

HEALTH*Styles*

FALL 2020/WINTER 2021

WWW.INDEPENDENTHEALTH.COM

**Proud to serve
WNY for 40 years**

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

Statins can help heart health

***What's new
for 2021?***

See page 4.

Independent
 Health[®]

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

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INSIDE this issue

Daily life—like our health—can change very quickly, as we’ve all experienced recently. We’re dedicated to making sure you stay your healthiest regardless of what is happening around us.

As we celebrate our 40th anniversary, we continue to provide you with the RedShirt Treatment, while also maintaining a 4.5 Medicare Star Rating (see page 3).

Looking for creative and engaging ways to get involved in your health? We have health and wellness tips to help (see page 12).

Don’t let hip fractures cut into your activity time, either. We have advice to help you prevent osteoporosis (see page 17).

ALSO IN THIS ISSUE

6 Stay active, healthy with the Premier Wellness Package

9 Our Family Choice plan provides an extra level of care

13 Better diabetes management



TELADOC®: RECEIVE CARE ANYTIME FROM ANYWHERE

To help make health care as accessible as possible, most of Independent Health’s Medicare Advantage plans* include a telemedicine benefit provided through Teladoc®*. When you’re traveling, need care after hours or can’t reach your primary care physician, Teladoc puts you in touch with a doctor 24/7.

By using this benefit, you can discuss common, non-emergency medical issues, such as cold and flu symptoms, allergies, bronchitis, pink eye, poison ivy, sinus problems, strep throat, urinary tract infection and more.

How Teladoc works:

- Create an account by visiting www.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]**. 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.
- Pay for service—You will be charged a low copayment according to your plan benefits.

PLEASE NOTE: Independent Health’s telemedicine benefit is not intended to replace your relationship with your primary care doctor. Instead, it offers you an alternative to seeking care from an urgent care facility or emergency room, or when it is difficult to obtain services from your primary care physician.

For additional information, visit www.teladoc.com/IH.

**Does not include Independent Health’s Medicare Family Choice HMO-SNP plan. Benefits vary by plan.*

BENEFIT SPOTLIGHT

Providing the RedShirt® Treatment for 40 years

This year marks Independent Health's 40th anniversary. As the only locally owned health plan remaining in Western New York, we're extremely proud that we've been able to serve our community for the past four decades.

Independent Health began operations on February 9, 1980, the culmination of a graduate school research project through the State University of New York at Buffalo that determined the community could benefit from a health maintenance organization (HMO) model. As one of Western New York's first HMOs, we initially served 2,785 members. Today, that number has grown to nearly 325,000 people, including more than 65,000 individuals who are enrolled in our Medicare Advantage plans.

Since our humble beginnings, Independent Health has been dedicated to improving the health and well-being of our community. We continue to help make Western New York a high-performing health care region through innovative product offerings, benefits and local partnerships, as well as by working closely with physicians and health care providers. We're currently at the forefront of efforts, both locally and nationally, 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.

Independent Health has also long been recognized as a leader in delivering unsurpassed customer service, known as the RedShirt® Treatment. We're always here when you need us, even just to listen.

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 40 years of hard work and a relentless devotion to excellence. We thank you for choosing us and look forward to continuing to provide you with the RedShirt Treatment for many more years to come.

Independent Health again earns a 4.5 Medicare Star Rating

Independent Health is proud to be recognized as a 4.5-Star Rated Medicare Plan* for 2021 by the Centers for Medicare & Medicaid Services (CMS).

The annual star ratings are designed to help people assess the quality, value and performance of every Medicare Advantage plan throughout the nation. These ratings serve as a helpful and unbiased way for Medicare beneficiaries to objectively compare their

medical and prescription drug options for 2021.

Using a 5-Star Quality Rating System, with 5 being the highest-rated plan, CMS measures Medicare beneficiaries' experiences with their health plans and the health care system. Some of the components on which plans are measured include customer service, member experience and patient safety.

This marks the 11th consecutive year that Independent Health's

HMO plan has received a 4.5-Star Rating and the sixth straight year that our PPO plan has achieved it. We believe this is a testament to our long-standing efforts to provide the highest level of customer service and partner with health care providers to make sure our members receive well-coordinated, high-quality care.

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

Plan news: What you can expect in 2021

Independent Health thanks you for your continued membership and wants to make sure you completely understand your Medicare Advantage plan options for 2021.

Our knowledgeable and friendly RedShirtsSM are here to assist you during this year's Medicare open enrollment period (running now until December 7). It's just one of the many reasons why more people choose us than any other Medicare Advantage plan in Western New York*.

Overview of our plans**

Independent Health will continue to offer a comprehensive range of plan options for 2021, with the consistent premium rates and unique benefits you have come to expect.

