-term use of certain medicines, such as corticosteroids and some anti-seizure drugs, also raises your risk. So does being sedentary for long periods of time or not getting enough physical activity.

Here are three things you can do to help your bones stay stronger:

- **Get a bone density test.** This painless test is similar to having an X-ray. All women older than age 65 should have their bone density checked, and some men may get the test as well. Ask your doctor how often you should repeat this test based on your risk factors.

- Engage in weight-bearing exercise. Examples include walking, gardening, climbing stairs, dancing, playing tennis and weight training.
- Discuss medicine with your doctor. Several medicines are available to help prevent or treat osteoporosis. Ask your doctor what's right for you.

Fall prevention is key

Every year, more than one in four Americans ages 65 and older falls, and three million are treated for broken bones and other fall-related injuries. If you have fallen since your last checkup, it's important to talk with your doctor. They may want to review your medications to see if they're causing dizziness or drowsiness, examine your eyesight and check for other conditions that can affect balance.

If you're at risk of falling, your doctor will likely recommend prevention measures such as getting regular physical activity and making your home safer by ridding it of hazards.



Crossword answers from page 13

Across—2. Muscle; 5. Hydrated; 6. Schedule; 7. Applesauce; 10. Yoga; 11. Lime; 12. Chronic
Down—1. Activity; 3. Nutrients; 4. Mental; 6. Sodium; 8. Protein; 9. Calcium

Don't forget that vaccines are for adults, too!

Vaccinations are just as important for grown-ups as they are for kids. Many can help protect your health now and in the future. Some of the vaccines recommended by the Centers for Disease Control and Prevention (CDC) include:

- **Flu.** A yearly flu vaccine is the best way to protect against the flu. The CDC recommends getting vaccinated before the end of October. Everyone ages 6 months and older should get the flu vaccine.
- **COVID-19.** Everyone ages 6 months and older should get the COVID-19 vaccine to prevent severe illness and limit its spread. People ages 5 and older should get boosters, if eligible.
- **Respiratory Syncytial Virus (RSV).** A common respiratory virus that usually causes mild, cold-like symptoms, but can be more serious, too. If you are age 60 or older, a vaccine is available to protect you from severe RSV.
- **Shingles.** This painful rash can appear after a person has had chicken pox. A vaccine cuts the risk of developing shingles and its complications, such as pain and vision loss. This vaccine is recommended for adults ages 50 years and older.

Talk with your doctor about what shots you need and when to get them.

Beyond diet: Other factors upping your cholesterol

When it comes to heart-healthy eating, you might be doing everything by the book—but your cholesterol numbers tell a different story. What gives? The answer may lie in factors beyond the fork.

Cholesterol isn't entirely bad. In fact, your body needs some of this waxy substance to make things like hormones and vitamin D. The trouble starts when you have too much low-density lipoprotein (LDL), or "bad," cholesterol, which causes a substance called plaque to collect in your blood vessels. This buildup puts you at risk for heart attack and stroke.

High cholesterol culprits

While your diet has a major impact on your cholesterol levels, there are other influences at play, such as:

- **More than a number:** Your body's metabolism changes with age. While normal, these changes make it more difficult for your liver to get rid of LDL cholesterol.



- **It's in the family:** If you have family members with high cholesterol, you're more prone to unhealthy levels. Your genetics may make it harder for your body to remove LDL cholesterol from your blood or break it down in your liver.
- **Chair affairs:** Sitting a lot and not getting a lot of exercise lowers high-density lipoprotein (HDL) cholesterol. This "good" cholesterol carries LDL cholesterol away from arteries. With less HDL, it's easier for LDL to build up in your blood vessels.
- **Up in smoke:** Smoking damages your blood vessels and causes them to harden faster—a surefire way to raise your risk for heart disease.
- **Medicine cabinet checkup:** Some prescriptions, such as steroids used to treat inflammatory diseases, can unintentionally cause unhealthy cholesterol levels.

The next step

If you're still struggling to keep cholesterol numbers in check, discuss strategies with your doctor. Common steps include losing weight and taking medication such as a statin.

You can help 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 member ID number 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.

