

Plan Information

Independent Health offers a wide range of flexible products designed to meet virtually any health care need. Whether you want the benefits of an HMO or the option to see any physician with a point-of-service plan, Independent Health offers the right plan.

- Independent Health's Self-funded Services enables self-funded groups to blend managed care with medical benefits.
- Independent Health's Easy Accesssm (In-Network EPO) is an in-network EPO product that gives you the best of both worlds - the "easy-copay" convenience of an HMO, and the "no-referral" freedom of a PPO.
- Independent Health's Encompass[®], our most popular HMO plan, gives members a broad choice of health benefits within a full, comprehensive network of physicians and specialists.
- Independent Health's Encompass D (small group, provider network 1) gives members a broad choice of health benefits within a full, comprehensive network of physicians and specialists.
- Independent Health's Encompass D (large group, network 2) gives members a broad choice of health benefits within a focused network of physicians and specialists.
- Independent Health's Encompass 65[®] provides quality coverage for retirees 65 and over and other Medicare eligibles.
- Independent Health's Encompass Elect[®] includes all the great benefits of Encompass, as well as dental and vision coverage. Members also receive chiropractic care without a referral-all for the same great premium.
- Independent Health's Encompass Elect Plus[®] gives members the combined benefits of Encompass Plus and Encompass Elect in one plan.
- Independent Health's Encompass Plus[®] is a point-of-service plan that combines the convenience of an HMO with the flexibility to seek care from outside the Independent Health provider network.
- Independent Health's FlexFitsm/FlexFit Selectsm - each offer one comprehensive plan with three unique options designed for your Active, Family or Independent lifestyle.
- Healthy New York is a reduced-cost health insurance program for working uninsured individuals in New York State.
- Independent Health's MediSource[®] is a health plan choice available to people who receive Medicaid under certain Medicaid categories.
- Independent Health's Passport Plan is a PPO product offering members the freedom to choose any doctor, as well as the convenience of copayments or traditional coinsurance or deductible coverage.
- Independent Health's Dual Difference is a specialized Medicare Advantage Plan (a Medicare "Special Needs Plan"), which means its benefits are designed for people with special health care needs. Independent Health's Dual Difference is designed specifically for people who have Medicare and who are also entitled to assistance from Medicaid.
- Independent Health's Passport Plan Selectsm is a PPO product featuring in-network and out-of-network coverage within Western New York, and out-of-network coverage across the country - with no referrals.

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- Independent Health's Traditional (Indemnity) is designed for individuals who prefer traditional coverage - the freedom to choose any provider or hospital in the country, with no referral, subject to coinsurance and deductibles.
- Medicare Passport Plan PPO allows members to visit any doctor without a referral and receive services both in and out of our network.
- Independent Health's iDirectsm is a Consumer Directed Health Plan that provides greater choice, flexibility and control to make smarter healthcare decisions.
- Independent Health's FlexFitsm(IHC)/FlexFit Selectsm (IHC) - each offer one comprehensive plan with three unique options designed for your Active, Family or Independent lifestyle.
- Independent Health's Encompass Essentialsm is an HMO plan offering "back to the basics" cost effective health insurance.
- Independent Health's Medicare Encompass is a plan designed for employer groups with Medicare-eligible retirees that looks just like the plans offered to active employees.
- Independent Health's Healthy NY Select is an HSA-Qualified, reduced-cost health insurance program for working uninsured individuals in New York State.
- Independent Health's Encompass Essential Plus[®] is an HMO plan offering "back to the basics" cost effective health insurance - with no referrals.
- Independent Health's Medicare Anywheresm is a Medicare Private Fee for Service plan that allows you the freedom to access care anywhere in the U.S. as long as your provider accepts Medicare.
- Independent Health's Easy Access Advantagesm is a low cost EPO product that offers two unique plan options, featuring no referrals and a Health Care Allowance debit card.
- Independent Health's Passport Plan Advantagesm is a low cost PPO plan that allows you to see any doctor or provider anywhere in the country and includes a Health Care Allowance debit card.
- Child Health Plus is an affordable public health insurance plan for children and teens up to age 19 who have no health insurance coverage or have a plan that offers less coverage than Child Health Plus.
- Family Health Plus is an affordable public health insurance plan for adults who are aged 19 to 64 who do not have health insurance - either on their own or through their employers - but have income or resources too high to qualify for Medicaid.
- Independent Health's Choice Plus promotes a tailored network of in-network hospitals and providers, offering the advantage of lower out-of-pocket costs - plus the delivery of comprehensive, quality services you deserve.
- Independent Health's Prime Access promotes a strong relationship with your primary care physician and specialists, encouraging you to take an active role living a healthy life while providing you innovative ways to lower your out-of-pocket costs.

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