To help you maintain a healthy and active lifestyle all year long, most of our plans will once again include our popular Premier Wellness Package (see page 6). New for 2021, this package will include the **SilverSneakers**[®] program as a way to encourage you to get moving, at home or at participating fitness locations. We will also be partnering with American Hearing Benefits to provide an enhanced hearing aid benefit.

Plus, we will be introducing benefits to help members with diabetes manage their special needs, live healthier and save money. This includes new Special Senior Savings for select insulins, as well as free health coaching support from expert dietitians and diabetes educators through the Brook Personal Health Companion mobile app (see page 5).



What you'll need to do

Please check your Annual Notice of Change we sent you in September for a complete list of plan changes for 2021. In addition, you should have received your personal RedShirt[®] Benefit Review by mail, which includes information on all our 2021 plan options.

If you're happy with your current plan, you don't have to do anything as you will be automatically re-enrolled. However, if your individual needs have changed or you have questions about your plan benefits, please contact us so that we can make sure you're in the right plan for next year.

We're ready to help

As always, you can count on Independent Health to deliver the RedShirt[®] Treatment year-round. Our RedShirts can provide you with the personalized attention you deserve in whatever way is most comfortable for you. Whether it's in

person or connecting by phone, video chat or online, we're here to make it easy for you every step of the way.

You can reach us at **(716) 250-4401** or **1 (800) 665-1502** (TTY: **711**), Monday through Sunday from 8 a.m. to 8 p.m. Or, if you prefer, you can stop by one of our Medicare Information Centers*** to meet with a RedShirt. Masks are required for entry and safety measures will be enforced. Due to capacity limitations, appointments are also recommended.

For a list of all Medicare Information Center locations, as well as our 2021 plan information, visit **www.independenthealth.com/medicare**.

**Per CMS WNY enrollment data 9/2020. **Benefits vary by plan.*

****A salesperson will be present with information and applications. For accommodations of persons with special needs at meetings, please call **(716) 635-4900** or **1 (800) 958-4405** (TTY: **711**).*

Tools, information and support available right at your fingertips

Independent Health offers a wide range of online resources and digital tools that make it easier for you to get and stay healthy, while also doing our part to help keep you active, informed and engaged. To get started, we encourage you to create a secure and private online account:

- Visit **www.independenthealth.com/register**.
- Have your member ID card handy. You'll need your member ID number to register. If you don't have a member ID number, speak to a RedShirt® for assistance.
- Choose a username and password—and then use them to sign into your account.

From there, you will be able to begin using a variety of easy-to-access health tools, including:

- **Brook**—The personal health companion helping you meet your health goals. Get support through expert live chat, 24/7 tips and feedback and easy-to-use tools for nutrition, activity, sleep, medications, managing diabetes and hypertension, and more. Plus, 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. Download it on your smartphone by searching “Brook Health” where you get your apps (member ID number required).
- **Foodsmart™**—Eat well, save money and develop healthy new

behaviors. Formerly known as Zipongo, Foodsmart is an easy online tool with meal planning, nutrition assistance, healthy recipes, money-saving deals at local grocery stores and more. To get started, log in and click “Launch” from your account home page (member ID number required).

- **Compare Rx Costs**—This new tool allows you to quickly look up the medication costs at the different pharmacies in your neighborhood (see page 18).

Other features through your online account

Through your online account, you will also get everything you need in one convenient place. You can:

- Review your benefits and important plan documents
- Track your medical and pharmacy claims
- Access your plan's drug formulary
- Find a participating doctor, hospital, urgent care facility or pharmacy
- Complete your annual Whole Health Assessment and get rewarded (see page 6)
- Choose to view your Annual Notice of Change (ANOC) electronically—instead of receiving it in the mail (see page 8)
- View, print or request a new member ID card
- Pay your monthly premium bill online (if applicable)

Remember to always keep your username and password in a safe location so only you can access them.



Your 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 view your member rights and responsibilities in the “Privacy & Security” section at www.independenthealth.com or request a copy of this document by contacting our Member Services Department at (716) 250-4401 or 1 (800) 665-1502 (TTY: 711), Monday through Sunday from 8 a.m. to 8 p.m.

Our Premier Wellness Package can help you maintain an active and healthy lifestyle

As an Independent Health member, you have access to our Premier Wellness Package*, which consists of unique health and wellness benefits and services that can help you get healthy and stay healthy all year long. The 2020 Premier Wellness Package includes:

Brook Personal Health Companion

Brook is a free smartphone app that provides 24/7 health coaching expertise and support for general health and chronic conditions like diabetes and hypertension. It helps you make daily health decisions, track your nutrition, medications, sleep and activity (see page 5).

