

Wellness Programs/Activities - "Health Maintenance Organizations Specifications for the New York State Health Insurance Program"

#### Offeror Name: Independent Health Association. Inc.

Description of Program/Activity	Date held or scheduled date
Presentation: 5 Secrets to Weight Loss	April 10, 2019 (Office of Children & Family Services)
Presentation: Stop Stress this Minute	April 17, 2019 (University of Buffalo)
Presentation: Feeding the Brain	April 17, 2019 (Department of Transportation)
Presentation: Stimulating your Metabolism	May 7, 2019 (Multiple Agencies @ Electric Tower)
Presentation: Summer Health & Fitness	May 9, 2019 (Office of Children & Family Services)
Presentation: Depression, Anxiety & Ways to Cope	June 25, 2019 (NYS Department of Health)
Presentation: Clean Eating	August 1, 2019 (WNY Development Disabilities Services)
Presentation: Stop Stress this Minute	September 11, 2019 (Office of Children & Family Services)
Presentation: Stop Stress this Minute	September 25, 2019 (Roswell Park Cancer Institute)
Presentation: Healthy Holidays	December 6, 2019 (Roswell Park Cancer Institute)



2019 Health Fairs and Events - "Health Maintenance Organizations Specifications for the New York State Health Insurance Program"

#### Offeror Name: Independent Health Association. Inc.

**NOTE:** Add additional rows as necessary.

Employer Name	Date of Event	Event Description
Buffalo State College	12/3/2019	Health Fair/Open Enrollment
Buffalo Courts	12/3/2019	Health Fair/Open Enrollment
Niagara Falls Courts	12/4/2019	Health Fair/Open Enrollment
Roswell Park Cancer Institute	12/6/2019	Health Fair/Open Enrollment
Collins/Gowanda Correctional Facility	11/20/2019	Health Fair



#### Current Five Largest Employer Groups -"Health Maintenance Organizations Specifications for the New York State Health Insurance Program"

#### Offeror Name: Independent Health Association, Inc.

Employer Name	Number of Contracts
NYS Employee Insurance Accounting	9,423
Federal Government	5,598
Independent Health Association	1,478
People Inc.	1,375
Health & Wellness Insurance Consortium	1,315

# Independent Health - Commercial

Independent Health Association Section 5.2 - 7/17/2020

## Character count: 4208 out of 4250

## Commercial

Office Visits	Adult(19+): \$10 per visit, Child(0-18): \$0 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	\$20 per visit
Diagnostic/Therapeutic	Services
Radiology	\$20 per visit <sup>1</sup>
Lab Tests	\$0 per visit
Pathology	\$0 per visit
EKG/EEG	Adult: \$10/\$20 Child: \$0/\$10 per visit <sup>1</sup>
Radiation	\$20 per visit <sup>1</sup>
Chemotherapy	\$20 per visit <sup>1</sup>
Dialysis	\$20 per visit
Women's Health Care/Re Health	productive
Pap Tests	No copayment
Mammograms	No copayment
Prenatal Visits	No copayment
Postnatal Visits	No copayment
Bone Density Tests	No copayment
Breastfeeding Services and Equipment	No copayment
External Mastectomy Prosthesis	No copayment, unlimited

Family Planning Services <sup>2</sup>	\$20 per visit	Independent Health Association Section 5.2 - 7/17/2020
Infertility Services	Office: \$20 per visit; Outpatient Surgery Facility: \$100 visit	0 per 519
Contraceptive Drugs	No copayment	
Contraceptive Devices	No copayment	
Inpatient Hospital Surgery	No copayment	
Physician		
Facility		
Outpatient Surgery		
Hospital	\$100 per visit	
Physician's Office	Adult: \$10/\$20 Child: \$0/\$10 per visit	
Outpatient Surgery Facility	\$100 per visit	
Emergency Department	\$100 per visit (waived if admitted)	
Urgent Care Facility	Adult (19+): \$35 per visit; Child (0-18): \$0 per visit	
Ambulance	\$100 per trip	
Telemedicine	Based on services rendered	
Outpatient Mental Health	Adult (19+): \$10 per visit; Child (0-18): \$0 per visit, u	nlimited
Individual		
Group		
Inpatient Mental Health	No copayment, unlimited	
Outpatient Drug/Alcohol Rehab	Adult (19+): \$10 per visit; Child (0-18): \$0 per visit, u	nlimited
Inpatient Drug/Alcohol Rehab	No copayment, unlimited	

