

HEALTH*Styles*

FALL 2020/WINTER 2021

INDEPENDENTHEALTH.COM

***Proud to serve
WNY for 40 years***

**STRENGTH TRAINING
HELPS FIGHT AGING**

**IS IT A COLD, THE FLU
OR CORONAVIRUS?**

***How to know
if you have
prediabetes***

See page 18.

Independent
 Health[®]



INSIDE this issue

HEALTHStyles

The Wellness Magazine for
Independent Health Members

Working on your health goals can seem like a daunting task. As the weather cools down, the opportunities to get involved in healthy activities may seem to wind down. We've got you covered!

Check out the Health & Wellness Challenge to keep you moving (see page 6) and strength-training moves to keep your muscles strong (see page 14).

Don't let headaches get in the way of your fun, either (see page 23).

Grab your smartphone while you are at it and take advantage of the apps and tools to help you manage your health care (see page 5).

Whatever you are planning, we are here to help you be your healthiest!

YOUR HEALTH CARE

11 Receive the care you need remotely through telehealth services

MEDICATIONS

16 Fight heart disease with the power of statins

Receive our online newsletter, *HealthStyles Monthly*, by registering for your own member account at independenthealth.com.

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KEITH PAGE
Editor



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Buy more green, get some back

At Independent Health, we understand that eating fruits and vegetables can help protect individuals from a variety of diseases and ailments, such as heart disease, hypertension and high cholesterol. That's why we partner exclusively with TOPS Friendly Markets to offer Independent Health's nutrition benefit, which gives our members the opportunity to receive money-back rewards on fresh produce.*

How our nutrition benefit works

Members receive \$1 back in rewards for every \$2 they spend on fresh fruits and vegetables at Tops Friendly Markets. The rewards dollars are paid out quarterly in the form of an in-store rewards card that can be used on future in-store grocery purchases, excluding tobacco products. Members can earn up to \$1,000 on their produce purchases each year on a family plan and up to \$500 on a single plan, with the benefit rewards tracked through the Tops BonusPlus® program.

Since introducing this innovative nutrition benefit in 2014, Independent Health has paid more than \$4.8 million to nearly 64,000 members who purchased their produce at Tops.

REGISTER TO START SAVING! If your plan includes the nutrition benefit, all you have to do to activate it is register or log in as an Independent Health member at independenthealth.com, and then enter your Tops BonusPlus or BonusCard number when prompted. You will then receive an email within 10 business days confirming that you can start earning points on eligible purchases at Tops. It's that easy!

The nutrition benefit is just one of the many ways Independent Health is making it easier for our members to make wiser health care choices and adopt healthier behaviors. For more information, visit independenthealth.com/nutrition.

**Benefits vary by plan. \$2 in fresh produce must be purchased in a single transaction. \$2 in fresh produce spending is calculated after all store discounts have been subtracted for your order. Canned or frozen fruits and vegetables are excluded. Money back is in the form of store credit for future purchases. Rewards cards expire 1 year after date of issuance. You can obtain reward card balance information by following the instructions on the back of the card.*

BENEFIT SPOTLIGHT

Special message from Independent Health

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

In a song recorded shortly before his death in 1980 (the same year Independent Health was founded), the late John Lennon sang, "Nobody told me there'd be days like these." I think we can all agree those lyrics pretty well describe 2020, a year that has been unlike anything we previously experienced or imagined.

Work-from-home and virtual meetings have become standard procedure for many of us. Family gatherings for weddings and other celebrations have been put on hold or downsized. Fist and elbow bumps have replaced handshakes and hugs. As the former Beatle put it, "Strange days indeed."

No matter the unusual and challenging circumstances, our community continues to rally around those in need. Business leaders, organizations of all sizes—including Independent Health—and many individuals have joined me in supporting the Community Leaders Response Fund, which in turn benefits the Western New York COVID-19 Community Response Fund. Others worked with our Independent Health Foundation to provide fresh produce,

PPE supplies, and personal hygiene items to those most at-risk.

Innovation and the resiliency of local businesses have never been greater. Distillers continue to make hand sanitizer, restaurants have found new ways to serve customers, and physician practices are offering telehealth services as a way to safely provide care to their patients.

Through it all, Independent Health's commitment to nurturing hope and health never wavered. As detailed on the following pages, we continue to provide our members with the tools and resources they need to get and stay healthy. We are especially proud of our efforts related to stress management and mental health. We have teamed up with Horizon Health Services to help employers recognize the signs of mental health, understand what the employee is dealing with, and know how to respond appropriately.

As a non-profit, local health plan deeply rooted in Western New York, you can rest assured all decision-making to improve the quality of care you receive and the award-winning customer service you have come to expect from



Michael W. Cropp, M.D.

Independent Health will be provided by those who live and work right here. Helping our members through difficult times has always been an important part of the RedShirt® Treatment.

J.D. Power recognizes Independent Health for our commitment to member satisfaction

Independent Health is the highest-ranked health insurance plan for member satisfaction among commercial health plans in New York State, according to J.D. Power's 2020 U.S. Commercial Member Health Plan StudySM.*

Conducted through an online survey across 21 market-based regions, J.D. Power's annual syndicated study examines the experience of health plan members and recognizes health plans in the country that are committed to providing a high level of customer satisfaction for their members and their communities.

For 2020, Independent Health scored the highest in four of six categories (customer service; coverage and benefits; information and communication; and provider choice) among the plans surveyed in New York State. Independent

Health's overall score was 783, which is 71 points higher than the state average score of 712 and a 36-point improvement over our score from a year ago.

We want to thank our members for rating us #1 in Member Satisfaction in New York, and for allowing us to help you get and stay healthy. Making a difference in the lives of our members is at the heart of what we do every day. It's what we call the RedShirt® Treatment. And it's what you deserve.

**Independent Health Association received the highest score in New York in the J.D. Power 2020 Member Health Plan Satisfaction Study of customers' satisfaction with their commercial health plan. Visit jdpower.com/awards for additional information.*

3 steps you should take to get the most from your health plan

At Independent Health, we're not just here for you when you need health care services. Instead, we support your health through a more holistic approach. We're proud to offer a wide range of value-added benefits that make it easier for you to get and stay healthy, while also doing our part to help keep you active, informed and engaged.

Upon your plan effective date, there are three things you should do right away to make sure you're getting the most from your health coverage:

1. Create an online account

By registering for your own secure online account at **independenthealth.com**, you get everything you need in one convenient place. You can review your benefits, find a doctor, check on recent claims, track your plan deductible (if applicable), view your member ID card, access your plan's drug formulary, and more.

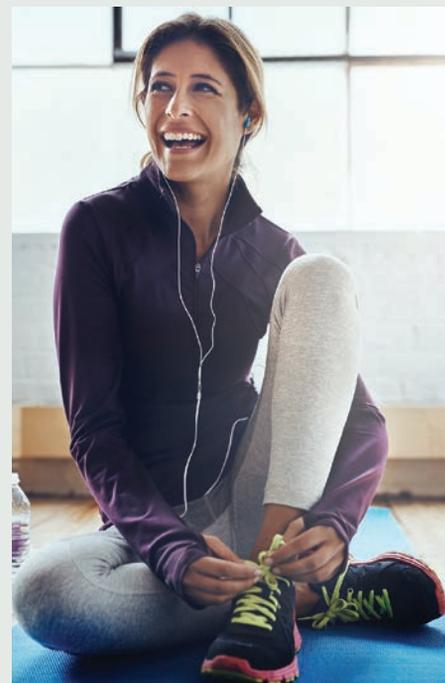
Enrolling in your secure and private account is quick and easy. Simply go to **independenthealth.com/login** and click on the "Get Started" button.

2. Make sure you have a PCP

It's important to choose a primary care physician (PCP) to coordinate your care and serve as the central source for information and guidance on all matters of your health and well-being. If you don't have a PCP, we can help. Our online "Find a Doctor" tool will help you search for nearby physicians and other providers in our network. It's important that you add your PCP's name, address and phone number to your online account.

3. Join FitWorks®

We encourage you to use our free online wellness tool to engage in meaningful activities and challenges that can help you stay motivated in achieving your health and wellness goals, while also building a



better relationship with your doctor. Once you create your FitWorks® account at **independenthealth.com/fitworks**, you can then access this tool by simply logging in to your online account.

→ AS ALWAYS, IF YOU HAVE ANY QUESTIONS about your coverage or need assistance finding a PCP, 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.

Show your member ID card and start saving!