Healthy Benefits Fitness Program

Receive a fitness membership at any of the more than 100 facilities located throughout Western New York. Simply present your Independent Health member ID card at the participating facility of your choice. Your membership is then active through December 31, 2020.

Dental Benefit**

All our HMO and PPO plans offer preventive dental coverage, which includes oral examinations, routine cleanings, bitewing X-rays and full-mouth X-rays (see page 7).

Vision Benefit

Routine vision coverage is provided through EyeMed and includes both a routine and postcataract eye exam and eyewear.

Hearing Aid Benefit

Includes coverage for a hearing aid evaluation, as well as hearing aids when purchased through TruHearing. The hearing aids come in a variety of sizes, colors and styles to fit your needs.

Telemedicine Benefit**

When you can't reach your primary care physician, our 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. Video chat consultations are also available (see page 2).

Start using the Brook app for free!



Enhanced Annual Wellness Visit

This \$0 preventive service encourages members to meet with their doctors each year so that they can create a personalized health plan (see page 11).

To find a participating Healthy Benefits fitness facility, dental providers and vision providers, visit the "Find a Medicare Provider" section at www.independenthealth.com/medicare.

**Applicable copays may apply for these benefits. Member must use EyeMed, HealthPlex or TruHearing providers in order to take advantage of these benefits. Refer to the Evidence of Coverage for complete details.*

***Excludes Independent Health's Medicare Family Choice HMO-SNP.*

Earn a reward by completing your health assessment

Making sure you get the most appropriate care possible so that you can lead a healthy life is important to us. The more we know about you, the better we can guide you toward programs and benefits that can help you get the most from your Medicare Advantage plan.

Therefore, if you were recently mailed an Independent Health Medicare Whole Health Assessment Questionnaire, we encourage you to

complete it and return it to us. You will then receive a \$10 TOPS gift card four to six weeks later.

You can also get rewarded by completing your Whole Health Assessment through your online account at www.independenthealth.com.

If you have any questions, please call our Member Services Department at (716) 250-4401 or 1 (800) 665-1502 (TTY users call 711), Monday through Sunday from 8 a.m. to 8 p.m.

We've got you covered when it comes to dental care

It's important that you receive good dental care, especially as you get older. Without it, you're prone to cavities, pain and an inability to eat healthy foods, such as fresh fruits and vegetables. These problems can affect your overall health and longevity.

For instance, older people can still get cavities when old fillings break down or receding gums expose root surfaces. If left untreated, periodontal (gum) disease can affect the bones and tissues that support your teeth. You may need to have teeth pulled as a result. Plus, people with gum disease have nearly double the risk for heart disease as those with healthy gums, according to the American Academy of Periodontology.

The American Dental Association recommends everyone see a dentist for a checkup at least once a year. That's why most Independent Health Medicare Advantage plans* include the following preventive dental services at no cost to our members:

- Oral exams (two per calendar year)
- Routine cleanings (two per calendar year)
- Bitewing X-rays (two per calendar year)
- Full-mouth X-rays (one every three years)

Comprehensive coverage may be an option for you

In addition to our preventive dental benefit, Independent Health offers optional supplemental



comprehensive dental coverage on some of our Medicare Advantage plans.* By adding this benefit, members receive coverage for periodontal cleanings, root canals, dentures and more. Overall, it provides our members with up to \$3,000 worth of coverage, with 50% coinsurance for restorative services with no deductible.

Please note: Beginning January 1, 2021, the additional monthly premium for the optional comprehensive dental benefit will drop from \$30 to \$25. For more information or to enroll in this benefit, please speak to one of our RedShirts® during this year's annual enrollment period (see page 4).

*Benefits vary by plan.

Start saving today with exclusive member discounts

Independent Health partners with more than 500 local organizations, providers and community partners to offer discounts for our members on a wide range of goods and health and wellness services. Simply show your member ID card and start enjoying exclusive member discounts, such as:

- **Alternative therapies**—Receive 20% off services for acupuncture and massage therapy at select practitioners.
- **Buffalo Bills Store**—Receive 15% off a purchase of \$50 or more (excluding jerseys and already discounted items) when shopping at the Buffalo Bills team store. Online purchases excluded.
- **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.

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

Go paperless with Independent Health

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

For your own ease and convenience, you can choose to receive both your ANOC and EOC electronically through your Independent Health online account. Just follow these easy steps:

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

Advantages of going paperless

- You will have access to your documents 24 hours a day, seven days a week.
- If you travel or are out of the area temporarily, you will have access to your documents wherever you are.
- You will not have to store the large document each year.
- This option is voluntary and can be changed at any time.