6 Ways to Improve Your Memory

Want a better memory and a sharper mind? A recent study suggests that you can fight age-related memory decline with a healthy lifestyle. Try these six behaviors to help give your brain a boost.

1. Mind your meals.

- Look for healthy recipes online.
- Keep fruit visible and within reach.
- Bring healthy snacks when you're on the go.



2. Move your muscles.

- Sign up for a ballroom or salsa dance class.
- Swim a few laps at the local pool.
- Go for a walk or bike ride.



3. Work out your wits.

- Play cards, mahjong, or board games.
- Read books and write letters or stories.
- Learn a new skill, like knitting or woodworking.



4. Stay social.

- Make an effort to connect with family and friends.
- Join a neighborhood walking club.
- Restart an old hobby or activity.



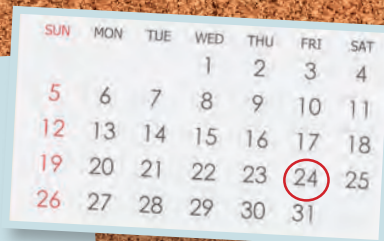
5. Ban booze.

- Treat yourself to a fizzy nonalcoholic mocktail.
- Remove alcohol from your home.
- Ask for help quitting if you need it.



6. Nix nicotine.

- If you don't smoke now, don't start (or restart).
- If you smoke, talk with your health care provider about how to quit.



Fight loneliness by making new friends

Loneliness and isolation are common with age. Friends may move or pass away. Making new ones when you're older can feel difficult. The barriers to building these bonds are real, but there are ways to overcome the obstacles.

Here are five strategies for making, and deepening, new connections:

1. Embrace small talk

Close friends add a lot to life. But even commonplace interactions with people we don't know well bring joy and novelty to our days. Plus, you never know when a stranger will grow into a friend.

If you feel safe doing so, begin to chat with someone near you. Ask what they're reading or comment on something around you—say, the length of the grocery store line.

2. Try something new

Revisit an old hobby or pick up a new one. Take a class or join a group of people with similar interests. That way, you'll already have something in common when you get there.

3. Give back

Volunteer for an organization or cause close to your heart. Perhaps it's a local animal shelter or food pantry. You will meet people around you with like-minded



beliefs and values. Donating your time also instills a sense of mission and purpose in life, which can benefit your health and may even extend your life. Search www.volunteermatch.org for ideas.

4. Stay consistent

Once a new friendship buds, nurture it with regular contact. Plan weekly or monthly meetups so there's always something on the calendar.

5. Talk with your provider

If you're struggling with loneliness or isolation, tell your doctor. They may have suggestions for local organizations where you can go for support and to meet others.

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, a WebMD Ignite solution. © 2024



 Printed on Recyclable Paper 532M

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

Boost your heart health with movement

As you get older, staying active can be a challenge, especially if you have a history of heart disease. But exercise offers many benefits to your heart. For example, moving regularly can:

- Lower blood pressure and triglycerides
- Raise HDL, or “good,” cholesterol
- Improve your heart’s ability to pump blood
- Strengthen your heart muscle
- Help you maintain a healthy weight

In fact, being active can help you prevent a future heart attack if you’ve already had one. If you don’t have a lot of exercise experience, it’s never too late to begin. Simply follow these steps:

Get checked out

First things first: Before you start an exercise program, see your doctor. For most people with heart disease, it’s safe to exercise. Your doctor can help guide you toward activities that are best for you.

Mix it up

When you think of heart-healthy exercise, your mind might go straight to cardiovascular workouts. But strength training is important, too. Any amount of activity is better than no physical activity at all. However, if possible, aim for at least 150 minutes of cardio exercise a week and add in strength training two days a week. Start slowly and work your way up to longer workouts.

Find your joy

The more active you are, the better you’ll feel mentally and physically. Try choosing activities that you truly enjoy. For cardio exercise, brisk walking is an easy way to start. But you can also ride your bike, join a water aerobics class, go for a hike or even dance. The key is to get your heart rate elevated.

Whatever you choose, enlist a friend or family member to join you for an extra dose of motivation.



Listen to your body

Physical activity can be tiring, but it should also be comfortable. Stop exercising if you feel dizzy or experience chest pain and call your doctor.