

HEALTH*Styles*

FALL 2019/WINTER 2020

INDEPENDENTHEALTH.COM

Living healthier by using mobile apps

TAKE CHARGE BY
HAVING AN ANNUAL
WELLNESS VISIT

MAKE TIME FOR
A MAMMOGRAM

*Teaming up
with the
Buffalo Bills*

See page 3.

Independent
 Health[®]

Long-term partnership with the Buffalo Bills continues to produce winning results for WNY

Independent Health is proud to announce that it will continue to serve as the Official Health and Wellness Partner of the Buffalo Bills for the next five years. Since 2014, we have teamed up with the Bills to help improve the health and well-being of Western New Yorkers through several community-wide initiatives.

Health & Wellness Challenge

More than 30,000 Western New Yorkers have registered for the Independent Health and Buffalo Bills Health & Wellness Challenge. This fun and engaging six-week program is held twice a year—once in the spring and again in the fall—as a way to motivate people to get moving and eat healthier. Each spring, through Monday Night Fitness, participants have the exclusive opportunity to work out in the same space where Bills players train. Overall, nearly 9.3 million minutes of physical activity have been logged and 3.6 million glasses of water and 2.2 million servings of fruits and vegetables consumed since the Health & Wellness Challenge first kicked off five years ago.

The 11th Health & Wellness Challenge is currently running through December 1. All participants who meet daily fitness and nutritional goals and complete healthy activities and challenges will earn points and be eligible to win a variety of prizes, including a \$5,000 cash grand prize. Visit buffalobills.com/challenge to sign up for this fall's Health & Wellness Challenge.

Laying the foundation for a healthier future

In a continued effort to make sure area youngsters are adopting healthy behaviors at an early age, the Independent Health

THE HOME TEAM ADVANTAGE



Foundation's Fitness for Kids Challenge and the Buffalo Bills PLAY 60 Challenge are once again being offered in collaboration to thousands of local elementary school students. Together, these programs encourage students to achieve daily health goals, and prizes are awarded to students, classrooms and schools with the highest levels of participation throughout the school year. This includes \$1,000 health and

wellness grants and a full classroom trip to a Bills game. Additional information is available at fitnessforkidschallenge.com.

Enjoy Healthy Options® at New Era Field

The Independent Health Foundation has brought Healthy Options to the concession stands and suites at New Era Field. Mediterranean grain bowls, smoked turkey and Greek wraps, fresh fruit and yogurt cups are among the healthier items that Bills fans can enjoy at the games. Learn more about the Healthy Options program at healthyoptionsbuffalo.com.

→ **AS AN INDEPENDENT HEALTH MEMBER**, you can save 20% off your purchase at the official Bills store at New Era Field by showing your member ID card. The discount applies to a merchandise purchase of \$50 or more, excluding jerseys.

Independent Health appoints new Chief Medical Officer



Former Erie County Health Commissioner Dr. Anthony J. Billittier IV was named Executive Vice President and Chief Medical Officer of Independent Health in June. He succeeds Dr. Thomas J. Foels, who retired earlier this year after serving a decade in the post.

As Chief Medical Officer, Dr. Billittier is in charge of all medical management initiatives for the company. He also helps set clinical direction for helping our members get and

stay healthy through a variety of programs.

"Dr. Billittier is the perfect candidate to pick up right where Dr. Foels left off in advancing Independent Health's efforts to transform health care in our community through close, collaborative

partnerships with physicians and providers," said Michael W. Cropp, M.D., President and CEO, Independent Health. "Dr. Billittier's passion for the health of the community and his strong relationships with providers across the community will further advance our mission to improve the health and well-being of the entire Western New York region."

Dr. Billittier brings more than three decades of experience in the medical field to Independent Health. He has been an emergency physician with UB|MD for more than 28 years and, more recently, a partner in Mobile Healthcare Partners. He previously served as the Chief Medical Officer of Millennium Collaborative Care, Erie County Medical Center's Performing Provider System initiative, and most recently was the founding Dean of the D'Youville College School of Health Professions. Prior to that he served as Commissioner of Health in Erie County for 11 years.

Smartphone apps can lead to smarter health decisions

Finding time to live healthier can be challenging for many people due to busy day-to-day lives. However, with Independent Health, our members can use today's smartphone technology to stay on track with their health and wellness while on the go.

We currently offer a variety of digital health management tools and smartphone apps that can be accessed from anywhere at any time. Here are just three ways to conveniently manage your health and create new lifestyle habits, right from the palm of your hand:

Brook Health Companion

As a way to help those with diabetes and hypertension understand and control their conditions better, Independent Health has partnered with the Brook Health Companion.

By using Brook, our members with diabetes receive chat-based Health Coaching and personalized recommendations from experts based on their daily activity to keep blood sugar at a safe level, which allows them to make wiser decisions when it comes to their overall health and diet. The app also produces

graphs and charts to track their progress.

Our members living with hypertension can use Brook to easily track, log and monitor their blood pressure. In addition, the app offers condition-based tools, including blood pressure protocols, medication support, specific dietary needs and recommendations for increasing cardiovascular health.

Zipongo®

Independent Health offers a free digital nutrition platform called Zipongo®, which helps our members select, purchase and prepare healthy foods. The app provides access to recipes highly personalized to their biometrics, dietary preferences or restrictions, medical needs, and tastes, including recommendations for quick and healthy meals.



Zipongo also provides users a comprehensive database of nutritional information and other tools, including drag-and-drop meal planners, smart grocery lists, discounts on healthy foods at local and regional grocery chains, and online ordering.