If you choose to go paperless, you will receive an email notification when a new version of your ANOC is posted with instructions on how to view it.

ASSURE ADVANTAGE®: Helping those who have both diabetes and chronic heart failure



Independent Health is pleased to offer Assure Advantage®, a chronic condition special needs plan (C-SNP) specifically developed to provide additional health benefits for eligible Medicare beneficiaries who have been diagnosed with both diabetes and chronic heart failure.

Members enrolled in Assure Advantage get benefits specially tailored to their unique needs and have all their care coordinated through our plan. They work with a network of providers who specialize in chronic heart failure and diabetes and receive additional assistance from community health programs. Plus, the plan includes prescription drug coverage.

Eligibility requirements

To be eligible for the Assure Advantage plan, it's important you meet all the following criteria for the 2020 calendar year:

- Reside in Erie County
- Have chronic heart failure and diabetes
- Must be entitled to or enrolled in Medicare Parts A and B

- Cannot currently have end-stage renal disease (ESRD)—this does not apply if you are currently enrolled in another Independent Health plan

High satisfaction marks

A survey* of members enrolled in Assure Advantage showed 97% are satisfied with the plan and 96.4% would recommend it to others.

Individuals are able to enroll in Assure Advantage year-round. Enrollment into this plan will automatically disenroll a person from any other Medicare Advantage plan. If you believe you may be eligible for the Assure Advantage plan, call us at **(716) 635-4900** or **1 (800) 958-4405** (TTY users call **711**), Monday through Sunday from 8 a.m. to 8 p.m.

*This plan requires the use of participating providers, except in the case of emergency care, urgent care or out-of-area renal dialysis. This information is not a complete description of benefits. *Survey conducted by Independent Health in December 2019 with 382 members surveyed and 197 members responding (51.6%).*

Family Choice[®] plan designed to provide an extra level of care and peace of mind

Since 2005, Independent Health's Medicare Family Choice[®] HMO I-SNP plan* has provided an extra level of care and support to our members residing in nursing homes and assisted living/adult care facilities in Western New York. By doing so, we have given family members and caregivers peace of mind knowing their loved one's quality of life is being maintained at the highest level possible.

Upon enrollment, each member is assigned to a Family Choice Interdisciplinary Care Team consisting of the member's primary care physician, a Family Choice nurse practitioner (NP) or physician assistant (PA), and a social worker/care manager.

Family Choice's "treat in place" philosophy aims to provide as many clinical services as possible in the member's residence, whenever safe and appropriate. Doing so helps to reduce unnecessary trips to the hospital or emergency room.

Key features of Family Choice

- A Family Choice NP or PA is on call 24 hours a day, seven days a week to respond to member care needs
- Low or no out-of-pocket costs
- Enrollment anytime of the year
- Single point of contact nurse or coordinator for benefit authorizations and care transitions when going from one health care setting to another
- Individualized care plan that addresses members' needs and preferences

Program goals

- Work with physicians and facility staff to promote healthy aging and help identify potential problems before they become serious
- Minimize unnecessary and disruptive emergency room visits and hospital stays whenever it's safe and appropriate
- Keep in close contact with the member's family or caregiver, updating them about their loved one's condition and involving them in the care-planning process

Impressive survey results

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

- 99% feel their NP or PA provides their loved ones with the quality of care they expected them to receive
- 98% would recommend Family Choice to others
- 96% are satisfied with Family Choice

Family Choice currently is available in a network of more than 50 participating facilities in Erie, Niagara and Genesee counties. To learn more about this plan, visit www.independenthealth.com/medicare or call **(716) 635-4900**, Monday through Sunday from 8 a.m. to 8 p.m. (TTY users can call **711**.)

**This plan is available to all individuals eligible for Medicare who are entitled to Medicare Part A and enrolled in Part B, except those with ESRD unless already enrolled with Independent Health. Members must be a permanent resident of a participating nursing or assisted living facility, qualify for an institutional level of care as defined by the state of New York, and select and use a Primary Care Provider who participates with Independent Health.*

***Survey conducted by Family Choice in January 2020 with 858 families/caregivers surveyed and 257 families/caregivers (30%) responding.*



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) currently in our communities, sorting through symptoms can be even more confusing. Here's what you need to know to help set your mind at ease and get back to feeling your best.

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 prescribe an antiviral medication to help reduce your symptoms.

IMPORTANT REMINDER! The best way to protect you and your family from the flu is by getting an annual flu shot. Not only does the flu vaccine help prevent the flu, it can lessen the severity of symptoms if you do get the virus. Talk with your doctor to make sure the flu shot is right for you.

Coping with COVID-19

Suspecting you have COVID-19 can be scary. And while there is cause for concern, 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 helped to make them feel better.