Independent Health currently works with more than 500 community partners and local businesses to offer discounts for our members on a wide range of goods and health and wellness services.

By simply showing your Independent Health member ID card, here are just some of the exclusive member discounts you can take advantage of:

- **Buffalo Bills Store**—Receive 15% off your purchase (excluding jerseys, already discounted/marked down items, special edition products, and online purchases) when shopping at the Bills Store.
- **Buffalo Museum of Science**—Save 10% on a museum membership, which you can use to check out Explore YOU, a health science studio presented by Independent Health.
- **Buffalo RiverWorks**—Receive discounts for many of the health and wellness-related activities RiverWorks hosts during the year, such as paddleboarding, kayaking, pickleball, ice skating and curling. Information about these activities is available at **buffaloriverworks.com**.
- **Alternative therapies**—Receive 20% off services for acupuncture and massage therapy at select practitioners.
- **Dental care**—If you don't have dental insurance, you may be eligible for a free exam with a \$50 cleaning (twice per year) and 20% off other services at select dental providers.
- **Hearing aids**—If you do not have hearing aid device coverage, you may receive a discount on conventional or digital devices at select audiologists.

To view the latest selections of wellness discounts and participating locations, visit **independenthealth.com/discounts**.

Tools and support available right at your fingertips

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 that can be accessed from anywhere at any time.

Brook—Your Personal Health Companion

When you need a little advice or even some words of encouragement to reach your health goals, Brook is here for you. This mobile app is free to Independent Health members. Get personalized, expert support using Brook:



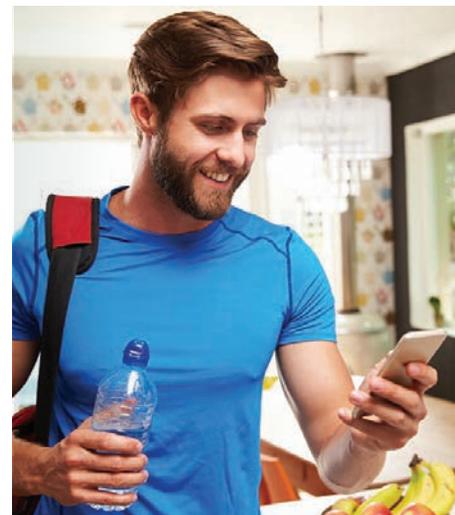
- Daily Activity—Keep track of your activity and workouts. Also, you can log what you eat and receive instant nutritional information using Brook's Food Journal with Meal Intelligence Technology.
- Diabetes and Hypertension—Learn how daily decisions impact your health and get support for improving your numbers.

- NEW! Nutrition Advice—Brook now offers free one-on-one appointments by video chat with a registered dietitian, who will listen to your needs and work together with you to identify healthy dietary changes.
- Motivation and Accountability—Text with a group of highly trained health experts any day of the week.
- Setting and Reaching Goals—Discover what works for you and get support with creating healthy habits that last.

Foodsmart™

Foodsmart, formerly known as Zipongo, is a free digital nutrition platform that helps our members select, purchase and prepare healthy foods. Through this app, you can find recipes and meals personalized to your dietary preferences or restrictions, medical needs, and tastes. Foodsmart also provides a comprehensive database of nutritional information and tools.

Plus, similar to Brook, there's a new telenutrition service available through



Foodsmart that can help you determine what's right for you and your family's dietary needs. Get the nutritional guidance you need through user-friendly video chat or phone visits with a registered dietitian—at \$0 cost to you!

MylH App

Take the RedShirt® Treatment with you, wherever you go, with this free app. Available for Android and iPhone users, you can use MylH to review your benefits, track your deductible (if applicable to your plan), find a doctor and access your ID card.

TO LEARN MORE ABOUT THESE APPS, visit independenthealth.com.

Compare, shop and save on your prescriptions

As overall prescription drug and medical costs continue to rise, Independent Health wants to make sure you get the most out of your health care dollar. Since prices of medications can vary by pharmacy, you can now use our online Compare Rx Costs tool to quickly look up the medication costs at the different pharmacies in your neighborhood.

This new tool is easily accessible right from your Independent Health online member account—giving you a quick way to compare medications, options and ways to save money. Plus, you will be able to learn more about the prescription medications you and your family need to get and stay healthy.

HOW TO GET STARTED

1. Sign in or create your secure online account at independenthealth.com/ login. Your online account includes a Health Dashboard, helping you view and track personal health recommendations.
2. From your Health Dashboard, find "Compare Rx Costs" and click "Search Now."
3. Type the name of the prescription in the search bar.
4. View results. Review drug uses, see alternative options, compare real-time costs and see nearby pharmacy information—all with pricing and covered options specific to your health plan.

Our new Compare Rx Costs tool is fast, easy and right at your fingertips. Try it today!

Drug formulary reminder

If you would like to know what medications are covered by Independent Health, please review your plan's drug formulary. All the drugs listed in the formulary have been selected based on a thorough evaluation of safety, effectiveness and costs.

Your drug formulary can be accessed by visiting the "Drugs Covered" page under the "Tools, Forms & More" section at independenthealth.com.

Step up and take the Independent Health and Buffalo Bills Health & Wellness Challenge

Independent Health and the Buffalo Bills are encouraging Western New Yorkers to stay active and connected by taking part in this fall's Health & Wellness Challenge. This fun and engaging program runs from October 21 through November 29.

At a time when it's become extremely important to manage your overall health and practice social distancing, the Independent Health and Buffalo Bills Health & Wellness Challenge incentivizes people to adopt healthy habits and provides helpful ways to do that—even at home! By moving more, eating wisely and drinking enough water, participants will earn points for a chance to win a variety of daily and weekly prizes, as well as the grand prize of an "At-Home Fitness Package," which includes a ProForm PRO TC Exercise Bike, Fitbit Versa, Fitbit Aria Smart Scale, and additional exercise equipment.

The Health & Wellness Challenge was created as a way to help motivate individuals to live healthier lives by offering them

opportunities to win prizes. Since its launch in 2014, more than 37,000 individuals have registered for this community-wide initiative.

Get healthy, get points, get prizes!

Health & Wellness Challenge participants can earn points by achieving three main daily goals:

- Complete at least 20 minutes of physical activity
- Eat five servings of fruits and vegetables
- Drink eight glasses of water

In addition to the daily goals, there are "extra points" challenges designed to push participants further and keep things interesting. These challenges can be modified to suit each participant's fitness level and ability. The daily goals and "extra points" challenges are worth 5 points each. Plus, by referring friends and family, participants can earn 10 extra points for each person who registers.

To be eligible to win a prize, participants must be at least 18 years of age and a legal resident of New York State at the time of entry.

HEALTH & WELLNESS CHALLENGE



Independent Health.

→ SIGN UP TODAY! Go to buffalobills.com/thechallenge to register for this fall's Health & Wellness Challenge and keep track of your progress. Remember, the more points you earn, the more chances you have to win.



Healthy Options program can help you eat healthier

The Independent Health Foundation's Healthy Options Buffalo program was designed to help address the high rates of heart disease, stroke and obesity prevalent in our region. For the past 16 years, this program has assisted Western New Yorkers in making more informed decisions when choosing what they eat.

More than 250 local restaurants and area food trucks currently participate in the Healthy Options program by offering heart-healthy food options that are considered lower in fat, saturated fat, cholesterol and sodium. A list of all participating restaurants and food trucks can be found at healthyoptionsbuffalo.com. While there, you can also view a variety of healthy recipes that you can prepare in the comfort of your own home.

About the Foundation

Since 1992, the Independent Health Foundation has been dedicated to providing Western New Yorkers with the support and resources they can use to lead healthier lifestyles. Good for the Neighborhood, Fitness for Kids Challenge, Soccer for Success and Kids Run are among the Foundation's signature programs and events. These programs are proudly supported by the *Buffalo News*, Buffalo RiverWorks, Entercom, John R. Oishei Children's Hospital, Lamar, Magellan Cares Foundation, NFTA and Wegmans.

To receive the latest information about these community initiatives, simply follow the Independent Health Foundation on Facebook and Instagram or visit independenthealth.com/events.

Providing the RedShirt® Treatment for 40 years

This year marks Independent Health's 40th anniversary. We're extremely proud that we've been able to serve Western New Yorkers for the past four decades. Since our humble beginnings, we have addressed the ever-changing needs of the community and our membership while delivering the utmost in quality and value.