FitWorks®

At the core of Independent Health's worksite wellness efforts is the unique FitWorks® online wellness program, which features a variety of prevention and engagement challenges designed to motivate our members to achieve their own health and wellness goals. Participants can earn points by completing different challenges and may be eligible to receive rewards or incentives from their employer.

FitWorks includes a mobile app, making it easy for participants to track their wellness activity, join challenges, participate in social chats, complete well-being assessments and engage in their own health both at work and at home.

To learn more about these mobile apps and other helpful tools and resources we offer that can help you better manage your health care and achieve your fitness goals, visit the "Health Tools" page in the "Tools, Forms & More" section at independenthealth.com.

Spice up your cooking routine at a Healthy Options® cooking class

The Independent Health Foundation invites you to learn how to make healthy and delicious dishes by attending a Healthy Options® cooking class.

Local professional chefs will teach you simple cooking techniques while cooking up nutritious recipes that follow healthy eating guidelines. You will then have the chance to sample and enjoy the tasty dishes you create together.

There are a variety of Healthy Options cooking classes that are currently open to the entire community, including:

- **Demonstration:** Sit back and relax while our chefs do all the work. They

will demonstrate step-by-step how to bring together each healthy recipe so that you can replicate it at home.

- **Sushi rolling:** Grab a sushi mat and get rolling. Learn how to make this nutritious, authentic entrée in your own kitchen using fresh ingredients.
- **Hands-on:** Don't be afraid to dive in for a hands-on experience. Our chefs will guide you every step of the way as you transform an array of ingredients into a culinary masterpiece.

Artisan Kitchens & Baths Culinary Loft (200 Amherst Street in Buffalo)

and Sun Cuisines (5759 Main Street in Williamsville) host these classes on a monthly basis.

All skill levels are welcome, and gift certificates are available. Plus, as an Independent Health member, you will receive a \$5 discount off the cost of each class. Space is limited, so register today at healthyoptionsbuffalo.com.



Log in to see what's new with your online member account

As a way to make it easier for you to get all the information you need with just one click, we've recently enhanced your online Independent Health member account landing page at independenthealth.com.

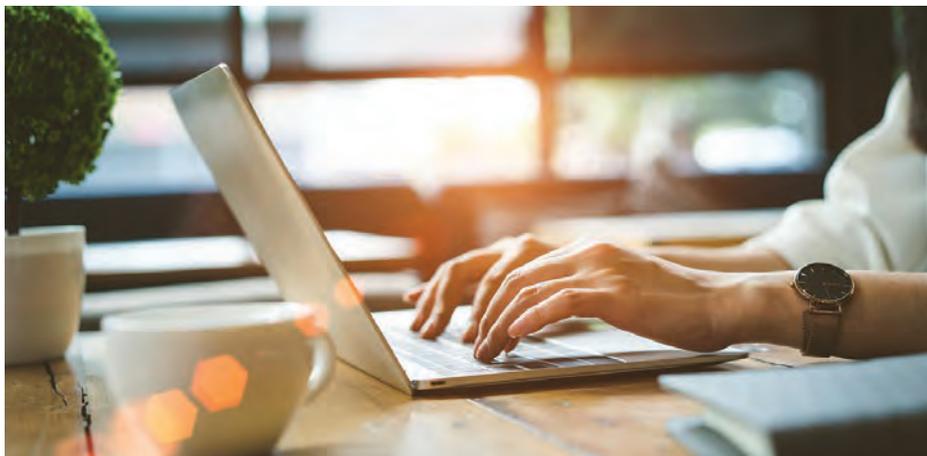
New features include "at a glance" summaries of detailed benefit information—providing the latest on plan deductibles, health savings accounts (HSAs) and more. Here's what you can do and access 24/7 through your online account:

Check your benefits

- View your benefit summary and claims status
- Check your balance updates, if your plan includes Health Extras or our nutrition benefit*
- Get an instant snapshot of how much you have paid toward your in-network deductible*
- Manage your HSA*

Manage your health

- Use the Health Dashboard tool to view and track personal health recommendations for each member of your family, including annual checkups, flu shots, preventive screenings and more



- Find a primary care physician or specialist
- Compare the cost of health care services
- Research health topics and drug interactions

Learn to live healthy

- Get health advice by downloading Brook
- Reach your fitness goals with FitWorks®
- View the nearly 800 wellness discounts that are available exclusively to Independent Health members

Enrolling for your own secure and private account is quick and easy. Simply go to independenthealth.com, click on the "Register" button next to the "Log In" box, which is located in the upper left-hand corner of our website, and then follow the directions. You will need your member ID number as part of the registration process.

Make the most of your plan benefits and log in to your online account today!

**Not included with all plans. Check your summary of benefits to see if your plan includes these options and benefits.*

Teladoc®: Receive non-emergent care anytime from anywhere

When you can't reach your primary care physician, Independent Health's telemedicine benefit provided through Teladoc® allows you to talk with a doctor anytime, anywhere by phone, mobile app or online, 24 hours a day, seven days a week, for a low copayment.*

By using this benefit, you will be connected to a national network of board-certified doctors who average 15 years' experience. An expert is always available to discuss common non-emergency medical issues, such as cold and flu symptoms, bronchitis, allergies, poison ivy, pinkeye, sinus problems, urinary tract infection and more.

New services now covered!

In addition, most Independent Health plans now include access to behavioral health (mental health and substance use) and dermatology** consultations through Teladoc.

How it works

Say, for example, you come down with horrible cold symptoms, but you can't get in to see your primary care doctor as quickly as you'd like, or you are traveling away from home. Instead of taking a trip to an urgent care center, simply visit teladoc.com/IH to get started. A Teladoc doctor will contact you within minutes of requesting a consult, ready to listen and resolve your issues.

