



Independent Health

2025 Individual Product and Services Updates

January 2025





Agenda

- How to obtain individual coverage
- 2025 Individual Product Highlights
- New enrollment process and requirements
- Additional Benefits, Discounts, Value-Adds and Tools

It's all part of the RedShirt® Treatment



How to obtain coverage

- The New York State of Health
 - Income based assistance is available
 - Qualified Health Plans (QHP)
 - Medicaid
 - Essential Plans
- Directly through an insurance company
 - Qualified Health Plans (QHP)

The New York State of Health (NYSOH)

- The New York State of Health is New York's Marketplace you can enroll in Medicaid, Child Health Plus, Essential Plan or private health insurance, depending on your household size and income.
- Your income level is used to determine which of these plans you will qualify for.
- Those that do not qualify for one of the state plans can still receive an Advanced Premium Tax Credit towards a Qualified Health Plan (A metal tier plan offered on the NYSOH)

2024 MediSource (Medicaid)



Department
of Health

Medicaid

Eligibility:

- For children and adults living in Erie County;
- New York State resident and a US citizen or fall within one of the many immigration statuses
- Continuous enrollment all year
- Eligibility will be recertified every 12 months
- No monthly premium

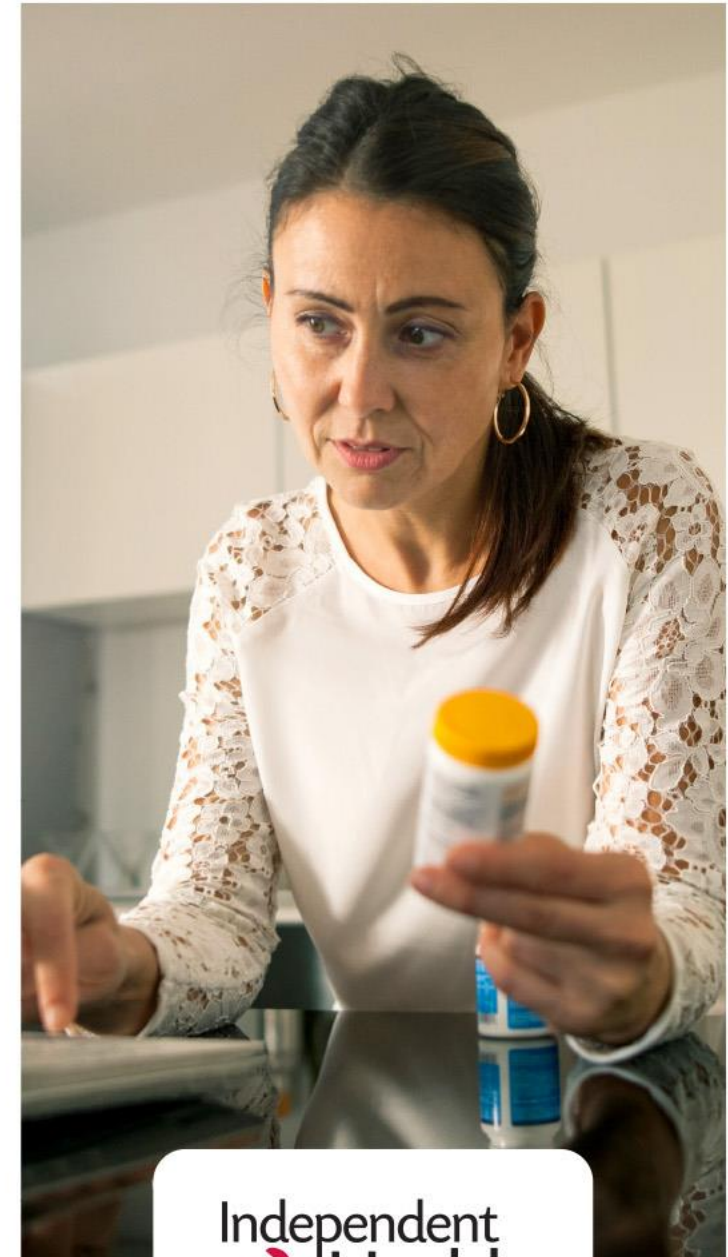


Independent
 Health.