Looking back

It all started in January 1975, when the health maintenance organization (HMO) concept emerged as a way to manage rising health care costs. The Audubon Development Community, a state-sponsored organization charged with developing the mixed-income Audubon Housing Community, envisioned an HMO with paid staff physicians, to serve its Amherst community. After securing a \$50,000 federal feasibility grant, Audubon turned to nearby University at Buffalo's graduate health management program for assistance. Two students—Frank Colantuono and Bill McHugh—helped lead the initiative.

Subsequently, the federal government determined an expanded Independent Practice Association (IPA) model HMO that served the eight counties of Western New York was warranted. In an IPA model, the HMO contracts with independent physicians and providers in the community, which set the tone for Independent Health's tradition of collaborative efforts with physicians, which is stronger than ever today.

Finally, in 1980, Independent Health was established, and a couple of years later Colantuono was named president and McHugh became executive vice president. For more than 20 years, they steered the company through a period of remarkable growth, during which Independent Health successfully competed against much larger health plans and became one of the premier



health plans in the U.S.

In 2004, Colantuono retired and Michael W. Cropp, M.D., took the reins. During his tenure as President and CEO, Dr. Cropp has built upon Independent Health's efforts to collaborate with physicians and providers to achieve the triple aim of better health, better care and lower costs.

Making our community healthier

Forty years on, Independent Health continues to combat high health care costs and aims to make Western New York a high-performing health care region through innovative product offerings and benefits, as well as by partnering with physicians and health care providers to develop new payment models to meet evolving customer and patient needs. For example, we were one of the first health plans in the country to offer gym memberships, a nutrition benefit (see page 2) and \$0 copayments for preventive services (see page 10).

To encourage you, your family and neighbors to adopt healthier behaviors and lifestyles, Independent Health works closely with many local organizations, including the Buffalo Bills, Outer Harbor Buffalo, Reddy Bikeshare, GObike Buffalo and the YMCA.

Independent Health.

40 Years of the RedShirt Treatment

In addition, the Independent Health Foundation offers events and programs geared toward healthy living and fitness, with a focus on youth and underserved communities.

Independent Health is also recognized as a leader in delivering unsurpassed customer service, known as the RedShirt® Treatment. We're currently at the forefront of local and national efforts to improve the quality of our health care system by advancing value-based care models and investing in the revitalization and growth of primary care—all with the goal of improving the health and well-being of our community.

The reputation Independent Health has earned as one of the top health insurance plans in the nation for clinical quality and member satisfaction is the result of four decades of hard work and a relentless devotion to excellence. We thank you for your support and look forward to continuing to provide you with the RedShirt Treatment for years to come.

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 serious health issues, 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) 529-3945** for behavioral health conditions, Monday through Friday, from 8 a.m. to 4 p.m.

Calendar of community events

Independent Health has a long history of working with organizations throughout Western New York to help improve the health and well-being of our members and our region. From virtual and in-person programs and classes to activities and events, we want you to have some fun while getting healthy and staying connected. Stay informed about our various partnerships and upcoming community initiatives and happenings by visiting independenthealth.com/events.

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? By joining *Insights* at independenthealth.com/insights, you will be able to interact with us on a more direct and personal level.



Member rights and responsibilities

As an Independent Health member, you are entitled to certain rights and responsibilities that we want to make sure are being met. This includes the right to have access to care, the right to privacy and the responsibility to follow plans and instructions for care that you have agreed to with your practitioners. You may request a copy of your rights and responsibilities by contacting our Member Services Department.

MAKE SURE YOU USE ANTIBIOTICS PROPERLY

Antibiotics can be a big help if you have a bacterial infection, such as strep throat and pneumonia. However, they should not be used for viral illnesses, including the common cold, the flu, bronchitis, and most sore throats and sinus infections. Antibiotics work by fighting bacteria that make you sick. But sometimes, bacteria learn how to resist an antibiotic. As a result, you can end up with stronger bacteria that are very hard to treat. If you have a bacterial infection and your doctor prescribes you an antibiotic, you should follow their orders and let the medicine work for you.



THE MANY BENEFITS OF QUITTING SMOKING

If you are a smoker, the sooner you take steps to quit, the sooner you'll reap the benefits. For example, if you put out your last cigarette right now, your blood pressure and heart rate would start to lower within 20 minutes. Your chances of having a heart attack would decline within just

24 hours. Give it a few weeks and you may notice you're not short of breath as often. Over time, you'll also cut your risk for stroke and dying of lung cancer. For advice on how to quit, talk with your doctor or call the New York Smokers' Quitline at **1 (866) NY-QUITS (1 [866] 697-8487)**.

Your symptom guide: Cold, flu or coronavirus?

Whether you're sneezing, coughing or feeling achy, sometimes it's difficult to know what's causing your symptoms. Is it just a pesky cold? Or could it be something more serious?

With the novel coronavirus (COVID-19) in our communities, sorting through symptoms can be more confusing—and stressful. Here's what you need to know to help set your mind at ease and start feeling better.

Catching a cold

Compared with the flu and COVID-19, the common cold often doesn't cause a fever and has milder symptoms:

- **Onset:** Symptoms tend to develop slowly.
- **Duration:** About seven to 10 days
- **Symptoms:** Runny or stuffy nose, sneezing, sore throat, coughing, slight body aches, headaches
- **Care tips:** Stay hydrated and get plenty of rest. Taking over-the-counter (OTC) medicine can help manage your symptoms, too.

Fighting the flu

With similar symptoms ranging from mild to severe, it's easy to mistake the flu for COVID-19. And while both are caused by viruses, one of the telltale signs of the flu

is that it tends to come on suddenly:

- **Onset:** Symptoms develop abruptly.
- **Duration:** Less than two weeks
- **Symptoms:** Coughing, sore throat, headaches, muscle or body aches, fatigue, fever or chills, vomiting and diarrhea (more common in children)
- **Care tips:** Stay at home, rest, drink a lot of fluids, and avoid interacting with other people. Your doctor may also prescribe you an antiviral medication.

IMPORTANT! The best way to protect you and your family from the flu is by getting an annual flu vaccine, which can reduce the intensity and duration of the flu and decrease flu-related illnesses. Plus, the flu shot is one of the more than 60 preventive services that Independent Health covers at a \$0 copayment (see page 10).

Coping with the coronavirus

Suspecting you have COVID-19 can be scary. However, remember that most cases are mild and don't require any special treatment:

- **Onset:** Symptoms may appear two to 14 days after exposure to the virus.

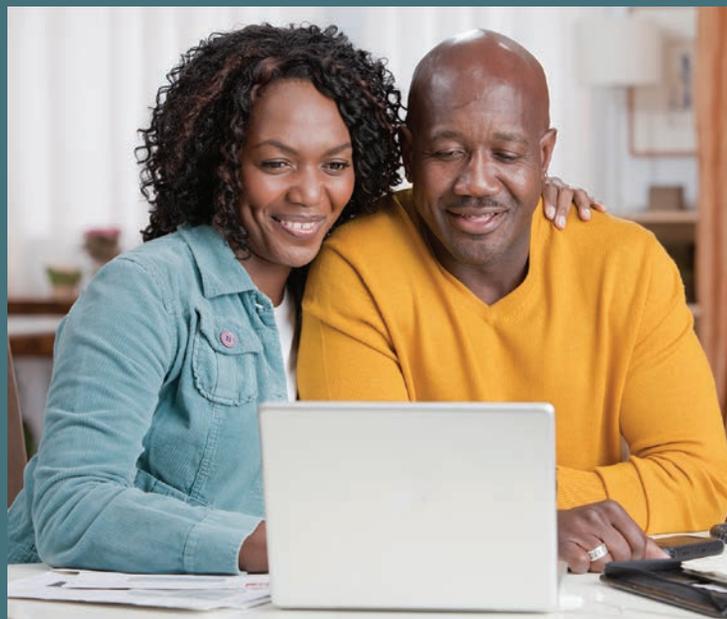


- **Duration:** One to two weeks (for most people)
- **Symptoms:** Coughing, fever, shortness of breath or difficulty breathing, chills, repeated shaking with chills, muscle pain, headaches, sore throat, new loss of taste or smell
- **Care tips:** Contact your doctor right away if you think you have or were exposed to the coronavirus. For those with symptoms, stay home in a room or area away from other people. Rest and drink a lot of fluids. Many people have found that OTC medicines like acetaminophen made them feel better.

Ways to stay up to date on COVID-19

Helping our members through difficult times has always been an important part of the RedShirt® Treatment. What's happening now with the COVID-19 pandemic is no exception. That's why we've posted a special section about COVID-19 at independenthealth.com, which includes timely information, coverage-related FAQs, and a variety of health and wellness resources that can help you through these challenging times.