To learn more about Teladoc, visit independenthealth.com/telemedicine.

**If your plan is HSA-qualified, by law, you are responsible for paying the full cost of Teladoc services until your deductible is satisfied. **If your plan requires you to meet a deductible before your specialist cost share, you are responsible for paying the full cost of Teladoc dermatology services until your deductible is satisfied. If your plan does not require you to meet a deductible prior to a specialist cost share, you are only responsible for your specialist cost share for Teladoc dermatology services.*

Our dedication to improving the health of our members

Independent Health is dedicated to finding solutions to improve the health of our members and the community.

- We help members take control of their own health care by reminding them of the preventive services they need.
- We create programs to help members better manage major medical conditions.
- We contact our participating physicians and health care providers on a regular basis so that they may best help their patients.
- While Independent Health rewards physicians for providing high levels of quality care to patients, it does not use incentives to encourage barriers to care and service.
- Independent Health is prohibited from and does not make decisions regarding hiring, promoting or terminating its practitioners or other individuals based upon the likelihood or perceived likelihood that the individual will support or tend to support the denial of benefits.
- Independent Health encourages appropriate utilization and discourages underutilization.

Member rights and responsibilities

We also provide our members with certain rights and responsibilities that are very important. This includes the right to have access to care, the right to obtain information and the right to privacy.

You may request a copy of your rights and responsibilities by calling our Member Services Department at **(716) 631-8701** or **1 (800) 501-3439**, Monday through Friday from 8 a.m. to 8 p.m.



Simple steps toward living a healthier, more active life

You don't need a complicated exercise routine—or even a gym membership—to boost your well-being. Recently, the U.S. Department of Health and Human Services updated its Physical Activity Guidelines for Americans for the first time in a decade. The new guidelines are simple: Americans should move more and sit less. This applies to everyone from preschool-age children to adults.

The current guidelines recommend that adults should aim for at least 150 minutes of moderate-intensity aerobic activity, such as brisk walking, each week and perform muscle-strengthening activities at least two days per week.

What's new?

The previous guidelines stated that you needed to be active for at least 10 minutes at a time in order to reap any health benefits. However, based on new research, the updated guidelines suggest that any length of activity—even walking up a few flights of stairs—counts.

When it comes to physical activity, more is better. Even if you don't exercise much now, moving just a little more throughout your day can improve your health.

Need extra motivation to move more and sit less? According to the new guidelines, many payoffs from increased physical activity occur immediately. These include:

- Decreased feelings of anxiety
- Lower blood pressure
- Better sleep
- Improved insulin sensitivity

After consistently exercising for a few weeks or months, you may experience even more benefits, such as:

- Increased cardiorespiratory fitness
- Greater muscle strength
- Fewer depressive symptoms
- Sustained reduction in blood pressure

Another important update to the guidelines is the recommendation that younger kids—those ages 3 to 5—should be more active throughout the day to support their growth and development. This can include a wide variety of activities, such as:

- Playing on a playground
- Riding a tricycle or bicycle
- Walking, running, dancing, skipping and jumping
- Swimming
- Doing gymnastics or tumbling

Kids who are active during childhood are more likely to be healthy adults.

Get a move on!

Adding more activity to your daily life isn't just about losing weight. Even if your scale doesn't budge, you still have lots to gain from leading an active lifestyle.

In addition to the mental and physical benefits, you'll also notice that simple daily tasks, such as carrying heavy boxes, doing housework and playing with your kids, become easier to do. Consistently seeking out opportunities to stand up and move your body on a daily basis will yield benefits now and throughout your lifetime.

HEALTH MATTERS

Our Case Managers offer support and guidance

Independent Health is proud to have a dedicated Case Management team made up of experienced and highly trained nurses and other health care specialists. If you have been diagnosed with multiple health conditions and/or have been in the hospital due to a serious health issue, our Case Managers are here to help coordinate your care, educate you about your condition(s) and make sure you have all the support you need. Case Management services are provided by phone as part of your coverage. There is no additional cost. If you or a family member could benefit from Independent Health's Case Management program, please call **(716) 635-7822** for medical conditions or **(716) 635-5333** for behavioral health conditions, Monday through Friday from 8 a.m. to 4 p.m.

SHARE YOUR OPINION BY JOINING INSIGHTS



When it comes to health care, everyone has an opinion or a story to share. And since we value our members' feedback, we offer Insights—an online community that encourages you to provide open and honest feedback on a variety of topics related to the health care industry. What are your thoughts on the products and services we offer? Is there a process we can improve? If you could change one thing about health care, what would it be? By joining Insights at independenthealth.com/insights, you will be able to interact with our brand on a more direct and personal level.

Find out how to get rid of unused meds the right way

Make sure you dispose of unused medications properly, says the Food and Drug Administration. A take-back program is the best way to do that. You can find a Drug Enforcement Agency (DEA)-registered collector in your community, which may be at a retail pharmacy, hospital, clinic or law enforcement facility. The DEA also hosts periodic National Prescription Drug Take Back Days, when a temporary collection site is set up in a community for safe disposal of prescription medications. Additional information is available at deadiversion.usdoj.gov.



DEPRESSION IS DIFFERENT IN MEN AND WOMEN

Not sure if you're just feeling down or truly suffering from depression? Knowing how depression manifests in men and women can help you figure it out. For men, symptoms often include fatigue, anger and irritability. Depression in men can also involve drug and/or alcohol abuse and reckless or impulsive behavior. In women, depression often appears as sadness, guilt and feelings of worthlessness. If you think you might be depressed, talk with your doctor.