2024 Essential Plan

Eligibility:

- Available to residents of Erie and Niagara Counties
- Individuals ages 19-64
- Not eligible for Medicaid, CHP or Medicare
- Must reside in New York State
- Continuous enrollment all year
- Eligibility will be recertified every 12 months
- No Monthly Premiums



Independent Health Qualified Health Plans

On the NYSOH

- Platinum Standard Plan
- Gold Standard Plan
- Silver Standard Plan
- Bronze Standard Plan

Direct with Independent Health

- Platinum Standard Plan
 - FlexFit Platinum
 - Gold Standard Plan
 - iDirect Gold Copay
 - iDirect Gold Copay HSAQ
 - Silver Standard Plan
 - iDirect Silver Copay HSAQ
 - Max Silver
 - Bronze Standard Plan
 - iDirect Bronze MV
- 

2025 Individual Product Highlights

Independent Health is the Highest Rated Health Plan in New York

Independent Health was rated **5 out of 5** for Commercial Plan Ratings by NCQA for 2023

#1

Rated HMO/POS (commercial) plans in New York in 2023

1 of 2

Plans in the nation to receive highest rating in **member satisfaction**

1 of 3

Plans in the nation to receive highest rating in **preventative service**



We Have You Covered

Western New York

- Access to all hospitals and labs
- More than 98% of WNY physicians*
- Nearly all WNY pharmacies and more than 54,000 national pharmacies**

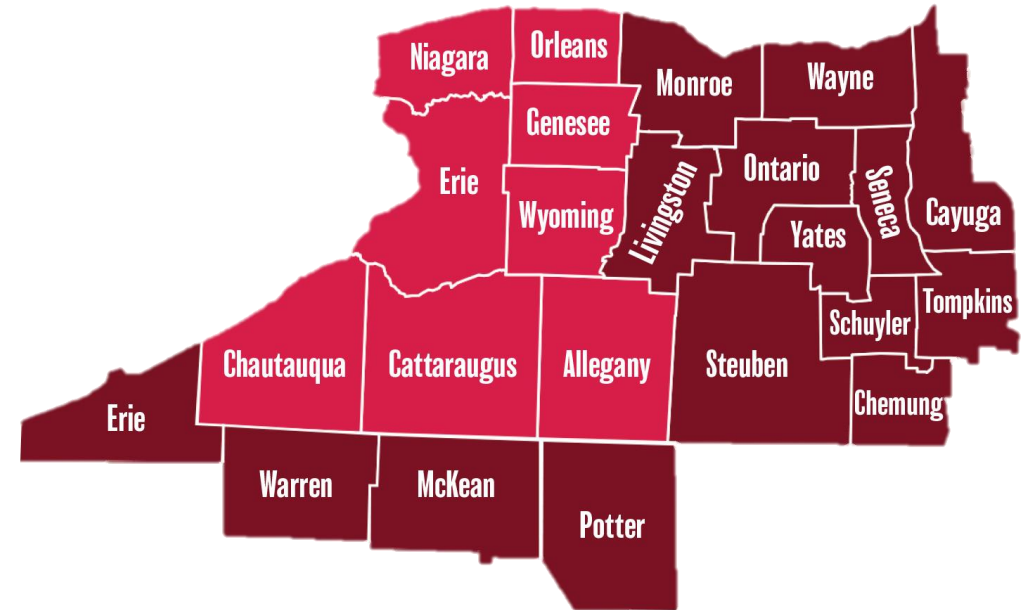
Regional New York

- Access to 11 hospitals and over 9,100 providers

Regional Pennsylvania

- Access to 6 hospitals and over 1,200 providers

Independent Health's Network



WNY Counties – Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming
Regional and Central NY Counties – Cayuga, Chemung, Livingston, Monroe, Ontario, Seneca, Schuylers, Steuben, Tompkins, Wayne, Yates
Border PA Counties – Erie, McKean, Potter, Warren

*New York State Office of the Professions data and Independent Health contracted physicians.

**Independent Health's participating pharmacy directory as of August 2023

Data subject to change without notification.