Durable Medical Equipment	50% coinsurance	Independent Health Association Section 5.2 - 7/17/2020
Prosthetics	20% coinsurance	520
Orthotics	No copayment	
Rehabilitative Care, Physical, Speech and Occupational Therapy		
Inpatient	No copayment, 45 days max	
Outpatient Physical or Occupational Therapy	\$20 per visit , 20 visits max per year for all outpatient services co	ombined
Outpatient Speech Therapy	\$20 per visit , 20 visits max per year for all outpatient services co	ombined
Diabetic Supplies		
Retail	\$10 per item, 90-day supply	
Mail Order	Not available	
Insulin and Oral Agents		
Retail	\$10 or applicable Rx copayment, whichever is less	
Mail Order	\$25 or applicable Rx copayment, whichever is less	
Diabetic Shoes	No copayment	
Weight Loss/Bariatric Surgery	No Copayment	
Hospice	No copayment, unlimited	
Skilled Nursing Facility	No copayment, 45 days max	
Prescription Drugs		
Retail	Adult (19+): \$5 Tier 1, \$30 Tier 2, \$60 Tier 3; Child ( Tier 1, \$30 Tier 2, \$60 Tier 3 , 30-day supply	0-18): \$0
Mail Order	Adult (19+): \$12.50 Tier 1, \$75 Tier 2, \$150 Tier 3; C 18): \$0 Tier 1, \$75 Tier 2, \$150 Tier 3 , 90-day supply	Child (0-

Additional Prescription Drug Related Information	Coverage includes injectable and self-injectable medigation fertility drugs and enteral formulas. Section 5.2 - 7/17/2020	
Specialty Drugs	Specialty drugs are provided by two contracted specialty pharmacy vendors, Reliance Rx Pharmacy and Walgreens. Specialty drugs, include select high-cost injectables and oral agents such as oral oncology drugs. Specialty drugs require prior approval and are subject to the applicable Rx copayment based on the formulary status of the medication.	
Additional Benefits		
Annual Out-of- Pocket Maximum (In-Network Benefits)	\$4,000 Individual, \$8,000 Family per year	
Dental	Discounts available	
Vision	\$0 per visit once every 12 months (routine only)	
Hearing Aids	Discounts available at different tiers from select providers. Contact plan for details.	
Out of Area	While traveling outside of the service area, members are covered for emergency and urgent care center situations only. In addition, dependents up to age 26 are covered when seeing a provider in our national network if they reside outside the service area for more than 90 days but less than 365 days. Please see our website for details.	
Additional Benefits HMOs (as applicable)		
Home Health Care	\$20 per visit, 40 visits max	
Eyeglasses	\$50 for single vision lenses, frames; 40% off retail price	
Wellness Services	\$400 allowance for use at a participating facility	
Urgent Care in Service Area for	\$35 per visit	

Plan Highlights for<br/>2021\$20 Primary care visit for adult changed to \$10, Routine<br/>Refractive Eye exam now \$0, and Freestanding Lab and<br/>Outpatient Hospital lab now \$0 were \$10

**After-Hours Care** 

Participating Physicians	Independent Health is affiliated with more than 4,0 00 <sub>Independent</sub> Health Association physicians and health care providers throughout the 8 Section 5.2 - 7/17/2020 counties of Western New York. 522
Affiliated Hospitals	All Western New York hospitals are par and care may be directed to other hospitals when medically necessary.
Pharmacies and Prescriptions	All retail pharmacies in Western New York participate. Members may obtain prescriptions out of the service area by using our National Pharmacy Network, which includes 58,000 pharmacies nationwide. Independent Health offers a closed formulary.
Medicare Coverage	Medicare-primary NYSHIP retirees must enroll in Medicare Encompass, a Medicare Advantage plan. Copayments differ from the copayments of a NYSHIP-primary enrollee. Call our Member Services Department for detailed information.