Take advantage of exclusive member discounts

Did you know your Independent Health member ID card does more than show proof of insurance? We partner with close to 800 community partners, local organizations and health care providers to offer exclusive discounts for our members on a wide range of valuable goods and health and wellness services. Simply show your ID card and start saving—some discounts offer a savings of 30% or more. A complete list of our wellness discounts can be viewed at independenthealth.com/discounts.



STRESSED? TRY MINDFULNESS

Practicing mindfulness meditation—focusing one's conscious mind on the present moment—has been shown to reduce high stress levels and decrease blood pressure. Mindfulness may also improve your energy, mood and happiness at work. If your workplace doesn't offer a mindfulness program, practice for just a few minutes per day on your own with an app for meditation beginners, like "Stop, Breathe & Think." Learn more at mindful.org.



Keeping your health information private

Under federal and state privacy laws, Independent Health 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. Also, teenagers ages 13 and older have the right to keep information about their care confidential, even from their parents or guardians.

In particular, Independent Health encourages members who travel frequently or attend college far away from home to complete a Protected Health Information/HIPAA Authorization Form and return it to us.

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 independenthealth.com. Or, to request a copy of the form, call our Member Services Department at **(716) 631-8701** or **1 (800) 501-3439**, Monday through Friday from 8 a.m. to 8 p.m. TTY users: 711.

Internal and external reviews are available to our members

Independent Health works hard to help our members get the care they need when they need it. Even so, there are instances when you may not agree with our decision to deny coverage for a particular health care item or service. When you disagree with our coverage decision, you have the right to use our internal appeal process at no charge or, in rare cases, you may ask us to skip our internal review process.

In most cases, members achieve satisfactory results by using our internal appeal process. However, if you don't agree with the outcome of our internal appeal process, you may use New York State's external review process for several types of cases.

Under the external review process, you or your designated representative (which may be your doctor) have four months to ask for an external review from the New York State Department of Financial Services (DFS). You may use this process if you receive a letter called a "final adverse determination" from Independent Health, which indicates that the health care item or service you or your doctor requested is:

1. Not medically necessary
2. Experimental or investigational
3. Out-of-network
4. Part of a clinical trial
5. Relates to the treatment of a rare disease
6. A formulary exception

The DFS will assign an external review panel to review your case. The panel will review your medical information, along with other data or medical literature, your doctor's recommendation and any accepted practice guidelines. The panel may ask you or your doctor to provide more information about your appeal. The panel will decide your case within 30 days. If your doctor verifies that a delay would seriously threaten your health, the panel will make its decision within 72 hours. The external review panel will not review:

- Coverage or claim decisions
- Issues involving choice of provider

- Services that are not covered under the terms of your contract with Independent Health

There is a \$25 filing fee associated with requesting an external appeal. In some cases, we may agree to waive the \$25 filing fee. Also, members cannot be charged more than \$75 in a single plan year. The \$25 fee will be refunded to you if the external review panel decides a service should be covered.

In addition to your right to ask for an external review, your doctor also has an independent right to ask for an external review for cases in which a denial was issued and your health care is ongoing or health care items or services have already been provided to you. If your doctor asks for an external review, either your doctor or Independent Health must pay for the costs of the external review. You will not be financially responsible for the cost of the external review if your doctor uses his or her independent right to ask for the external appeal.

For more information on Independent Health's internal review process or external review, please call our Member Services Department at **(716) 631-8701** or **1 (800) 501-3439**.

The external review appeals process in this article applies to fully insured managed care plans only. Self-funded plan participants should contact their plan administrator about their specific external appeal rights.

Make sure you visit your doctor every year

Independent Health encourages you to schedule your annual wellness visit with your primary care physician (PCP). This annual visit is the ideal time to check in with your doctor about the best ways to take care of your health. Plus, the visit is covered in full at a \$0 copayment.

Here are some things you can do to make sure you are prepared when you arrive at the office:

- **Write down your questions in advance.** This ensures that you don't forget to mention something important.
- **Bring your health records.** This is especially important if this is your first visit or if it's been a while since you saw this doctor. Let your doctor know about any other health care providers you see. You might also want to bring information about the health of your close family members.
- **Bring a list of your medications.** Let your doctor know what medicines you take each day. Make sure to include vitamins and supplements. Also, bring the name and phone number of your pharmacy.
- **Talk about any changes you're experiencing.** Mention any new sensations, signs or symptoms that you've been having, such as pain in your

joints, memory problems, unsteady balance, or difficulty seeing or hearing.

- **Ask about your numbers.** This is a good time to have your blood pressure, cholesterol levels, blood sugar levels, weight, body mass index and heart rate checked. Ask what you need to do to keep these measurements in healthy ranges.
- **Ask about screenings.** Check with your doctor to see if there are any preventive services or tests you should have.

Make your PCP your first choice

Your PCP serves as the central source for information and guidance on all matters of your health and is able to coordinate your care properly and focus on your overall well-being. Unless you need emergent care, always try to call your PCP first to get advice and to check if a same-day appointment is available.



➔ **IF YOU NEED TO FIND A NEW PCP** or have a child who is 18 years of age and ready to switch from a pediatrician to a PCP for adults, you can use the "Find A Doctor" tool at [independenthealth.com](https://www.independenthealth.com) or call our Member Services Department for assistance.

How you can help us prevent health care fraud

Independent Health works with government agencies and other health plans to fight health care fraud. Health care fraud is committed when a dishonest provider or consumer intentionally submits, or causes someone else to submit, false or misleading information in order to obtain benefits they may not be entitled to. Examples of health care fraud include:

- Filing claims for services or medications not received
- Forging or altering bills or receipts
- Using someone else's coverage or insurance card

- Faking a workers' compensation injury to receive disability payments

We need your assistance

As we work behind the scenes to prevent and address health care fraud, it also takes a community effort. Here are some simple ways you can avoid being a victim of health care fraud:

- Don't provide your personal information (e.g., your Social Security or Independent Health Member ID Number) to anyone except your doctor or health plan.
- 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 users can call 711. Callers have the option of remaining anonymous.