15 County NYS/PA Regional Provider Network

Regional and Central NY Counties – Cayuga, Chemung, Livingston, Monroe, Ontario, Seneca, Schuyler, Steuben, Tompkins, Wayne, Yates

Border PA Counties – Erie, McKean, Potter, Warren

- **Independent Health is the sole provider network in these counties**
- **A regional provider listing will be located in the broker materials URL**
 - This is the most comprehensive listing
 - Not all providers can be found in the Find-a-doc tool at this time

2025 Individual Product Highlights

- **All individual products are EPO products and do not have Out-of-Network coverage**
 - Any provider not in the Independent Health network, will not be covered
 - Urgent and Emergency Care is still covered worldwide
- **Large list of Preventive Drugs at \$0 available on all Individual products**
 - Not exclusive to HSA Qualified plans
- **Insulin will be covered in full (regulatory change)**
 - Does not include oral anti-diabetic agents and injectable anti-diabetic agents

2024 Individual Portfolio Highlights

- **Integrated HSA through HealthEquity® is built into all qualified high-deductible plans at no cost**
 - Plans with “HSAQ” after the name are HSA Qualified
 - Integrated means enrollment and claims are sent to HealthEquity and can be paid online.
- **Choice of wellness benefit on all plans**
 - Subscribers must select a wellness benefit every contract year.
 - Nutrition Benefit- earn up to \$500 (single) \$1000 (family) for buying fruits & vegetables
 - Health Extras- \$250 to use for wellness activities

Formulary

- **Preventive drugs will be listed as follows in the formulary**
 - **Individual (Formulary II)**
 - ACA – ACA required
 - PV - \$0 preventive (deemed by IH)
- <https://www.independenthealth.com/individuals-and-families/tools-forms-and-more/drugs-covered>
- **NOTE:** this is a different formulary than you currently have. Please check your prescriptions.

New and Renewal Process and Requirements



Other Important Information

- **Invoices**
 - After the first invoice is issued, members can log onto independenthealth.com/PayMyBill to pay their invoice or set up reoccurring payments.
- **ID Cards**
 - All members receive a letter with their ID#.
 - MyIH app -Members can set up an account and access their ID# and access ID cards.
- **Wellness Benefit**
 - Members need to select their Wellness Benefit every year, even if they are not making a plan change
 - Be sure to have members opt into Red Shirt Rewards every year as well

Important information

- **Enrollment Applications and first month's premium payment should be submitted prior to the 15th of the month for an effective date of the 1st of the next month.**
- **Enrollment will not be processed until 1st month's premium is paid**
- **Special Enrollments require supporting documentation**
- **Electronic payments can be set up after the first invoice is generated.**

We're here for you

Individual Sales Contact Information:

Email: Individualsales@independenthealth.com

Phone: (716) 505-8515



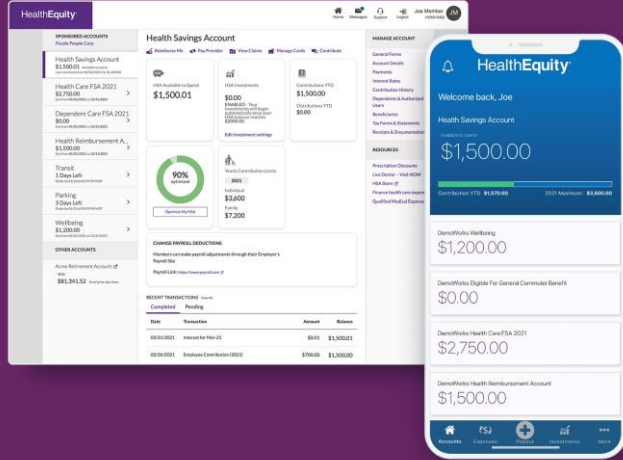
Independent
 Health.

Additional: Benefits, Discounts, Value-Adds and Tools

HealthEquity makes managing
your HSA easy.

HealthEquity®

Built into all Individual HSAQ plans. **No** Monthly Admin Fee



Member Benefits

- Integrated claims
- Easy enrollment
- Member app/portal*
- Integrated investment platform
- Utah Trust Law
- 24/7 Customer Service

Learn more at
HealthEquity.com/independenthealth



*Accounts must be activated via the HealthEquity website in order to use the mobile app.