# **Plan Mailing Address**

Name: Independent Health

Address: 511 Farber Lakes Drive

Address:

City: Buffalo

State: NY

**Zip:** 14221

# **Additional Addresses**

# **Information Numbers**

Customer Service: 1-800-501-3439

TTY: 716-631-3108

# Website

www.independenthealth.com

**Important Note:** Only participating providers in the counties listed below are part of this HMO's network within NYSHIP.Please be sure to check before receiving care that your provider participates with this HMO's NYSHIP network.

# NYSHIP Code number 059

A IPA HMO serving individuals living or working in the following select counties:

Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming

# **Comments for DCS**

Enter Comments

# Footnotes:

1. Office based: \$20 copayment; hospital based: \$40 copayment. \$0 copayment for child (0-18) in a PCP office.

**2.** Only preventive family planning services are covered in full. Non-preventive services require a copayment.

**3.** \$35 copayment for brick-and-mortar freestanding urgent care centers (WNY Immediate Care, WellNow, etc.). \$20 copayment for urgent care provided in a participating primary care physician's office.

4. No copayment for lab tests drawn and processed in a primary care or specialist setting.

# Independent Health - Medicare Advantage

#### Character count: 4030 out of 4250

#### Medicare Advantage

Office Visits	\$20 per visit	
Annual Adult Routine Physicals	No copayment	
Specialty Office Visits	\$20 per visit	
Diagnostic/Therapeutic S	Services	
Radiology	\$20 per visit	
Lab Tests <sup>1</sup>	No copayment	
Pathology	No copayment	
EKG/EEG	\$20 per visit	
Radiation	\$20 per visit	
Chemotherapy	\$20 per visit	
Dialysis	20% coinsurance <sup>2</sup>	
Women's Health Care/Reproductive Health		
Pap Tests	No copayment	
Mammograms	No copayment	
Prenatal Visits	\$20 per visit	
Postnatal Visits	\$20 per visit	
Bone Density Tests	No copayment	
Breastfeeding Services and Equipment	\$20 copayment per education visit to PCP or specialist office, equipment subject to 20% coinsurance	
External	20% coinsurance	

External 20% coinsurance Mastectomy Prosthesis

Family Planning Services

\$20 per visit

Infertility Services	Not covered	Independent Health Association Section 5.2 - 7/17/2020
Contraceptive Drugs	Applicable Rx copayment	525
Contraceptive Devices	Not covered	
Inpatient Hospital Surgery	No copayment	
Physician		
Facility		
Outpatient Surgery		
Hospital	\$75 per visit	
Physician's Office	\$20 per visit	
Outpatient Surgery Facility	\$75 per visit	
Emergency Department	\$65 per visit (waived if admitted within 24 hours)	
Urgent Care Facility	\$35 per visit	
Ambulance	\$100 per trip <sup>3</sup>	
Telemedicine	Based on place of service	
Outpatient Mental Health		
Individual	\$40 per visit, unlimited	
Group	\$40 per visit, unlimited	
Inpatient Mental Health	No copayment, 190 days max per lifetime	
Outpatient Drug/Alcohol Rehab	\$40 per visit, unlimited	
Inpatient Drug/Alcohol Rehab	No copayment, unlimited	
Durable Medical Equipment	20% coinsurance	
Prosthetics	20% coinsurance	

Orthotics <sup>4</sup>	No copayment	Independent Health Association Section 5.2 - 7/17/2020
Rehabilitative Care, Physical, Speech and Occupational Therapy		526
Inpatient	No copayment, unlimited	
Outpatient Physical or Occupational Therapy	\$20 per visit, unlimited	
Outpatient Speech Therapy	\$20 per visit, unlimited	
Diabetic Supplies		
Retail	No copayment, 30-day supply	
Mail Order	Not available	
Insulin and Oral Agents	Applicable Rx copayment	
Retail		
Mail Order		
Diabetic Shoes	No copayment, one pair per year when medically nee	cessary
Weight Loss/Bariatric Surgery	Based on place of service, must be pre-authorized.	
Hospice	Covered by Medicare	
Skilled Nursing Facility	No copayment, up to 100 days per benefit period	
Prescription Drugs		
Retail	\$0 Tier 1, \$15 Tier 2, \$30 Tier 3, \$50 Tier 4, \$50 Tier , 30-day supply	5
Mail Order	\$0 Tier 1, \$37.50 Tier 2, \$75.00 Tier 3, \$125.00 Tier 4 , 90-day supply	4