Why it's important to vaccinate your child

If you are a parent, the health and safety of your child is a top priority. Installing a car seat and putting up baby gates around your home can help keep your young one safe on a daily basis. But did you know one of the best ways to protect your children—whether they're infants, adolescents or teenagers—is to make sure they have ALL their vaccinations?

Vaccines work by stimulating our immune system to produce antibodies, which are substances produced by the body to fight disease. When a child is vaccinated, a weakened form of the disease germ is introduced into the child's body, and then the body will make antibodies to fight these invaders. If the actual disease germs ever attack the body, the antibodies will return to destroy them.

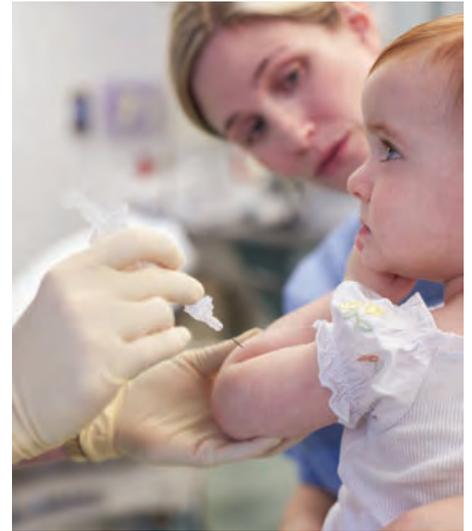
With a vaccination, a child gets protection without having to get sick. Through vaccination, children can develop immunity without suffering from the actual diseases that vaccines prevent.

Here are three key reasons why your child should be vaccinated:

- **Vaccination is very safe and effective.** Vaccines are only provided for children after a long and careful review by

scientists and health care professionals. Receiving a vaccination may cause some discomfort, but this is minimal compared with the pain, discomfort and trauma of the diseases these vaccines prevent. Serious side effects following vaccination, such as an allergic reaction, are extremely rare.

- **Vaccination can save your child's life.** Over the years, vaccines have prevented countless cases of disease and saved millions of lives. Because of advances in medical science, your child can be protected against more diseases than ever before. In fact, some diseases have been eliminated completely, thanks in large part to vaccines.
- **Vaccination protects others you care about.** While some children are too young to be protected by vaccination, others may not be able to receive



certain vaccinations due to severe allergies or weakened immune systems. To protect your young or vulnerable child from infectious diseases, it's important that family members who can get vaccinated are fully immunized.

Most vaccinations—including the tetanus-diphtheria-acellular pertussis (Tdap), human papillomavirus (HPV), meningitis and influenza vaccines—are covered in full by Independent Health. Talk with your child's pediatrician to make sure your child is up to date on his or her vaccinations.

Getting a flu shot is your best bet for avoiding influenza

Fall marks the start of flu season. The best way to protect yourself and your family from the flu is by getting an annual flu vaccine, which can reduce the intensity and duration of flu, and can decrease flu-related illnesses, doctor visits, missed work and school, as well as hospitalizations.

Plus, flu vaccines are one of the more than 60 preventive services that Independent Health covers at a \$0 copayment.

Here's what the Centers for Disease Control and Prevention (CDC) says about the flu vaccines, along with some important guidelines you should

consider to help you stay healthy this flu season:

- Recommended for everyone 6 months of age and older
- Get the flu vaccine annually because the virus changes year to year
- Strive to vaccinate by the end of October, but it's okay to get it later
- Some young children may require two flu vaccines

Those who are considered higher risk for flu and should definitely get vaccinated include:

- Children younger than 5 years old, especially those younger than 2

- Pregnant women and new mothers
- Adults 65 years and older
- People with chronic medical conditions such as heart disease, asthma, COPD, etc.
- People who take care of those at high risk for flu complications

Be proactive

Talk with your doctor about getting the flu shot and ask any questions you may have about the vaccination. Since there are different formulations of the flu shot, you and your doctor can decide which is right for you.

What you need to know about diabetes

Diabetes is a long-term condition that occurs when your blood sugar, also called glucose, is too high. Sugar is your body's main energy source and comes primarily from the food that you eat. With diabetes, your body cannot properly use that food as energy, and the sugar starts to build up in your bloodstream.

Over time, having too much sugar in your blood can cause serious health problems, such as blindness, nerve pain and kidney disease. Plus, patients with diabetes are twice as likely to have a heart attack or stroke compared with those without diabetes. Because of these other health risks, managing diabetes includes more than controlling your blood sugar. To best care for yourself, follow the ABCs of diabetes care:

- **A:** A1c control or blood sugar control
- **B:** Blood pressure control
- **C:** Cholesterol control with statin medications
- **S:** Smoking cessation

Although there are various forms of diabetes, type 2 diabetes accounts for approximately 90% of all diagnosed cases. Risk factors may include obesity, physical inactivity, older age, race or a family history of diabetes.

Medications can lower blood sugar

Patients with type 2 diabetes may need to take medications long-term to help control their blood sugar. Sometimes multiple medications are needed, which lead to increased cost to patients. It's estimated that 23% of patients with diabetes do not take



their medication properly, with one of the leading factors being cost or affordability.

The table below lists covered diabetes medications on Independent Health's Drug Formulary. When it comes to the overall average cost per prescription, the generic diabetes medications are significantly less expensive than the brand-name medications. They also have lower copayments since they are on Tier 1 of our formulary. Therefore, if you are having problems affording a brand-name diabetes medication, speak with your doctor about moving to a generic medication.