In addition, a library of content pertaining to COVID-19 can be accessed through Healthwise®, our one-stop online resource that features easy-to-use interactive tools, resources and information that can be used to help you make better health decisions. Simply visit independenthealth.com/healthwise for free articles, infographics and videos on the symptoms, prevention and treatment of COVID-19. While there, you will also find a wide range of health topics, from A to Z, all at your fingertips. Topics include asthma, blood pressure management, children's health, diabetes, eating healthy, exercise, medications and vaccinations.



Play a role in your health care decisions

You know yourself best. That's why being involved in your own health care is one of the best ways to make sure you get the treatment you need and want. Taking an active role in making decisions about your health care is called shared decision-making.

How do I start?

You can start by taking some steps to learn more about your own health care. This means learning about any health conditions you have and talking openly with your doctor about your concerns. Here are some tips:

- Prepare for doctor visits by making a list of symptoms or problems you'd like to discuss.
- Take notes during your visits, and ask if you don't understand something. If you need more time to talk about a health concern, tell your doctor.
- Ask your doctor for brochures or other materials about your health condition. Or ask whether there are resources or websites he or she recommends.

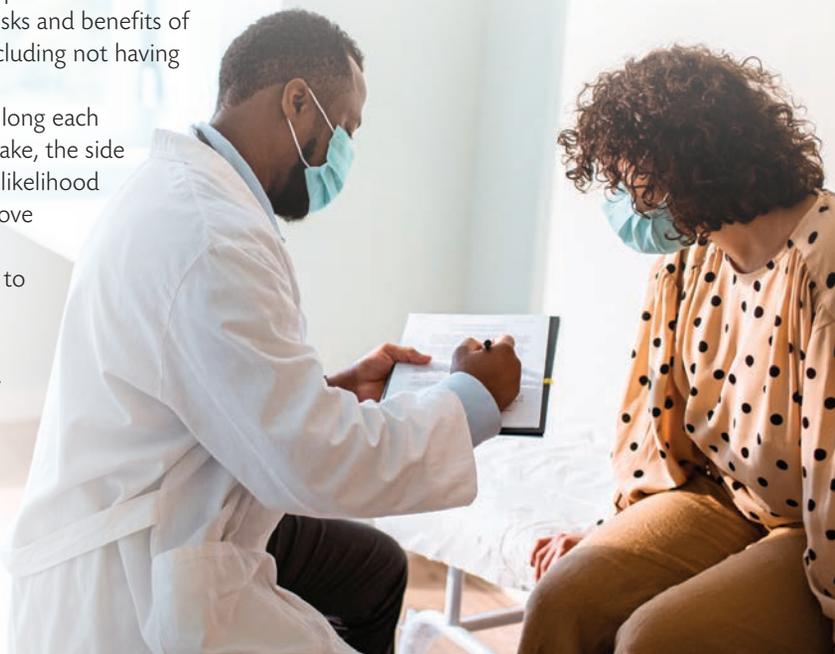
- Be honest with your doctor. Make sure to discuss all your symptoms or problems, even those that you may find embarrassing or uncomfortable.

What about treatment decisions?

Taking an active role in making decisions about your treatment is one of the best ways to make sure you get the treatment that's right for you. Here are some ways to get involved:

- Ask your doctor to tell you about all the treatment options. Make sure to ask about the risks and benefits of each option, including not having any treatment.
- Ask about how long each treatment will take, the side effects and the likelihood that it will improve your condition.
- Don't be afraid to get a second opinion from another doctor. Sometimes getting two points of view can help you make up your mind.

→ MAKE SURE YOU SCHEDULE and attend your annual exam with your primary care physician (PCP). Please know that physician offices have taken special measures and precautions to keep their patients safe during visits. If you don't have a PCP, call our Member Services Department so that we can connect you to one right away.



Preventive care can help you live a long and healthy life

Preventive health care includes services such as an annual checkup with your primary care physician (PCP), screenings for diseases and other health issues, and patient counseling that can support you in making healthy lifestyle choices.

The goal of preventive health care is to keep you healthy and stop diseases from developing. If you already have a health problem, preventive care can help keep it from getting worse so that you can continue living a healthy, productive life.

Many of the most common causes of death among Americans—heart disease, cancer and type 2 diabetes—could be avoided with preventive health services. What's more, avoiding chronic illnesses can also keep your health care costs way down over the long term.

Know Your ZeroSM

Independent Health provides more than 60 preventive health care services for a \$0 copay, including an annual exam, colonoscopy, diabetes screening, mammogram and vaccinations. These



services are even excluded from deductibles—so those enrolled in a deductible plan can take advantage of these services right from the start.

We encourage you to talk with your PCP to make sure you are up-to-date on your preventive care. View the complete list of preventive services that are covered in full at independenthealth.com/knowyourzero.

Receive the care you need remotely through telehealth services

Do you have a health concern but can't make it to your doctor's office? If so, there's a very good chance you can receive the care and advice you need all in the comfort of your home. That's because many physician practices have been working to set up telehealth capabilities so they can treat their patients through remote technologies instead of in-person.

Telehealth means that visits are conducted remotely either by phone or email, through an online patient portal or face-to-face using video chat services like Skype or FaceTime. Although telehealth has been around for a few years, there has been a surge in demand and availability due to the COVID-19 pandemic.

How to prepare for a telehealth visit

Telehealth is an easy and safe way to interact with your doctor. Most providers require you to make an appointment in advance. Since the success of a telehealth visit relies so heavily on the use of

technology, you can do your part by preparing beforehand in these ways:

- **Environment:** Pick a quiet area with few distractions so your doctor can hear you and you can focus on your appointment. Try to have your kids, the dog and the television in another area. Make sure you have good lighting so your doctor can see you.
- **Information:** Have your history, medication and allergy lists available. It's a good idea to prepare a list of questions ahead and have them ready to ask.
- **Self: Be on time.** If you are using audiovisual technology, your doctor can see you just as you can see them. Remember, you are the star of the show. Dress and prepare your appearance just as you would for an in-person visit.

Check with your doctor's office to see whether a telehealth visit is an option for you. Each practice has its own way of scheduling and conducting these types of services.



Contact a doctor anytime from anywhere with Teladoc®

When you can't reach your primary care physician, Independent Health provides you with a telemedicine benefit provided through Teladoc®, which has a \$0 copay or a low copayment according to your plan benefits*.

Teladoc can put you in touch with a doctor, 24 hours a day, seven days a week, to discuss common medical issues, such as cold and flu symptoms, bronchitis, pink eye, sinus problems and more.

In addition, you can receive behavioral health (mental health and substance use) and dermatology consultations** through Teladoc.

How Teladoc works

Using our telemedicine benefit is an easy way for you and your family to feel better, faster.

- Create an account at teladoc.com/IH.
- Request a consultation through your online account, the Teladoc mobile app or by phone at **1 (800) Teladoc (1 [800] 835-2362)**. The doctor will call you back in minutes. Consultations are also available by online video, 7 a.m. to 9 p.m., seven days a week.

- Teladoc connects you to a national network of board certified doctors who average 15 years experience. The doctor will review your medical profile before contacting you to discuss your health concerns.

To learn more about this benefit, 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.*



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

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's external review process for several types of cases.

Under the external review process, you or your designated representative (who 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 service
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 where 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 their independent right to ask for the external appeal.

For more information on Independent Health's internal review or external review process, please call our Member Services Department at **(716) 631-8701** or **1 (800) 501-3439**. TTY users: **711**.

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

Insurers can work together to coordinate benefits

At Independent Health, we want to make sure the benefits of our members who are also covered by another health insurance plan or other types of insurance (e.g., workers' compensation or no-fault auto insurance) are coordinated properly. Through Coordination of Benefits (COB), we are able to help our members who have additional coverage get the most out of their benefits.

How does COB work?

When a person is insured under their employer's health plan, but also covered under their spouse's health plan, one plan is considered to be the primary carrier and the other is considered to be the secondary carrier. The primary carrier covers a claim according to plan allowances, while the secondary carrier covers any remaining allowable expenses. Benefits are coordinated between both plans to ensure that payments do not exceed 100% of charges for the covered services.

Through the COB process, health plans avoid duplicate payments, which can help reduce the cost of premiums and ensure that members get the most out of their coverage.