# Independent Health Association dications,Section 5.2 - 7/17/2020

Additional Prescription Drug Related Information	Coverage includes injectable and self-injectable medications,Sec and enteral formulas. Medicare Encompass prescription drug coverage is an enhancement to Medicare Part D and, therefore, is subject to any changes required by the Centers for Medicare & Medicaid Services for 2021. Currently, NYSHIP's prescription drug coverage under Medicare Encompass is a five-tier benefit that covers Part D prescription drugs through all 4 drug phases throughout the year. Medicare covered Part B drugs will be subject to 10% coinsurance.
Specialty Drugs	\$50 Tier 5 benefits are provided for specialty drugs by Reliance Rx Pharmacy and Walgreens Specialty Pharmacy. Specialty drugs include select high-cost injectables and oral agents, such as Part D oral oncology drugs. Specialty drugs require prior approval and are subject to the applicable Rx copayment based on the formulary status of the medication. Members pay one copayment for each 30-day supply. A 90- day supply is not available.

#### **Additional Benefits**

Dental	\$20 per visit <sup>5</sup>
Vision	No copayment for routine eye exam
Hearing Aids	5 types of hearing aids with copays from \$499 to \$2,799 each from American Hearing Benefits.
Out of Area	While traveling outside the service area, coverage is provided for renal dialysis and urgent and emergency situations only

# Additional Benefits HMOs (as applicable)

Home Health Care	No copayment, unlimited, requires authorization		
Eyeglasses	\$200 annual allowance		
Brook Personal Health Companion	Smart phone app <sup>6</sup>		
Plan Highlights for 2021	Silver Sneakers fitness benefit with over 15,000 locations nationwide and online programs.		

Participating	Independent Health Association Independent Health is affiliated with more than 3,000 Section 5.2 - 7/17/2020
Physicians	physicians and health care providers throughout the eight counties of Western New York. 528
Affiliated Hospitals	Independent Health Medicare Encompass members are covered at all Western New York hospitals to which their physicians have admitting privileges. Members may be directed to other hospitals when medically necessary.
Pharmacies and Prescriptions	All retail pharmacies in Western New York participate. Members may obtain prescriptions out of the service area by using our National Pharmacy Network, which includes 58,000 pharmacies nationwide. Independent Health offers a closed formulary.
Medicare Coverage	Medicare-primary NYSHIP enrollees are required to enroll in Medicare Encompass, Independent Health's Medicare Advantage Plan. Copayments differ from the copayments of a NYSHIP-primary enrollee. Call our Member Services Department for detailed information.

# **Plan Mailing Address**

Name: Independent Health

Address: 511 Farber Lakes Drive

Address:

City: Buffalo

State: NY

**Zip:** 14221

# **Additional Addresses**

# **Information Numbers**

Member Services Department: 1-800-665-1502

TTY: 711

## Website

www.independenthealth.com

**Important Note:** Only participating providers in the counties listed below are part of this HMO's network within NYSHIP.Please be sure to check before receiving care that your provider participates with this HMO's NYSHIP network.

# NYSHIP Code number 059

A IPA HMO serving individuals living or working in the following select counties:

Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming

# **Comments for DCS**

Enter Comments

# Footnotes:

- 1. 20% for genetic testing
- 2. Home dialysis equipment is subject to 20% coinsurance.
- 3. 20% coinsurance for air ambulance.
- 4. Excludes shoe inserts.

**5**. Two cleanings, x-rays, flouride treatments and oral exams per year, including one full mouth x-ray every 36 months.