→ 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 have posted a special section about COVID-19 at www.independenthealth.com, which features timely information, coverage-related FAQs, and a variety of helpful health and wellness resources. Plus, a library of COVID-19 content can be accessed through Healthwise®, a valuable resource that's also on our website.

It's important to have an Enhanced Annual Visit

Independent Health encourages you to schedule your Enhanced Annual Wellness Visit (EAV)* with your primary care physician (PCP). This yearly visit includes a detailed exam, can help you identify any health risks before they become a problem and gives you the chance to create a personalized health plan with your doctor. Plus, it's covered in full at a \$0 copayment.

Here are some things you can do to ensure you are well-prepared for your EAV:

- **Write down your questions in advance.** This ensures that you don't forget to mention something important.
- **Bring your health records.** 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 all your medications.** This list should include any vitamins and supplements you're taking. If it's too much for you to write down, bring them all in a paper bag to show your doctor.
- **Talk about any changes you're experiencing.** Mention any new sensations or symptoms that you've been having. If you're having problems with daily activities for any reason, such as pain in your joints, memory problems, unsteady balance, or difficulty seeing or hearing, let your doctor know.
- **Ask about your numbers.** This is a good time to check in on your blood pressure, cholesterol levels, blood sugar levels, weight and heart rate. Ask what you need to do to keep these measurements in healthy ranges.
- **Ask about screenings.** Certain health screenings—such as those for the breast, colon and prostate—are recommended for older adults. If your doctor doesn't mention them, ask whether you should be screened during this visit or within the next few years.
- **Bring someone with you.** Ask your doctor's office if a loved one can sit in on your EAV with you. If so, you can have them take notes. Also, encourage them to ask questions.

Connect with your doctor through telehealth services

Do you have a health concern, but can't make it to your doctor's office? If so, many physician practices have been working to set up telehealth capabilities so that they can treat their patients through remote technologies instead of in person.

Telehealth means that visits are conducted remotely either by phone, 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.

Check with your doctor to see if telehealth is an option for you. Each practice has its own way of scheduling and conducting these types of services. **Please note:** If you need to be seen in person, special measures have been taken to ensure your doctor's office is safe and clean.

→ **LOOKING FOR A NEW PRIMARY CARE PHYSICIAN (PCP)?** Independent Health has a large network of participating health care providers. Our Member Services Department can help you find a new PCP. You can also search for one on the "Find A Doctor" page at www.independenthealth.com.



Getting older doesn't mean slowing down



Finding ways to get exercise as you get older is a smart and easy way to stay fit and improve your health. Exercise is just as important in your older years as when you were younger. In fact, one study found that adults ages 75 and older who exercised lived longer than older adults who didn't exercise.

Regular physical activity can help keep your heart and cardiovascular

system strong, maintain a healthy body weight, and improve balance and flexibility to minimize falls. Plus, it can boost immunity, keep our spirits lifted and stress level down.

Exercise is not as time-consuming as you may think. For general health benefits, older adults need about two and a half hours of aerobic activity (walking, taking a bike ride and other activities that get the heart pumping faster) per week, combined with muscle-strengthening activities at least two days per week.

Easy ways to exercise

Exercise actually comes in many forms, including activities that feel more like fun than hard work. For instance, put on your favorite music and practice some of those old dance moves. You can also turn your everyday activities into mini workouts:

- If you are washing some dishes, do a few heel lifts after each one you clean.

- If you watch the morning news every day, try it while standing and marching in place.
- Get a tennis ball and work on your grip strength while watching your favorite show.
- Use household items like soup cans and water bottles as hand weights for bicep curls and arm circles.

In addition, there are many simple ways to stimulate your brain and incorporate some physical activity at the same time. For example, if you're doing a crossword puzzle, every time you solve an even number, stand up and sit back down. Or get a book of trivia and march in place until you come up with each answer.

Remember, it's important to keep moving so that you can stay young at heart, as well as in mind, body and spirit.

Helping you stay healthy and active

Independent Health is offering a variety of health and wellness-related tools, resources and programs to help make it easier for you to be healthy and well during these challenging times.

- Our Corporate Wellness team is currently providing free at-home workout videos and other healthy activities at www.independenthealth.com/healthhub.
- You can make better health decisions by using our Healthwise resource center at www.independenthealth.com/healthwise. Healthwise features interactive tools, educational videos and timely tips on a wide

variety of topics, including COVID-19, senior health, blood pressure management, diabetes, eating healthy, exercise, medications and vaccinations.

- Independent Health works with organizations throughout Western New York to help improve the overall health and well-being of our region. From virtual programs and classes to in-person activities and events, we want you to have some fun while getting healthy and staying connected. To learn about our various community partnerships and initiatives, visit www.independenthealth.com/events.