Primary vs. secondary carrier

The following rules apply when determining which health plan will be the primary payer:

- Any plan without a COB provision always pays first.
- If the person receiving benefits is the subscriber under the contract, that health plan will be primary. The spouse's health plan will become secondary.
- If a dependent child is covered by two or more plans, the plan of the parent whose birthday occurs earlier in the calendar year will be considered the primary carrier. This is known as the birthday rule. The birthday rule is superseded when a court order or custody rule applies.
- If the dependent is a child of divorced or separated parents, Independent Health relies on court documents that outline medical responsibility in order to process claims accurately. If there is joint custody, the birthday rule applies. If the



divorce decree places responsibility on one parent, that parent's health plan is primary. Otherwise, the custodial parent's plan is primary and the other parent's health plan becomes secondary.

PLEASE NOTE: The secondary carrier is not responsible for any type of payment if the primary payer chooses not to provide coverage because the member failed to follow its rules or procedures, such as obtaining precertification.

Other COB considerations

Often, some or all of the costs of medical care are the responsibility of an insurance party other than a health plan. For instance:

- **Workers' compensation**—Provides wage replacement and medical benefits to employees injured in the course of employment. If you are injured at work, it is important that you report your work-related injury in writing to your employer within **30 days** of the accident.
- **No-fault auto insurance**—Covers medical expenses incurred because of

the injuries sustained in an automobile accident. If you are injured in such an accident, you need to make a claim with the respective automobile insurance company within **30 days** of the accident. Examples of injuries that should be reported to a no-fault carrier include:

- Injuries suffered as a passenger in a vehicle involved in an accident
- Catching or closing hand/thumb in car door
- Bumping your head on the steering wheel
- Injuries suffered when hit by an automobile while riding a bike or walking

If you have other group health coverage or an active workers' compensation or no-fault case, please call Independent Health's Coordination of Benefits Department at **(716) 250-4400** or **1 (866) 642-9201** to let us know about the other coverage or the injuries you sustained. This will allow us to coordinate your benefits appropriately.



Start your day right with breakfast

Breakfast may be the most important meal of the day. Studies from the National Weight Control Registry show that people who successfully maintain significant weight loss eat breakfast almost every day. And depending upon what you choose for your first meal in the morning, you can help your health in other ways, like lowering your cancer risk.

After fasting through the night, eating breakfast raises your energy level. By fueling your body in the morning with slow-burning foods like whole grains and fruits, you can satisfy your appetite until midday. You will also be less likely to overeat at lunch and throughout the day. Because these healthy foods contain vitamins, fiber and phytochemicals, they are staples of a cancer-preventive diet.

People who skip breakfast tend to make up for the missed calories later in the day. Often they eat whatever food is nearby, instead of looking for healthier choices. These people also tend to have less energy later in the day, which makes efforts at weight control difficult.

If you start your day off with nutrient-poor, sugary pastries and cereals, your energy level can plummet by mid-morning. You may find yourself snacking just like the people who had no breakfast. For a quick, minimal-preparation morning meal, simply stock your pantry with healthful ingredients like oatmeal, whole wheat bread, nuts and fruits (fresh, frozen, dried or canned, without sugar).



Strength training: Your secret weapon against aging

Some might look for the fountain of youth in the medicine cabinet, cosmetic aisle or dermatologist's office. But the true key to staying healthy, vibrant and independent may lie somewhere else entirely: the weight room.

Strength or resistance training brings a range of benefits that counteracts aging-related declines. For example, it helps increase bone density, which can prevent osteoporosis as you age. However, only 17% of older adults do the recommended weekly amount. Here's why—and how—to buck the trend.

Perks of pumping up

Yes, resistance training builds stronger muscles. This offsets the natural decline in muscle mass that starts after age 30 and speeds up after age 60. Those who work out in this way also strengthen their:

- **Minds.** Strength training lifts your mood, studies show. Anxiety, anger and confusion may fade. Your brain may change in ways that improve problem-solving, decision-making and critical thinking.
- **Hearts.** Your "good" cholesterol levels may increase, while inflammation and "bad" cholesterol levels may decrease. This protects your cardiovascular system.

- **Self-reliance.** Resistance training increases the chances you'll be able to continue doing everyday activities on your own as you get older. These include climbing stairs, carrying groceries or laundry, and caring for children and grandchildren.

You don't need much time to reap these rewards. The National Institute on Aging (NIA) recommends at least two 30-minute sessions per week.

Time to get lifting

What if you don't belong to a gym or have fancy equipment in your home? Not a problem. You can use heavy household items like soup cans or water bottles, or even your own body weight.

If you haven't had regular checkups, talk with your health care provider before starting a new workout program. Then look for a plan featuring simple exercises. The NIA offers one. And the American Council on Exercise has an online library with moves that beginners can do at acefitness.org.

Try not to let stress overtake your life

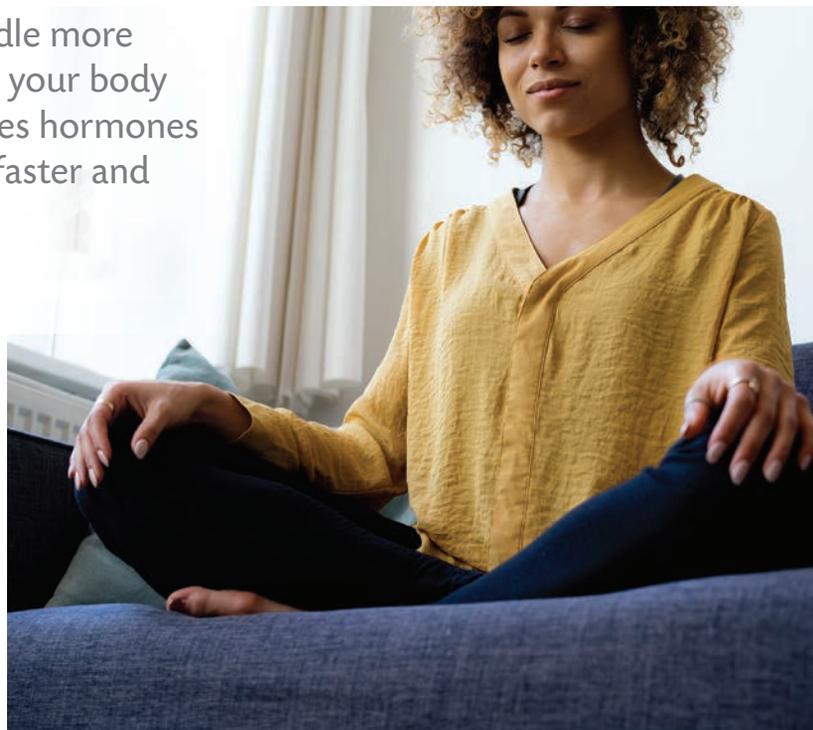
Stress is what you feel when you have to handle more than you are used to. When you are stressed, your body responds as though you are in danger. It makes hormones that speed up your heart, make you breathe faster and give you a burst of energy.

If stress happens too often or lasts too long, it can have bad effects. It can be linked to heart disease, headaches, an upset stomach, back pain, weight gain and trouble sleeping. It can weaken your immune system, making it harder to fight off disease. If you already have a health problem, stress may make it worse. It can make you moody, tense or depressed. Your relationships may suffer, and you may not do well at work or school.

How you can relieve stress

You will feel better if you can find ways to get stress out of your system. The best ways to relieve stress are different for each person. Try some of these ideas to see which ones work for you:

- **Exercise.** Regular exercise is one of the best ways to manage stress. Walking is a great way to get started.
- **Take good care of yourself.** Get plenty of rest. Eat well. Don't smoke. Limit how much alcohol you drink.
- **Track your stress.** Get a notebook and write down when something makes you feel stressed. Then write how you reacted and what you did to deal with the stress.
- **Let your feelings out.** Sometimes stress is just too much to handle alone. Talk, laugh, cry and express anger when you need to with someone you trust.
- **Do something you enjoy.** A hobby can help you relax. Volunteering or helping others can be a great stress reliever.



- **Learn ways to relax your body.** This can include breathing exercises, muscle relaxation exercises, massage, aromatherapy, yoga or relaxing exercises like tai chi.
- **Focus on the present.** Try meditation and imagery exercises. Listen to relaxing music. Look for the humor in life. Laughter really can be the best medicine.

Don't let stress affect your overall health and well-being. Talk with your doctor if you are feeling overstressed.

Advance planning can ease end-of-life decisions

People who plan for care at the end of life are more likely to get the medical treatment they want, and their family members experience less stress, anxiety and depression, according to research. Preparing a health care proxy is one way to communicate your choices and help doctors and loved ones decide on your care.