6. Use for assistance with diabetes and hypertension management. Contact plan for details.

## ATTACHMENT 28

#### Notice of Intent – "Health Maintenance Organizations Specifications for the New York State Health Insurance Program"

#### Offeror Name: Independent Health Association, Inc.

#### Date: July 1, 2020

With regard to these Specifications, (check one of the following boxes applicable):

☑ We ARE INTERESTED & MAY submit a response.

□ We **ARE NOT INTERESTED & WILL NOT** be submitting a response because:

Name of Procurement Contact at Offeror: Joel Marinaccio

Title: Senior Strategic Account Manager

Address: <u>511 Farber Lakes Drive, Buffalo, New York 14221</u>

Email Address: <u>Joel.Marinaccio@independenthealth.com</u>

Name of E-Page Contact at Offeror: Joel Marinaccio

Title: Senior Strategic Account Manager

Address: 511 Farber Lakes Drive, Buffalo, New York 14221

Email Address: Joel.Marinaccio@independenthealth.com

The completed form must be emailed to the Designated Contact as set forth in Section 2.1(1) of the RFP.



Certificate/Group Contract/Rider and/or Amendment Summary

Document Name	Document Number	Status Approved – Final/Pending/Draft	Applicable Plan Commercial HMO/ Medicare Advantage	Brief Summary of Purpose
Group HMO Certificate of Coverage	IHA-C2000	Draft	Commercial HMO	Base Contract
Schedule of Benefits	IHA-SB2003	Draft	Commercial HMO	Schedule of Benefits
NYSHIP Eligibility Rider	IHA-R2012	Draft	Commercial HMO	NYSHIP Eligibility
Out of Area up to age 26 Rider	IHA-R2023	Draft	Commercial HMO	Coverage for Dependents to age 26 Out of Area
NYSHIP Rx Rider	IHA-PR2000	Draft	Commercial HMO	NYSHIP Prescription Rider
Benefit Endorsement to Prescription Drug Coverage Rider	IHA-PE2000	Draft	Commercial HMO	Cost-Sharing for Covered Prescription Drugs
Substance Use Disorder Treatment Cost-Sharing Rider	IHA-PR2004	Draft	Commercial HMO	Cost-Sharing for Substance Use Disorder Treatment
\$0 Prescription Copayment on Tier 1 Drugs for Members Ages 0 through 18 Years	IHA-PR2006	Draft	Commercial HMO	Members ages 0 through 18 years will not be subject to a Copayment for formulary Tier 1 drugs.
Vision Care Amendment	IHA-A1049	Draft	Commercial HMO	Vision Coverage



Hearing Aid Amendment	IHA-A1050	Draft	Commercial HMO	Hearing Aid Coverage
MA Evidence of Coverage with Rx	H3362_801 H3362_G1116 FYI	Draft	Medicare Advantage	CMS required description of services and benefits
MA Evidence of Coverage without Rx	H3362_820 H3362_G1117 FYI	Draft	Medicare Advantage	CMS required description of services and benefits

#### 5.3 Website Access

- 1. In accordance with Section 3.9 of these Specifications, the Offeror must provide the following:
  - a. The website address to the online prescription drug formulary that the Offeror proposes for the NYSHIP plan;

https://fm.formularynavigator.com/MemberPages/pdf/2020DrugFormulary1 \_\_\_\_\_15395\_Independent%20Sample%202\_5770.pdf

b. The process by which JLMC Members obtain the user IDs and passwords necessary to access the HMO website to view applications available to Members other than protected health information.

All visitors to the Independent Health website are able to search for providers, view information on the Wellness programs, review plan information and use tools such as Telemedicine, Nurse Chat and Fair Health (understand costs for services). In addition, members have a suite of online self-service capabilities which are available 24 hours a day, seven days a week through its secured member account portal and on the MylH app. Maintaining the privacy and security of member's data is one of Independent Health's top priorities. As such, the Independent Health website enforces top-tier SSL encryption to protect member data.