Fly high with good diabetes control

No pilot takes to the skies without a checklist of safety steps and in-flight procedures. As the captain of your own diabetes care, it pays to take a similar approach. Get ready for takeoff—and steer clear of diabetes complications along the way—with these steps.



Every day: Lower your blood glucose

If diabetes care is indeed a journey, blood glucose control serves as your main destination. Your doctor will help you identify your personal target range, which generally falls between 80 and 130 mg/dl for fasting blood sugars. The closer you stick to it, the better you'll feel—and the less likely you'll be to develop serious health conditions, such as heart, kidney and eye disease.

Keep your glucose levels in check by taking your medications as directed, eating according to your diabetes meal plan and exercising regularly. If your levels seem too high, too low or fluctuate a lot, even when you follow your treatment plan, talk with your doctor. You might need to change your diet or adjust your medications.

Routine maintenance: A1c tests

Mechanics inspect a plane's engines regularly to spot potential problems. Similarly, your doctor will check in on your A1c levels over time.

A blood test called the hemoglobin A1c test measures how much glucose sticks to your red blood cells. The results reflect your average blood sugar control for the past three months. This tells your doctor how well your treatment plan is working to control your condition.

You may need an A1c test every three to six months, depending on whether or not the result is higher than your target. For many people, an A1c of 7% or lower means you're doing well.



Warning lights: Sign of nerve damage

Over time, high blood glucose levels can damage the delicate coatings of your nerves. This condition is called diabetic neuropathy. When it occurs, your hands and feet may burn, tingle or go numb. You might feel weak, dizzy or faint, especially when you stand up. Urination and bowel movements may also become difficult.

Think of these signs as your body's Mayday cry. If you notice any of them, talk with your doctor about treatments. Taking medications may be one way to help ease these symptoms.

In some cases, you can have severe nerve damage with no warning signs. That's a big part of why it's so critical to control and check your blood glucose and A1c readings. The more on target these levels are, the less likely you are to develop neuropathy and other diabetes problems.

Meet your 'flight crew'

You may be in charge in the cockpit, but by no means are you flying solo. Your primary care physician, dietitian, nurse and other members of your health care team serve as your support crew. They'll help you control your blood glucose and prevent neuropathy and other unwanted complications.





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, 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.

Complete a health care proxy by following these 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. 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 www.independenthealth.com. Once your form is signed, keep the original and give copies to your doctor(s) and your health care agent.

Cardiac rehab can prevent future heart problems

If you have a heart condition or have had a heart attack, heart surgery, stent or angioplasty, talk with your doctor about a supervised fitness program called cardiac rehabilitation. Recovering from a heart attack or heart surgery takes time and effort. By attending a cardiac rehabilitation program for boosting heart health, you stand the best chance of returning to an independent, active life and avoiding future heart problems.

More than just exercise

Cardiac rehabilitation programs are overseen by medical professionals. They offer training for safe physical activity but also include:

- Education on heart-healthy living, including diet
- Support for lifestyle changes, such as quitting smoking or losing weight
- Counseling to help manage stress

Adopting heart-healthy habits through cardiac rehab pays off. Studies show using these programs

lowers future heart attack risk by as much as 28% and risk for death by 20 to 26%. Participants also reduce heart disease risk factors such as high blood pressure, high cholesterol and stress. While exercise is a key part of rehab, counseling offered in such programs may be of special benefit. Coping with heart issues can sometimes lower self-esteem and cause depression and anxiety.

Cardiac rehab only works if you do

Sticking with a program for three months or more can help you make needed lifestyle changes. After that, it will be up to you to keep the healthy habits as part of your everyday life. Make sure you have your blood pressure checked at every doctor's visit. Ask how often you should have your cholesterol checked, too. Knowing your numbers and personal goals will help you keep on track and stay as healthy as possible.

If you have had heart problems, ask your doctor if cardiac rehabilitation is an option for you.

Keep up with COPD care

People with chronic obstructive pulmonary disease (COPD) aren't more likely to contract contagious viruses. However, people who have COPD often have worse outcomes when they get certain respiratory illnesses, such as the flu and COVID-19.

That's why it's crucial to take steps to prevent infections. And if you are living with COPD, managing your disease is as important now as ever.

Manage COPD symptoms

Keep in regular touch with your doctor and continue your action plan to manage your breathing. Although it isn't curable, COPD is treatable. Key components of COPD treatment include:

- **Taking medications.** There are several types of medicine that can help your lungs breathe easier. For example, bronchodilators help open up the airways. You may need short-acting, or "rescue," bronchodilators once in a while, when your symptoms get worse. Or you may also need to take long-acting, or "maintenance," bronchodilators to control your condition. Make sure you take your medications as directed.