If your loved ones do not know what your wishes are should you become incapacitated, Independent Health encourages you to have the conversation with them and complete a health care proxy.

Plan ahead with these four easy steps:

1. Think about what is important to you and how you want to receive care.
2. Select a person (health care agent) to speak for you if you are unable to speak for yourself. You may choose an alternate agent to speak for you if your primary agent is not available. Make sure it's someone you can trust, such as a family member or close friend.
3. Talk about your health care wishes.
4. Put your health care choices in writing using the New York State Health Care Proxy Form.

→ **HEALTH CARE PROXY FORMS** are available from your doctor and at hospitals. In addition, you can download a form by clicking on "Frequently Used Forms" in the "Tools, Forms & More" section at [independenthealth.com](https://www.independenthealth.com). Once your form is signed, keep the original and give copies to your doctor(s) and your health care agent.



Vaccinating children against HPV

Human papillomavirus (HPV) infection is very common in the United States and around the world, especially among young adults. Most people will be infected with HPV at some point in their lifetimes, putting them at risk for six different cancers, including throat, cervical and anal cancers.

The good news is that we have a highly effective vaccine that protects against the types of HPV that cause cancer as well as genital warts. Studies have shown that the HPV vaccine is very safe. It has been widely used around the world since 2006, with hundreds of millions of doses given, and side effects from the vaccine are rare. The most common side effects are mild, such as soreness where the shot was given.

Doctors recommend that boys and girls get the HPV vaccine at age 11 or 12, when they have the strongest immune response. Vaccinating a child on time gives them the best protection from HPV cancers and requires only two shots instead of three. Help reduce future suffering and save lives by making an appointment with your pediatrician or by spreading the word about the HPV vaccine.

➔ **TO LEARN MORE** about the HPV vaccine, visit [cdc.gov/hpv](https://www.cdc.gov/hpv).



Taking a statin can reduce your risk for heart disease

Statins have been hailed as wonder drugs in the fight against heart attack and stroke—common health issues related to heart disease. Since this disease is among the top causes of death for U.S. adults, it's good to know whether a statin might be right for you.

What statins do

Your body needs a key enzyme to make cholesterol. Statin medications block this enzyme, which causes cholesterol production to slow down. This means less cholesterol is flowing in—or clogging up—your arteries. According to the American Heart Association, statins are the only cholesterol-lowering drug that can reduce your risk for heart attack and stroke.

For people living with diabetes, damage to the blood vessels can be a major problem. Therefore, the American Diabetes Association recommends that statin therapy should be initiated in some individuals with diabetes and certain other cardiovascular risk factors.

There are currently several statins available on the market. Since the body processes statins in different ways, it may react differently to one statin over another. Work with your doctor to find the statin that works best for you and your budget. Generic statins can be less costly than brandname medications, but just as effective. No matter what statin you and your doctor choose, it's important to keep up-to-date with your refills and take the statin as directed.

Lower cholesterol begins with healthy choices

Your doctor can check if your cholesterol level is too high by testing your blood. Younger adults age 20 or older should have this done at least once every five years. Men

ages 45 to 65 and women ages 55 to 65 should increase their screening to every two years. But it's not just a numbers game. Your doctor will carefully consider not only your cholesterol, but also your risk for heart attack or stroke.

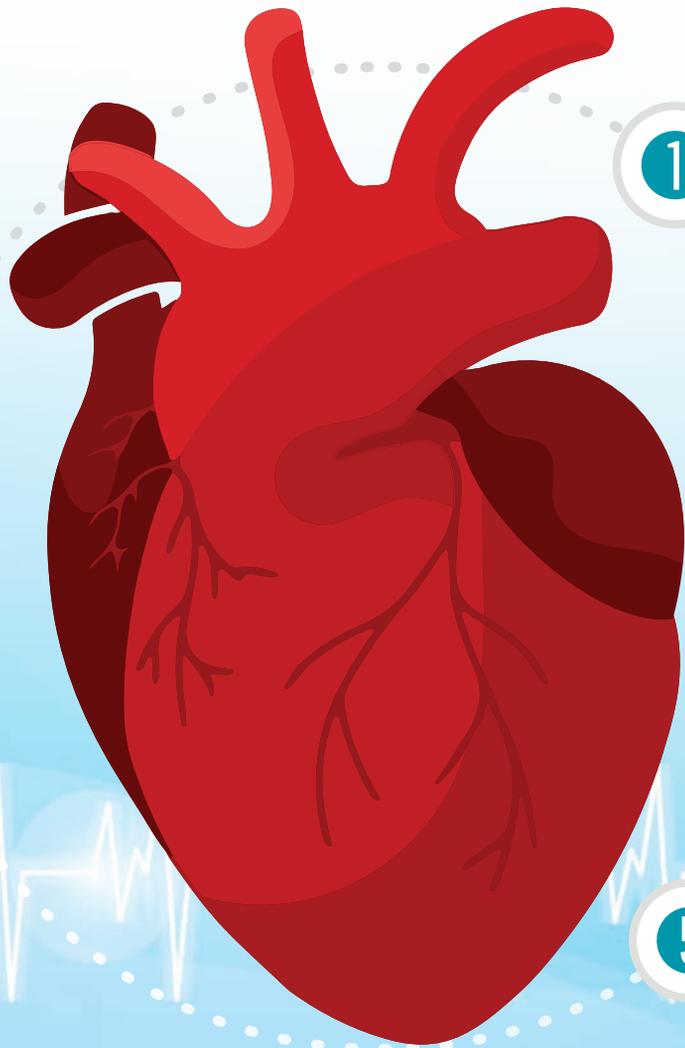
Whether or not you are prescribed a statin, you can help keep your cholesterol in check by:

- Maintaining a healthy blood pressure
- Maintaining a healthy weight
- Eating a healthy diet of fruits, vegetables, whole grains, nuts, lean vegetable or animal protein, and fish. Minimize red meats, processed red meats, refined carbohydrates, sweet drinks and fatty foods, such as fried foods, chips, baked goods and ice cream.
- Aiming for at least 150 minutes (two hours and 30 minutes) of moderate-intensity physical activity or 75 minutes of vigorous-intensity activity every week. Break down into smaller sessions as needed.
- Not smoking. If you smoke, ask your doctor to help you quit or call the New York Smokers' Quitline at **1 (866) NY-QUITS (1 [866] 697-8487)**. The Quitline is a free and confidential program that provides services to New York State residents who want to stop smoking or using other forms of tobacco.

By concentrating on these practices, and taking your statin as directed, you can better manage your cholesterol and keep your heart strong and healthy.

DO YOU KNOW THE TOP 5 SYMPTOMS OF A HEART ATTACK?

More than 20% of Americans are not aware of the three most common warning signs of a heart attack, and nearly 6% can't identify a single one. Can you name them all?



1



Chest pain or discomfort

2



Shortness of breath

3



Discomfort or pain in arms or shoulders

4



Feeling lightheaded, weak or faint

5



Jaw, neck or back pain

RAISE AWARENESS

Some people are less familiar with heart attack symptoms than others, including:



Men



People who were not born in the U.S.



People who are not insured

KNOWING NOW PAYS OFF LATER

Memorize these five signs so that if you ever experience them, you don't waste precious time second-guessing your symptoms. **Call 911 immediately.**



What you need to know about prediabetes

Prediabetes occurs when your blood glucose (blood sugar) level is higher than normal, but not yet high enough to be considered diabetes. Having prediabetes increases your risk of developing type 2 diabetes, heart disease and stroke—and you might not even know you have it.

Here's how to detect and deal with pre-diabetes before your health suffers:

- **More than one-third of adults** in the U.S. have pre-diabetes. You may be at higher risk for pre-diabetes if you are:
 - Age 45 years or older; and/or
 - Overweight; and/or
 - Physically inactive; and/or
 - Have a family history of diabetes
- **Nine in 10 people** with prediabetes don't realize they have it. The condition often causes no symptoms. Ask your doctor whether you need to be tested.
- **Three types of blood tests** can detect prediabetes. You may have prediabetes if your test results are:
 - **5.7 to 6.4%** on an A1c test, which gauges average blood glucose levels over the past two to three months
 - **100 to 125 mg/dl** on a fasting plasma glucose test, which measures blood glucose level after an eight-hour fast
- **140 to 199 mg/dl** on an oral glucose tolerance test, which shows how your body processes glucose
- **Within five years, about 25%** of people with prediabetes who don't take steps to manage it will likely develop type 2 diabetes. Fortunately, you can manage and often reverse prediabetes with healthy lifestyle changes.
- **Losing 5 to 7% of your body weight** helps lower your risk of getting type 2 diabetes, if you're overweight. That's just 10 to 14 pounds for a 200-pound person.