- Claims History View claims history and claim information including claim number, claim status, service date, paid date, provider name, member name the claim applies to and plan and member contribution amounts. Members also have access to EOBs associated with each claim, when applicable.
- Documents Member contracts, handbooks and other documents are available for the member to view, download or print.
- Health Extras Track the balance of Independent Health's debit card benefit, find approved vendors, see spend history, and request new cards all in one easy-to-use interface.
- ID Card View, print and request new Independent Health ID cards.
- Assign a PCP/OBGYN Find, add or change a primary care physician and/or OB/GYN online using the easy to use Provider Search tool.
- Manage Plan and Personal Information View plan information such as plan name and ID number and update personal information including email address, home address and phone number. Paperless preferences can also be selected, if applicable.
- Prescription Copay Tool Members can determine out-of-pocket costs for a drug when they know the drug name, dose, quantity, manufacturer, and the pharmacy they plan to use. When searching, generic versions of a drug are also shown, providing members with more cost-effective options.
- Cost Treatment Estimator Tool Members can estimate out-of-pocket costs for a number of common procedures, tests and health care services.
- Find a Doctor/Hospital/Urgent Care/Pharmacy Tool Members can search for innetwork providers or medical facilities by name, specialty or condition with options to filter by location, gender, language spoken, wheelchair accessibility, and more.
- Secure Message Center Members now have access to a secure message center where they can receive personalized messages from Independent Health pertaining to their plan.

In addition to plan management capabilities, Independent Health also offers its members additional helpful tools and resources to better manage their health:

- Health Dashboard Members can get a checklist of personalized health recommendations themselves and each of their family members based on age and gender for use in planning preventive care with their primary care physician.
- 24-Hour Medical Help Line When members have a health concern and can't reach a doctor right away, they can call or chat online 24/7 with an experienced registered nurse.
- Live Nurse Chat Real nurses can give answers and guide members to online resources 24 hours a day, 7 days a week for non-emergency questions about their health, or when they need medical assistance and can't reach their doctor.
- Telemedicine Allows members to talk with a doctor anytime, anywhere by phone, mobile app or online 24 hours a day, 7 days a week for a low copay.
- FitWorks® Members now have access to track points and Single Sign On (SSO) directly to their secure web account into this online wellness tool which enables members to engage in meaningful activities and a variety of wellness challenges based upon their completion of a Health Assessment. This assessment identifies a member's strengths, as well as opportunities for improvements, while offering challenges and resources to help them achieve their goals. Refer to the Wellness section of the RFP for more details around the use of FitWorks as an incentive to promote healthier living.
- Wellness Discounts Independent Health members are entitled to exclusive discounts offered at various businesses and health care providers. Members can browse and search for discounts through this friendly online tool.
- Healthwise® Health Information Library From an encyclopedia of medical terms to a symptom checker and drug guide, this health information knowledgebase offers a diverse range of content to keep members well informed. Members can browse through hundreds of health topics or take a quiz to learn important facts that can help them make smart decisions about their health.
- Healthy Living Tips & Guidelines Members can stay up-to-date with today's latest health care trends by reading Independent Health's health guidelines and member magazines.
- Zipongo Members now have access to Single Sign On (SSO) through their secure web account into this online wellness tool which enables members to search for healthy recipes, create meal plans and order items for the recipes by connecting an Instacart or amazon fresh account.
- Brook Members are now presented with the ability to download Brook, an innovative mobile app that acts as a personal health companion to help members get and stay healthy.

A username and password to access a fictional member are:

- Username: fwebtester
- Password: c\_pT161#
- Note, as a fictional member, the user can access the claims information section, but the section will appear empty. Additionally, there is limited information shown in other areas for this member. This login is temporary and will expire on September 4, 2020. If additional access time is needed, please contact Joel Marinaccio.
- c. For the Provider search, provide a copy of the message that would be returned if a Member entered a zip code outside of the HMOs approved NYSHIP service area.

If a member enters a zip code outside of the HMOs approved NYSHIP service area, the following message will appear as Independent Health only loads its participating

#### network:

"Unfortunately, no results were found. Please adjust your search criteria and try again. If you continue to experience issues, please call Member Services at (716) 631-8701 or 1-800-501-3439 from 8 a.m. to 8 p.m., Monday - Friday."

Independent Health Association Section 5.3 - 7/17/2020