- **Creating and following a COPD action plan.** Work with your doctor to develop an action plan so that you know what to do if you have new or worsening symptoms.
- **If you smoke, stop!** For assistance in living a smoke-free life, talk with your doctor or contact the New York State Smokers' Quitline at **1 (866) NY-QUITS [1 (866) 697-8487]**.
- **Getting a flu shot every year** (see page 10).
- **Attending pulmonary rehab.** If available, a pulmonary rehabilitation program can help improve your physical and psychological condition.



Caring for yourself so that you can manage COPD and avoid respiratory viruses is vital, especially right now. With the right care and education from your doctor, you can control your disease and lessen your chances for hospitalization—while improving your quality of life.

Control autumn asthma triggers

To thrive during the fall, make sure you are aware of a few common asthma triggers.

Ragweed pollen

This allergen is thickest between 10 a.m. and 3 p.m.

TAKE ACTION: Keep windows closed and limit outside activity during this time of day.



Temperature drops

Fall days can get cool. These temperature swings may trigger asthma.

TAKE ACTION: When outside in cold weather, wear a scarf that covers your mouth and nose.



Mold

Decaying leaves are a prime spot for mold to grow.

TAKE ACTION: Wear a mask while raking, or avoid raking and ask somebody who isn't allergic to do the raking.



Viruses

Colds and the flu can trigger asthma.

TAKE ACTION: Get your annual flu shot and avoid people who are sick.



Our Case Managers are here for you

At Independent Health, we're dedicated to finding ways to help our members live healthier lives. Our Case Management team of experienced and highly trained registered nurses and other care specialists (including behavioral health specialists, a physical therapist, respiratory therapist, exercise physiologists, a certified diabetes educator and a life enrichment specialist/social worker) are here when you need someone to guide you.

Our Case Managers may call you and help you:

- Understand your diagnosis and treatment options
- Understand your individualized plan of care
- Coordinate your care with your primary care physician, specialist and other health care providers
- Understand your medications and how to take them as prescribed
- Address barriers you may have with obtaining your medications
- Understand health issues related to aging

- Understand your benefits
- Link with community resources
- Get support for you/your family/caregivers to keep you safe at home

When and why we call our members

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

- Identify what's important to you, to manage your health condition, such as asthma, cancer, COPD, diabetes, heart disease, serious mental illness and/or substance abuse diagnosis
- Make sure you understand your discharge instructions
- Guide you to appropriate resources throughout Western New York that will help keep you on the road to recovery



→ CASE MANAGEMENT SERVICES are provided by phone as a "value-added" part of your plan benefits. There is no additional cost. If you or a family member could benefit from Independent Health's Case Management program, please call us Monday through Friday from 8 a.m. to 4 p.m. Call **(716) 635-7822** for medical conditions and **(716) 529-3945** for behavioral health conditions. TTY users can call **711**.

You can help prevent health care fraud

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

Examples of health care fraud include filing claims for services not received or using someone else's coverage.

Here are tips to avoid being a victim of health care fraud:

- Don't provide your Social Security or Independent Health member ID number to anyone except your doctor or health plan.
- Read your Explanation of Benefits (EOB) statements from Independent Health. Make sure you actually received the treatments on the EOB, and question suspicious expenses.

- Beware of offers for free health care services, tests or treatments. These 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: **711**). You don't have to give your name.

Ways to protect yourself from osteoporosis and hip fractures

Facing a growing population of older adults, health care providers are taking a closer look at how to prevent hip fractures and one of their main contributing factors—osteoporosis.

A hip fracture is a break in the thighbone just below the hip joint. Most hip fractures among older adults are caused by falls. And once the break occurs, many patients have a hard time returning to the same quality of life due to pain, disability or loss of dependence.

The main reason why seniors are so vulnerable is because of osteoporosis, a condition that causes bones to become weak and increases the risk for breakage. In fact, one in two women and one in five men over age 65 will have bone fractures related to osteoporosis.

What can you do?

Preventing hip fractures goes hand-in-hand with osteoporosis prevention. Osteoporosis screening and treatment can provide effective protection against hip fractures. Osteoporosis screening may include completing a survey and getting a bone density test. Osteoporosis prevention may include taking supplements or medication, doing certain types of exercises and making dietary changes.

In addition, here are some simple changes you can make around your home to reduce your chances of falling:

- Remove clutter on floors and stairs.
- Remove all loose rugs and exposed electrical cords.



- Keep the path to the bathroom well-lit at night.
- Change to lever handles on doors instead of knobs.
- Place handrails in stairways and hallways.
- Place grab bars and nonslip mats in tubs/showers.