Medication name	Generic or brand	Formulary	Overall avg. cost/prescription
Metformin	Generic	Tier 1	Between \$5–10
Pioglitazone			
Glimepiride			
Tradjenta	Brand	Tier 2	Between \$500–850
Victoza/Trulicity/Ozempic			
Invokana/Jardiance			
Lantus/Toujeo			

Five tests to consider if you have diabetes

Diabetes is a serious disease that can negatively impact your heart, eyes, nerves, feet and kidneys. Therefore, if you have diabetes, it's important to talk with your doctor about these five tests:

1. **Hemoglobin A1c test**—This is the main test used for managing diabetes. It shows your average blood sugar over the last three months. Improving your Hb A1c score can reduce your risk for diabetes complications, such as heart attack and stroke. People with diabetes need this test at least twice a year. If your levels are high, you may need the test more often.
2. **Cholesterol test**—High cholesterol levels increase your risk for heart problems. There are usually no symptoms of high cholesterol, which is why regular screenings are so important. Most people with diabetes should have a yearly blood test for cholesterol levels.
3. **Dilated eye exam**—Diabetes-related eye diseases can impair your vision and may cause blindness if left untreated. Fortunately, a yearly eye exam can catch these problems early, before they hurt your vision.
4. **Foot exam**—Diabetes can slow circulation and damage nerves in your feet and legs, predisposing you to skin and bone infections, and causing your feet to feel numb or have tingling sensations. That's why the American Diabetes Association says you should get an annual foot exam.
5. **Kidney function test**—Kidney failure is one of the most serious complications of diabetes. But if you catch kidney disease early, you can often prevent it from getting worse. A blood test or urine test can check for early signs of kidney damage. Be sure to have one each year.

Remember, caring for diabetes by getting the appropriate tests can help you feel better and may even save your life.

Don't be embarrassed to talk with your doctor about STDs

Sexually transmitted diseases (STDs) affect 110 million Americans, according to the Centers for Disease Control and Prevention (CDC). Yet too often, people don't realize they're at risk, overlook symptoms, or feel too embarrassed, ashamed, or fearful to get the checks they need.

Here's what to know about testing for some common STDs:

- **Chlamydia**—The most commonly reported STD in the United States, chlamydia is a bacterial infection that is easy to treat with antibiotics. However, if untreated, it can lead to painful, fertility-robbing pelvic inflammatory disease (PID) in women. Chlamydia can also trigger early delivery for pregnant women and be passed to a baby during delivery, causing eye infection and pneumonia. In men, it can cause painful inflammation of the urethra and rectum. All sexually active women ages 24 and younger as well as older women with new or multiple sexual partners (or with a partner who's had an STD recently) should be screened for chlamydia every year, according to the U.S. Preventive Services Task Force (USPSTF). Pregnant women should be screened, too. Sexually active men should discuss testing with their doctor.
- **Gonorrhea**—Caused by a bacterium that infects the lining of the reproductive tract, gonorrhea can cause PID in women. A pregnant woman can pass the disease to her baby at delivery, causing blindness and serious blood infection. For men, gonorrhea can cause painful inflammation and infertility. Sexually active women ages 24 and younger should be tested each year, as should women older than age 24 with new or multiple partners. Pregnant women should also be screened, while sexually active men should talk with their doctor about testing.
- **Human immunodeficiency virus (HIV)**—The USPSTF recommends screening all people ages 15 to 65 years of age at least once for the human immunodeficiency virus (HIV). Those at higher-than-average risk for HIV infection may be screened annually, including people who are younger than 15 or older than 65. It's also important for pregnant women to be screened for HIV. (See article below for more information.)



- **Human papillomavirus (HPV)**—Most women require regular screening for cervical cancer—the majority of which is caused by an STD called human papillomavirus (HPV). The USPSTF recommends women ages 21 to 29 at average risk for cervical cancer have a Pap test once every three years. Women ages 30 to 65 years at average risk of cervical cancer can choose to have a Pap test every three years, an HPV test once every five years, or a Pap test and an HPV test once every five years. The best way to prevent HPV infections is through HPV vaccination, which is recommended for adolescents and young adults.

Don't wait—Talk with your doctor if you have concerns about your risk for STDs or if your partner has been diagnosed with an STD.

Resources are available for those with HIV or AIDS

Human immunodeficiency virus, commonly known as HIV, is a virus that attacks the body's immune system. Over time, most people infected with HIV become less able to fight off life-threatening infections and cancers. AIDS (acquired immune deficiency syndrome) is the last stage of HIV disease.

HIV knows no boundaries. A person of any age, sex, race, ethnic group, religion, economic background or sexual orientation can become infected with this virus if he or she participates

in unprotected sex or needle-sharing activities with someone who is already infected. Women with HIV can also pass the virus to their babies during pregnancy, delivery or by breastfeeding.

Everyone should know his or her HIV status. It's very important to seek medical guidance if you think you have been exposed to HIV. Your primary care physician can give you an HIV or sexually transmitted infection screenings test. In addition, the New York State Department of Health has

the following resources for people exposed to HIV:

- **1 (800) 541-2437** (HIV/AIDS Information Hotline)
- **1 (800) 872-2777** (HIV Counseling Hotline)
- **1 (800) 233-7432** (Spanish HIV/AIDS Information Hotline)

You can make sure you're receiving the proper treatment or counseling you need by calling any of these numbers. All calls are kept confidential.

Getting a mammogram can save your life

Breast cancer is the most common type of cancer among women worldwide. However, the good news is that mammograms can detect breast cancer early—when it's most treatable.