In addition, try to get at least 2.5 hours per week of moderate physical activity to help keep type 2 diabetes away. You can also protect yourself by eating a healthy diet and not smoking.

→ **TAKE PART IN A NATIONAL DIABETES PREVENTION PROGRAM** recognized by the Centers for Disease Control and Prevention (CDC). Learn more at doihaveprediabetes.org.

BY THE NUMBERS: DIABETES



1. Diabetes ranks number ___ among leading causes of death in the U.S.
2. About ___% of Americans have diabetes.
3. In 2017, diabetes cost about \$__ billion to treat.
4. In 2015, just over ___ million adults in the U.S. had prediabetes.
5. Type ___ diabetes accounts for 90 to 95% of diabetes cases.
6. People with diabetes spend almost \$___ thousand each year on diabetes care, and their health care costs are more than twice as much as for those without diabetes.

Answers

1. 7 2. 9 3. 327
4. 84 5. 2 6. 8

We want to make sure you receive quality care

At Independent Health, we're committed to providing health-related products and services that enable affordable access to quality health care. As such, the goal of our Quality Program is to ensure our members experience high-value care and optimal health outcomes. We accomplish this by proactively monitoring the quality of care our members receive and take action when opportunities for improvement are identified.

Our Quality Program is overseen by Independent Health's Board of Directors, with day-to-day coordination and collaboration from our associates, physicians, patient

advisory committees and other community members working together as a team to improve organizational performance and the physical and behavioral health outcomes of our members. The program is evaluated annually for its overall effectiveness in meeting its objectives and, when necessary, is modified to ensure problems are addressed and opportunities are acted upon to improve the safety and quality of care our members receive.

To learn more about Independent Health's Quality Program, please contact our Member Services Department.

How do you know whether you have COPD?

The Centers for Disease Control and Prevention says chronic obstructive pulmonary disease (COPD) is among the leading causes of death in the U.S. The disease develops slowly over many years as the lungs and airways become damaged. Eventually, COPD makes it hard for sufferers to breathe and can lead to a chronic cough.

The best test to diagnose this condition is called spirometry. This test measures the amount of air you can breathe in and out of your lungs and the amount of time to do so. It assesses how well your lungs are working and helps to determine if you have any lung problems.

3 reasons a spirometry test is so important

A spirometry test may:

1. Help diagnose COPD
2. Show the severity of your COPD
3. Show how well your medicine and other disease management activities are working

What else should you consider if you have COPD?

- There are several types of medicine that can help your lungs breathe easier. You may need short-acting bronchodilators once in a while, when your symptoms get worse. Or you may also need to take long-acting bronchodilators to control your condition. Make sure you take your medications as directed.
- Get your flu shot annually and a pneumonia vaccination at least once at age 65 or older, depending on what your doctor recommends.
- Complete an action plan, so you know what to do if symptoms worsen.



- If you smoke, stop! For assistance in living a smoke-free life, talk with your doctor or call the New York Smokers' Quitline at **1 (866) NY-QUITS (1 [866] 697-8487)**.

No matter your age, if you've been diagnosed with COPD, you are at increased risk of severe illness from COVID-19 and other respiratory infections. Therefore, it's important you talk with your doctor about the best approach to treat and manage your condition.

Managing your child's asthma medications

As a proud parent, you want your child to succeed at everything—including asthma control. You can help by ensuring your son or daughter has the tools needed to thrive.

Every child with asthma should have a written asthma action plan from their doctor. This tells you and your child how to spot symptoms and treat worsening asthma.

Most kids with asthma take two types of medications. Long-term control medicines help your child manage asthma over time. Quick-relief medicines control asthma attacks when they're happening. Together, they can help your child live a healthy, active life with few symptoms.

Watch your supplies

To make sure you're well-prepared for managing your child's asthma, perform frequent reviews of your medicine cabinet. Check expiration dates and dispose of old pills or canisters. Outdated medications may lose effectiveness and can even harm your child.

Long-term control medicines work best when taken every day. If your child misses a dose, asthma symptoms may return or worsen. And running low on quick-relief medicines may mean your child can't take them at the first sign of symptoms, as recommended.

Refill your child's medication early before it runs out. To make things easier for you, you may want to sign up for automatic medication refill reminders with your pharmacy.



Work with your child's school

In most cases, your child will need to take asthma medicine during the day. Ask your child's doctor or pharmacist about getting inhalers for your child for both home and school.

Provide the school nurse with your child's asthma medication, a copy of the asthma action plan and any required consent forms. That way, your child will have easy access to medicine when he or she needs it.

Protect yourself against breast and cervical cancer

Being a woman puts you at risk for breast and cervical cancer. One of the best ways to protect yourself is by getting regular screening tests. These tests are designed to find problems early, when they are easier to treat.

Breast cancer

Breast cancer occurs when cells in the breast start growing out of control. One in eight American women will have breast cancer at some point. Factors that may increase your risk of getting breast cancer include:

- Being age 55 or older
- Having a mother, sister or daughter who got breast cancer
- Genetics
- Reproductive history
- Having radiation to the chest as a teen or young adult
- Being overweight after menopause
- Drinking alcohol

The most common symptom of breast cancer is a new lump in your breast. Other possible signs include breast swelling, breast or nipple pain, skin changes and nipple discharge. If you notice any such changes, get them checked out without delay.

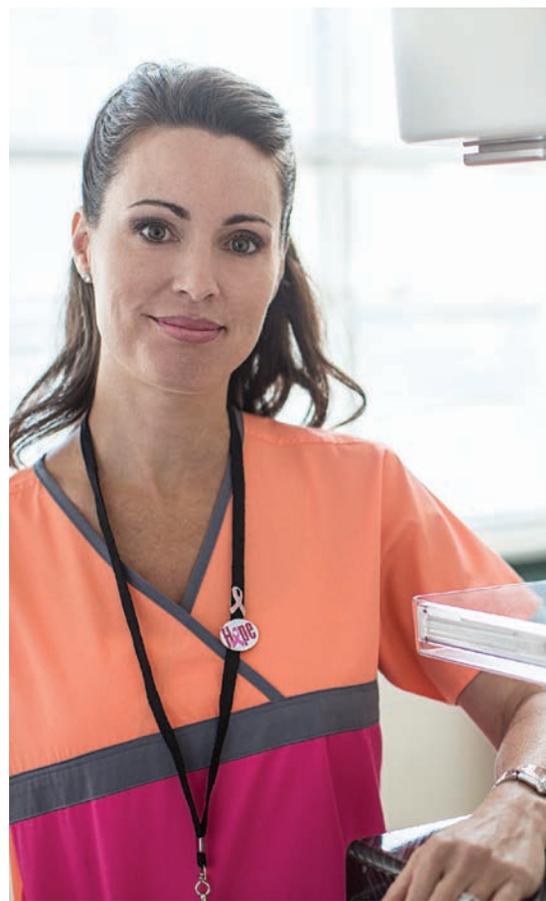
Don't wait for symptoms, however. Getting regular mammograms (breast X-rays) helps you catch breast cancer even before the first symptoms appear. Ask your doctor when you should start getting mammograms and how often you need one.

Cervical cancer

Cervical cancer begins in the cervix, the lower part of the uterus (womb). It usually starts as abnormal cell changes, called precancer. In some women, precancer eventually turns into the true cancer.

Nearly all cervical cancer is caused by human papillomavirus (HPV). This very common virus can spread from person to person during sex. HPV usually causes no symptoms and usually goes away on its own. But there is a chance it could lead to cervical cancer over time.

Advanced cervical cancer may cause unusual bleeding or discharge from the vagina; however, precancer and early-stage cervical cancer may not cause any symptoms. Therefore, getting Pap and HPV tests when recommended is crucial. In addition, HPV vaccines are available for children and young adults to help prevent infection (see page 16).



→ 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, including reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymphedema. For more information, call our Member Services Department.

Maintaining a healthy weight can lower your risk for colorectal cancer

Colorectal cancer is a tale of two age groups. Although the disease is still more common in both men and women older than 50, rates have been falling for this population. Credit increased screening—which can prevent some cases by finding precancerous growths—as one reason for this decline. But among those younger than 50, colorectal cancer rates have risen over the past 25 years.