Talk with your doctor

Your doctor may be able to give you exercises to improve your balance and to keep your bones healthy and your legs strong. Also, make sure you have your vision checked regularly by an eye doctor and update eyeglasses to maximize vision. After all, the better you see, the less likely you are to fall.

\$0 preventive care available to you

When it comes to treating potentially serious medical conditions, early diagnosis is key. Generally, the earlier you begin treatment for a condition, the greater your chance for a full recovery. That's why preventive care is the most important step you can take to better manage your health.

Independent Health offers nearly 25 preventive care services and screenings at a \$0 copayment when performed by an in-network health care provider.* An Enhanced Annual Wellness Visit, flu and pneumonia vaccinations, colonoscopies, mammograms and bone density screenings are among the preventive services we cover in full. A complete list of \$0 preventive services is posted in the "Additional Plan" benefits section at www.independenthealth.com/medicare.

Many of the most common causes of death among Americans—heart disease, cancer and type 2 diabetes—could be prevented with preventive health services. Therefore, we encourage you to talk with your primary care doctor to make sure you are up-to-date on your preventive care.

**Separate office visit copays may apply. Not all preventive services are medically appropriate every year. Independent Health uses the frequency guidelines adopted by CMS and the U.S. Preventive Services Task Force.*

Compare, shop and save on your prescriptions

Since the price of certain medications can vary by pharmacy, Independent Health has developed a new online Compare Rx Costs tool that allows you to quickly look up the medication costs at 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. Simply sign in or create your secure online account at www.independenthealth.com, look for “Compare Rx Costs” in your Health Dashboard and then type the name of a prescription in the search bar.

Reminder about drug formularies

You can learn what medications are covered by Independent Health by viewing your drug formulary online. Visit www.independenthealth.com/medicare, go to the “Prescription Coverage” section and then click on “Formularies & Pharmacies.” You can also request a paper copy of your formulary by calling Member Services at (716) 250-4401 or 1 (800) 665-1502, Monday through Sunday from 8 a.m. to 8 p.m. (TTY: 711).



Taking a statin can reduce your risk for heart disease

Statin drugs have been hailed as wonder drugs in the fight against heart attack and stroke—common health issues related to cardiovascular disease. Since this disease is among the top causes of death for U.S. adults, it’s good to know if 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 patients with diabetes between ages 40 and 75 be prescribed a moderate-intensity statin.

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 then make sure you take it as prescribed.

Lower cholesterol begins with healthy choices

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, refined carbohydrates, sweet drinks, 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. Break down into smaller sessions as needed.
- Not smoking. If you smoke, ask your doctor to help you quit.

By concentrating on these practices, as well as taking your statin as directed, you can better manage your cholesterol and live a healthier life.

Did I take my medicine today?

If you've been prescribed multiple medications, you've likely encountered a scenario where you can't remember whether you've taken a certain medication for the day. If so, you're not alone—the Centers for Disease Control and Prevention (CDC) has found that approximately 50% of Americans do not take their medications as prescribed.

Luckily, there may be ways your pharmacist can help make it easier for you to remember when it's time to take your medications. For instance, some pharmacies can specially package all your medications together so that they are organized by time of day and day of the week.

The benefits of special medication packaging include:

- **Convenience**—No need to handle multiple medication bottles. Your prescriptions, vitamins and supplements are organized for you and packaged together.
- **Simplicity**—Packaging shows when each dose of medication should be taken, and the name and dose of each medication is clearly labeled.
- **Assurance**—You or your caregiver will be able to tell instantly if you have taken your medications at the right time of the day or if you missed a dose.
- **Portability**—Makes it easy to take your medications with you in case you leave your home.

How to get started

If you struggle when it comes to taking your medications correctly, call or visit your pharmacy to see if it offers special medication packaging like blister packs or pouch packaging, and if it would be the right solution for you. A list of some of the pharmacies in Western New York that provide special medication packaging can be found under “Pharmacies” on the “Find a Medicare Provider” page at www.independenthealth.com/medicare.



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

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KEITH PAGE

Editor

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Health and wellness or prevention information

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Try not to let stress overtake your life

Due to the COVID-19 pandemic, we've all had to learn to adjust and adapt to significant changes in our everyday life. As a result, many of us might be feeling more stressed than usual.

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, cause you to 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, too.

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.
- **Tracking your stress may help.** 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.
- **Sometimes stress is just too much to handle alone.** Let your feelings out. Talk, laugh, cry and express anger when you need to with someone you trust. Don't isolate yourself from others.

- **Do something you enjoy.** A hobby can help you relax. Volunteer work 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.