A mammogram is an X-ray of the breast that doctors use to check for cysts and tumors in the breast, including cancerous, non-cancerous or benign tumors. A mammogram that is performed when there are no symptoms, such as lumps or pain, is referred to as a screening mammogram.

The older a woman is, the more likely she is to get breast cancer. Therefore, the United States Preventive Services Task Force (USPSTF) recommends that women ages 50 to 74 at average risk for breast cancer get a screening mammogram every two years.

What can you expect during a mammogram?

Many women find the test uncomfortable, but the screening mammogram only takes a few moments,

and the discomfort is over soon. What you feel depends on the size of your breasts and how much they need to be compressed. Here are some tips to help you prepare for a better mammogram experience:

- Try not to have your mammogram the week before you get your period or during your period. Your breasts may be tender or swollen then.
- On the day of your mammogram, don't wear deodorant, perfume or powder. These products can show up as white spots on the X-ray.
- Some women prefer to wear a top with a skirt or pants instead of a dress. You will need to undress from your waist up for the mammogram.

How is a mammogram done?

You will stand in front of a special X-ray machine. A technologist will place your breast on a clear plastic plate. Another plate will firmly press your breast from above. The plates will flatten the breast, holding it still while the X-ray is being taken. You will feel some pressure. The steps are repeated to make a side view of the breast. The other breast will be X-rayed in the same way.

You will then wait while the technologist checks the X-rays to make sure you don't need additional images. Keep in mind that the technologist cannot tell you the results of your screening mammogram. Instead, you will most likely receive the results within a few days, usually from the doctor that ordered it.

If you have any questions about mammograms or breast cancer, speak with your doctor.

→ INDEPENDENT HEALTH PROVIDES MASTECTOMY BENEFITS

As a result of the Women's Health and Cancer Rights Act of 1998, Independent Health provides benefits for mastectomy-related services, such as reconstruction and surgery to achieve symmetry between the breasts; prostheses; and treatment of complications resulting from a mastectomy, including lymphedema. For more information, call our Member Services Department.



We're committed to keeping you safe and healthy

Independent Health has an organization-wide approach to member safety. Member safety is improved by creating and maintaining processes and structures whose application reduces the probability of adverse events resulting from exposure to the health care system.

Independent Health's Patient Safety Subcommittee is a clearinghouse for the collection of safety activities across the organization. This subcommittee has responsibilities to organize reporting on existing patient safety activities and to screen for and report opportunities/initiatives to support members, providers and internal staff with member safety efforts.

Help yourself, and those you care about, stay healthy. Visit the "Healthy Living Tips & Guidelines" page under the "My Health" section at independenthealth.com to learn how you can protect the health of you and your loved ones. There you will find a variety of resources on preventive health, immunizations, chronic diseases, behavioral health, smoking cessation and more.



When asthma and COPD overlap

Having either asthma or chronic obstructive pulmonary disease (COPD) alone can cause you to struggle for breath. But an estimated 15% to 20%—and maybe more—of adults with one of these lung diseases actually qualify for a dual diagnosis.

Doctors once saw this two-for-one condition primarily in people who smoked. But now, they've noticed more cases in people who don't use cigarettes. It's called asthma-COPD overlap syndrome (ACOS), and doctors are working hard to understand what causes it and how to treat it. Their efforts may help bring you respiratory relief.

Understanding the difference

When it comes to lung conditions, the right diagnosis is key. That way, you can receive treatment that works.

Asthma most often begins in childhood in people with a family history of the disease. Symptoms include wheezing, shortness of breath, coughing and chest tightness. During asthma attacks, they flare up. At other times, they fade.

COPD, on the other hand, strikes later in life. Most people who have it smoke or used to. Some symptoms—for instance, coughing and chest tightness—are similar to asthma. Others, such as large amounts of mucus, are distinct. Unlike asthma, even if

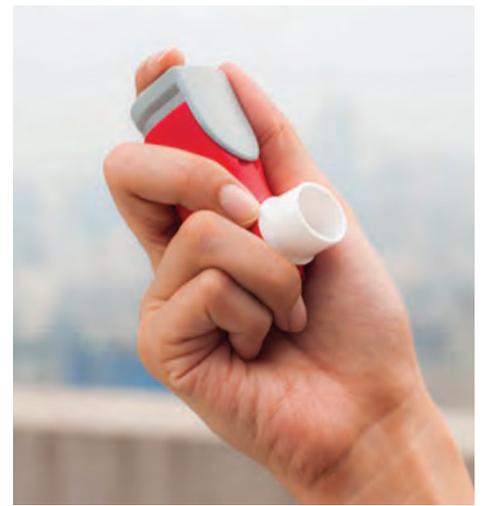
symptoms worsen at times, they almost never go away completely.

ACOS means you have some symptoms of asthma and some of COPD. As with COPD, you'll usually have trouble breathing almost all the time. But like with asthma, you may have more frequent flare-ups or attacks than someone with COPD alone.

If you experience respiratory symptoms that may indicate COPD or asthma, talk with your doctor. He or she will likely recommend a spirometry test, which measures how much air you can breathe out (and how quickly). Or, you might get a chest X-ray. These provide your doctor with more clues to your condition.

Living healthier, one breath at a time

If you have asthma or COPD alone, your primary care physician can begin treatment. But if you have ACOS or other serious conditions that make ACOS treatment complicated, you may want to see a specialist called a pulmonologist. People with ACOS often experience more severe symptoms



than those with a single lung disease. Working with a specialist can help you feel better.