What's to blame? Studies suggest that eating habits and obesity may play a role. People who are obese are about 30% more likely to develop colorectal cancer than normal-weight people. Therefore, choosing a healthy diet and managing your weight may help keep you healthy now and in the future.

Have a screening test

If you are age 50 or older, or have a family history of colorectal cancer, make sure you also get screened periodically per your doctor's recommendation. In general, the earlier you find colorectal cancer, the easier it is to treat. Some tests also help find precancerous growths called polyps, so they can be removed before they turn into cancer.

When it comes to the screening process, you have several options, both invasive and non-invasive. However, non-invasive tests are less likely to find polyps. Talk with your doctor to determine both the right screening method and schedule for you.

Getting the right care for you and your baby

From the moment a pregnancy test turns positive, you enter a whole new world. This includes a lot more doctor visits than you're probably used to. More frequent doctor visits continue for your baby after birth as well. Here's how to take care of your health and give your little one a strong start in life.

Care before baby arrives

Regular doctor visits throughout your pregnancy are important for both your health and your baby's health. Contact your doctor/obstetrician as soon as you think you're pregnant.

Your doctor's office will likely schedule your first visit sometime after your eighth week of pregnancy. It may be earlier if you have a history of pregnancy complications, a medical condition or symptoms such as bleeding or stomach pain. Typically, providers schedule visits monthly up to 28 weeks, every two weeks between weeks 28 to 36, and weekly from 36 weeks to delivery.

The American Academy of Pediatrics also recommends you visit your expectant child's pediatrician during the third trimester of pregnancy.

Don't forget postpartum care

After delivery, you and your baby usually stay at the hospital for a couple of days to recover. It may be a little longer if you had a cesarean section (also known as a C-section). During the first few weeks after returning home, you need to take good care of yourself to rebuild your strength.

Ideally, your doctor should assess you within the first three weeks after delivery, to make sure you are recovering as expected and maintaining a healthy lifestyle. Use this appointment as an opportunity to discuss breastfeeding, birth control and any physical, mental or emotional health concerns you may have. This initial assessment should be followed up with ongoing care as needed, concluding with a comprehensive postpartum visit no later than 12 weeks after birth.



Not-to-be-missed well-child visits

Well-child visits with your child's pediatrician are recommended at 3 to 5 days old, then at months 1, 2, 4, 6, 9, 12, 15, 18, 24 and 30. At well-child visits, the doctor will check your child's growth, perform a physical exam and look for important developmental milestones at the appropriate times. If your baby isn't developing in a typical way, the doctor will be able to pinpoint problems early and suggest strategies to help.

In addition, during these visits, your child will receive preventive care, including lead, hearing and vision screenings, as well as scheduled immunizations.

Follow-up care for kids and teens with ADHD

Managing attention-deficit/hyperactivity disorder (ADHD) doesn't end with a medication and treatment plan. Although your child or teen with ADHD may be thriving at home, in school and with friends, they need care to live well with the condition.

If your child is among the one in 12 American kids with ADHD, read on for three tips about the importance of follow-up care:

1. Keep up with medication follow-ups. When medication for ADHD is first prescribed, you will be asked to stay in close contact with the pediatrician and return for follow-up appointments in order to find the best medication, dose and schedule for your child. Also, make sure your child takes their medication as prescribed.

2. Take the lead in tracking your child's progress. Treatment plans for ADHD often involve medication plus behavior therapy and everyday support strategies from parents, teachers and other caregivers. The aim: helping a child or teen reach important and realistic goals—such as calmer relationships with family members, better study habits and more independence.

3. Be patient and flexible. Helping your child reach important goals will take time. Most kids respond well, but sometimes a treatment plan needs adjustments. Keeping track of progress is the best way to tell if tweaks are needed.



HIV awareness is important

Human immunodeficiency virus (HIV) is a virus that attacks the immune system. Left untreated, HIV can lead to acquired immunodeficiency syndrome (AIDS), which is the most advanced and deadly stage of the infection.

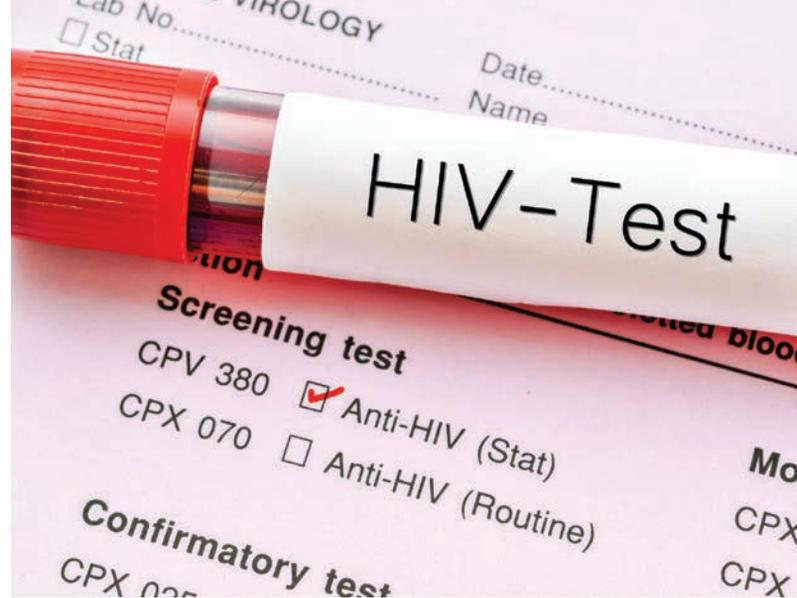
Although anyone can get HIV, some specific populations have a higher risk of contracting the virus. This includes African Americans, Hispanics and men who have sex with men. But there's good news: HIV is preventable.

Practicing prevention

You can avoid HIV by abstaining from sex, limiting your number of sexual partners, using condoms when you have sex and never sharing needles. In addition, you can protect against infection by using medication options such as pre-exposure prophylaxis (PrEP) and postexposure prophylaxis (PEP). PrEP is appropriate for those who are at increased risk for HIV infection, while PEP is appropriate for use within 36 hours after potential exposure to HIV.

Expect the test

The only way to be sure you have—or don't have—HIV is to get tested. New York State Public Health Law requires that health care providers offer all people ages 13 and older an HIV test as part of routine blood work, regardless of their individual risks. This testing is voluntary, and all HIV test results are confidential.



Living with HIV

Some people do not develop any symptoms when they're first infected with HIV. But others experience flu-like symptoms within two to four weeks. Even though there's no cure, you can still live a long, healthy life with proper medical care. For example, antiretroviral drugs can reduce the amount of HIV in the blood so much that it can become undetectable.

If you have any HIV-related questions or concerns, talk with your doctor. In addition, the New York State Department of Health has the following resources for people exposed to the HIV virus:

- **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.

You can help 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 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 health care fraud, or abuse, call Independent Health's Fraud and Abuse Hotline at **1 (800) 665-1182**. Callers have the option of remaining anonymous.

HEADACHE HELP:

Eat This,

Not That

In the U.S., nearly 1 in 4 households includes someone who suffers from migraines—extreme headaches that can come with nausea, vomiting, dizziness and sensitivity to sound, light, touch and smell. The cause of migraines is not well-understood, but food may play a role in triggering them for some people. Want to head off a headache? Try these substitutions for common food triggers:

Try this

Water, white milk



Fresh meats



American cheese

Caffeine-free herbal tea

White chocolate

Melons



Rice

Olive oil and white vinegar

Pumpkin seeds, sesame seeds



Cottage cheese

... Instead of that

Soda

Cured meats



Aged cheeses

Coffee



Dark or milk chocolate

Citrus fruits



Beans

Bottled salad dressing

Nuts

Yogurt



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。



You Deserve the RedShirt Treatment,[®] and a Thank You.

Making a difference in the lives of our members is at the heart of what we do every day. It's being there when you need us. Answering your questions. Helping your doctor coordinate your care. And helping you live a healthier life with programs like Fitness in the Parks and our nutrition benefit.

It's nice to know that our members count on us, now more than ever.

#1 in Member Satisfaction Among Commercial Health Plans in New York for 2020 by J.D. Power

J.D. Power examines health plans and their members across the country,* and this year Independent Health scored the highest in four of six categories for plans in New York state:

- Customer Service
- Coverage and Benefits
- Information and Communication
- Provider Choice

Thank you for allowing us to help you get and stay healthy.

It's all part of the RedShirt[®] Treatment.

independenthealth.com



* J.D. Power's 2020 U.S. Commercial Member Health Plan Study. For J.D. Power 2020 award information, visit jdpower.com/awards.