Vision Discount Program

	Copay Plans	Deductible Plans	
Vision Care Services	In-Network	In-Network	Notes
Medical Eye Exam	Specialist copay	Deductible then Specialist copay	Out Of Network Coverage – Deductible then 50%
Routine/ Refractive Exam	\$40 copay	\$40 copay	Once every 12 months
Standard Plastic Lenses	Single: \$50 Bifocal: \$70	Single: \$50 Bifocal: \$70	Contact EyeMed for additional options at 1-877-842-3348
Frames	40% off most retail frames	40% off most retail frames	
Conventional Contact Lenses	15% off retail price	15% off retail price	
Laser Vision Correction	15% off retail price or 5% off promotional price	15% off retail price or 5% off promotional price	Materials only

Some of EyeMed’s many in-network options to consider: LENS^CRAFTERS® PEARLE^{EST. 1961}OOVISION® OPTICAL® And many more!

For EyeMed provider listing: [Vision Provider Locator \(eyemedvisioncare.com\)](http://eyemedvisioncare.com)





Pharmacy

Pharmacy Benefit Dimensions (PBD)

- Local, flexibility, value-based, full transparency

Preventive Medications

- Over 300 chronic drug medications available for \$0 all plans (in addition to the ACA drug list) added more drugs to list

Mail-Order Services

- Delivery to the home through Wegmans and ProAct

Mail-At-Retail

- Reduced cost for 90-day supply at participating retail pharmacies

Reliance

- Independent Health's specialty pharmacy offers convenience and RedShirt service

Create a secure account

A secure account makes it easy to find important, personalized health information:

Understanding Benefits

View your benefits and gain the knowledge needed to make informed decisions

Health Dashboard

View and track a list of personalized preventive health recommendations ideal for working with your doctor to create a personal wellness plan

Claims and EOBs

Keep track of your billing by viewing medical or pharmacy claims, download claim forms and access Explanation of Benefits (EOBs)

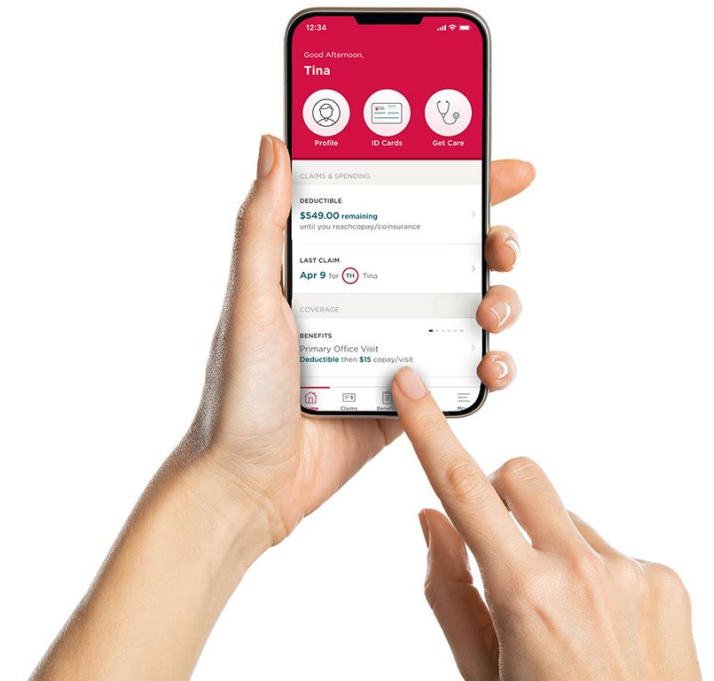
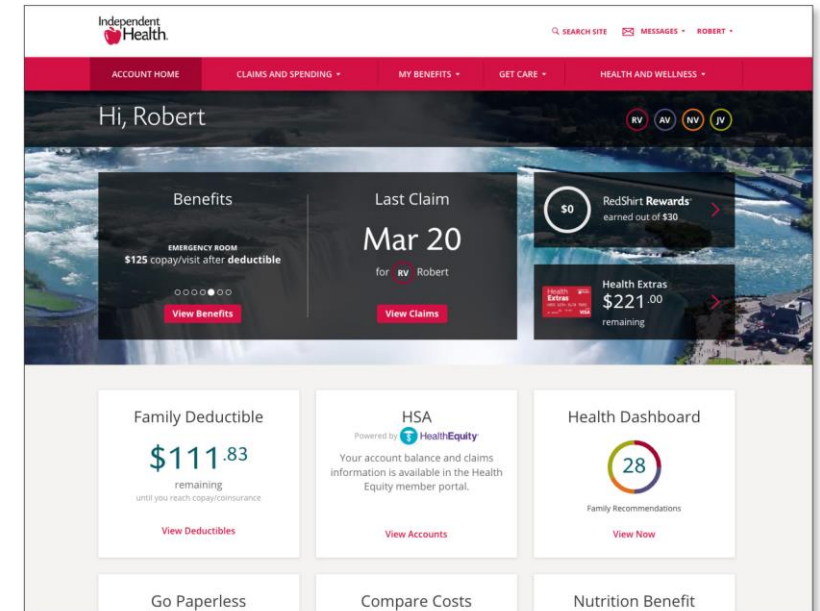
Deductible Tracker