Treatment for ACOS usually includes medication. In addition, there are other steps you can take to improve your lung health:

- If you smoke, quit. It's not too late.
- Make sure you're up-to-date on vaccinations. The pneumococcal and flu vaccines can prevent you from catching viruses that hit people with lung diseases especially hard.
- Ask your doctor about pulmonary rehabilitation. In this program, you'll learn about exercises, proper nutrition, and other ways to manage your symptoms.

No matter which lung condition you have, working closely with your health care team can control its effects on your everyday life.

Only use antibiotics if your doctor says they're necessary

It starts out as the sniffles, but by the time you wake up the next morning, you know it's here: a cold. And it feels like a bad one. Stuffy head, sore throat, coughing, sneezing, the works. Time to call the doctor and get some antibiotics, right? Maybe not.

Antibiotics can be powerful medicine. But you have to use them safely and correctly. And sometimes that means not using them at all.

Know your germs

The first thing to know is that antibiotics are not an all-purpose cure. They can be a big help if you have a bacterial

infection, such as strep throat or pneumonia. But antibiotics don't work against viruses, which cause most respiratory infections. According to the Centers for Disease Control and Prevention (CDC), doctors should not prescribe antibiotics for viral illnesses, including the common cold, flu, bronchitis, and most sore throats and sinus infections.

Antibiotics work by fighting bacteria that make you sick, either by killing them or stopping them from growing. But sometimes, bacteria learn how to resist an antibiotic. The more often antibiotics are used, the bigger the risk

that this can happen. And you can end up with stronger bacteria that are very hard to treat. These resistant bacteria can cause serious illness or even death.

Ask the expert

Not sure if you have a virus or bacterial infection? Talk with your doctor. Many infections, even bacterial ones, will clear up on their own without any antibiotic treatment. However, if you have a bacterial infection and your doctor prescribes an antibiotic, you should follow the doctor's orders and let the medicine work for you.

Quit smoking for a healthy mind and body

The minute you put out your last cigarette, your lungs and heart start to heal. But there's another benefit you might not expect: a soaring mood.

Researchers have found that quitting smoking is associated with less depression, anxiety and stress and more positive moods and quality of life. These benefits have been seen in patients even if they had not experienced mental health problems in the past.

Seek stress relief

The results offer hope for those who want to kick the habit. It's normal to feel irritable, restless or a little blue for about a week or two after quitting. But these and other findings suggest that—in the long run—you'll be happier and mentally healthier smoke-free.

To speed the process of quitting along, try other ways to cope with stress. For instance, regular exercise improves your health, lifts your mood, and occupies the time you used to spend smoking. Meditation, time in nature or spiritual practices also help some people make the change smoothly. It may be as simple as

creating peaceful times in your daily schedule. Fill them with deep breathing, lighted candles, or other relaxing practices.

When depression lingers

If your sad feelings don't go away after quitting, resist the urge to return to the habit. Besides its harmful health effects, smoking isn't a proven treatment for depression. In fact, smokers have higher rates of the condition. One reason: Nicotine slows the transmission of signals between your nerve cells, dampening positive feelings.

Instead, talk with your doctor about alternate forms of treatment. Counseling, antidepressants, or a combination of the two can safely lift you out of the dumps.



→ NEED HELP QUITTING?

If you want to live a smoke-free life and would like assistance, talk with your doctor or contact the New York State Smokers' Quitline at 1-866-NY-QUITS (1-866-697-8487). The Quitline is a free and confidential program that provides stop-smoking services to New York State residents who want to stop smoking or using other forms of tobacco.

English

If you, or someone you're helping, has questions about Independent Health, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-501-3439.

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

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Independent Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-501-3439.

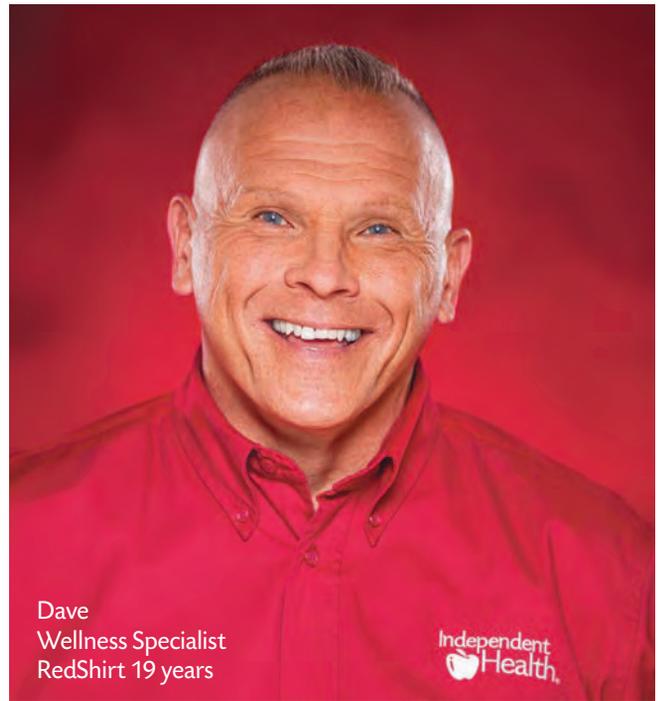
Independent Health cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Chinese

如果您，或是您正在協助的對象，有關於[插入 Independent Health 項目的名稱 Independent Health 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 1-800-501-3439]。

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。

The RedShirtsSM help you
get and stay healthy.



Independent
 Health.

At Independent Health, we put in the little extra effort that means a lot. Like tracking down the information you need, when you need it. Working with your providers to help you get the right care. Giving you tools and motivation to live a healthier lifestyle. Or even just being there to listen. Because that's what you deserve. [Learn more at RedshirtTreatment.com](http://RedshirtTreatment.com).

Your health. Our help. That's the RedShirt[®] Treatment.

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