Get a snapshot of your deductible balance, so you can track how much you've spent on health care services and how much is left to meet your deductible requirement

Find a Doctor

Search for in-network providers by name or specialty with options to filter by location, gender, language spoken, wheelchair accessibility, and more.

Chat with a LIVE RedShirt® to get answers about your health plan





MyIH App

The RedShirt® Treatment at your fingertips.

Members always have secure access to their plan benefits anytime, anywhere right from their smartphone.

- **View and share your member ID card** through text message, email and more
- **Track your deductible and balance** to always know where you stand
- **Review your plan details, benefits and coverage** for you and your family
- **Find care** with doctors, pharmacy or provider in your network
- **Chat with a LIVE RedShirt®** to get answers about your health plan
- **Explanation of Benefits (EOB)** can be securely accessed electronically
- Keep tabs on your **Nutrition Rewards** and **Health ExtrasSM** benefit*
- View and redeem your **RedShirt Rewards**



Scan QR code to download
the FREE MyIH App

To access Brook, Foodsmart, Teladoc and FitWorks: download the MyIH app. Once you open the app, at the bottom - click on More, Health & Wellness and then Health Apps

*Excludes Medicare Advantage plans. Benefits vary by plan.

Independent
 Health.

\$0 Preventive care services

Staying up to date with preventive care is key to maintaining and improving your health and well-being. With proper preventive screening, diseases can be detected and treated early.

We want you to **Know Your Zero**, so you're aware of all the \$0 preventive services offered to keep you healthy. Even those enrolled in a deductible health plan can enjoy FREE preventive services from the start!

Top 10 List of FREE Preventive Services

- Annual Routine Checkup
- Cholesterol Screening
- Colonoscopy Screening
- Diabetes Screening
- High Blood Pressure Screening
- Mammography Screening
- Pap Smear Collection and Preparation
- Vaccinations
- Well-Child Visit
- Well-Woman Visit

Visit independenthealth.com for a full list of services.

KNOW YOUR
\$ZEROSM

More than
60 preventive services
available to our members!



Wellness benefit options

Health ExtrasSM

- Receive a **\$250 Prepaid Visa® Card** to use toward a variety of health and wellness goods and services
- You, your spouse, and any dependents enrolled in your plan can use the Health Extras Benefit card to get and stay healthy
- **New for 2024!** Use your Health Extras Card at local Vitamin World locations, Neighborhood Barre Buffalo, Warrior Fitness & Wellness, and more!

Nutrition Rewards

- Earn up to **\$500 as an individual or \$1,000 as a family each year** in money-back rewards at TOPS Friendly Markets.
- For every \$2 spent on fresh produce with each transaction, you'll receive a \$1 credit* towards a quarterly Nutrition Rewards card.
- Use your rewards card on future in-store grocery purchases at TOPS. (excludes tobacco products)
- You must reactivate this benefit each year after the start of your plan year to earn your rewards.

*\$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. Benefits vary by plan.

**Giving you options to get
and stay healthy!**



OR



Visit independenthealth.com to log in or register for an account when your health plan coverage begins. **When you log in for the first time during your new plan year, you'll be prompted to choose between two unique wellness benefit options.**

Keep tabs on your Health Extras benefit or Nutrition Rewards in the MyIH app.





INDEPENDENT HEALTH'S RedShirt RewardsSM

Earn Up to \$30 in Rewards



The **Independent Health RedShirt Rewards** program provides incentives just for completing actions that can help you manage your health and wellness.

Earn a \$10 RedShirt Reward* for each eligible action — up to \$30 each plan year!**

- Annual Checkup
- Flu Shot†
- COVID-19*** Vaccine and Booster†
- Breast Cancer Screening
- Colon Cancer Screening
- Prediabetes — Enrollment in a Diabetes Prevention Program
- Diabetes Care — Diabetic Retinal Eye Exam
- Diabetes Care — A1C Test
- Statin Medication Received (for people with heart disease or diabetes)†

Each member in your plan 18 years of age and older (subscriber, spouse and dependents) is eligible to earn their own rewards just for completing healthy actions right for them.

* Rewards will be issued when Independent Health receives notification of a claim for each service, which may take up to 90 days for a provider to submit the claim(s). ** \$30.00 limit per eligible member per plan year. *** Members are eligible for one COVID-19 vaccine reward per plan year, either the vaccine or the booster. For members who do not have pharmacy coverage through Independent Health or Pharmacy Benefit Dimensions, these actions must be provided in a medical facility, such as a doctor's office, hospital or urgent care center. Pharmacies or community centers do not qualify.

INDEPENDENT HEALTH'S
RedShirt RewardsSM

Earn Up to \$30 in Rewards



It pays to get and stay healthy. Activate your RedShirt Rewards by logging in to your MyIH account through the MyIH app or at MyIH.com.

How It Works

1. **Activate the program** through your MyIH account.
2. **Complete an eligible action listed**
3. **Choose a reward.** Receive a secure message through your MyIH account that will allow you to choose a gift card from a wide range of participating retailers, including Amazon.com Gift Card, Nike, Target and more!

Start Earning Your Rewards Today!

- Download: **MyIH app** or
- Log In: **MyIH.com**

Get Started!

Scan to download the MyIH app.



Questions?

Contact Member Services
(716) 631-8701
1-800-501-3439 (TTY: 711)
memberservice@servicing.independenthealth.com

* Rewards will be issued when Independent Health receives notification of a claim for each service, which may take up to 90 days for a provider to submit the claim(s).

** Self-reported verification.

† \$30.00 limit per eligible member per plan year. All activities must be completed, and dollars must be earned and redeemed within the plan year or prior to termination of coverage. Any dollars not redeemed by the last day of the plan year or prior to termination of coverage will be forfeited.





When the Care You Need Can't Wait

Independent Health's members can talk with a doctor anytime, anywhere by phone, mobile app or online 24 hours a day, 7 days a week.

When you can't reach your PCP, connect with a:

- U.S. board-certified Physician
- Counselor, including Substance Use Counselor
- Clinical Social Worker
- Psychiatrist
- Psychologist
- Therapist (Marriage and Family)



Virtual Help Is Here for You

- Allergies
- Asthma
- Cold/flu
- Pink eye
- Strep throat
- Dermatology
- Behavioral health
- ...and more

**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.

COPAYS	CONSULTATION
Primary Care \$0 Copay*	Cold and flu symptoms, bronchitis, allergies, pink eye, sinus problems and more
Outpatient Mental Health \$0 Copay*	Mental health and substance use
Specialist Copay/Coinsurance*†	Dermatology consultation



Wellness Discounts

- Receive health and wellness discounts at **over 600** organizations in our community
- Members simply show the vendor their ID card
- Variety of services such as: gyms, yoga studios, acupuncture, massage therapy, weight loss programs, vitamins, online fitness, bicycle stores, health education classes and many more
- List of vendors can be found on our website at:
www.independenthealth.com/wellness-discounts#!/





THANK YOU

