

register now for online quoting with fchp

Register today to get the convenience of 24/7 online quoting through our Web site. In January, our new Quick Quote tool will go live—and you'll be able to create custom proposals for your new business prospects, manage group census data and more.

You'll find our [Broker Online Quoting Registration form](#) online or may request that the form be mailed or faxed to you by contacting Tina Aubin at 1-508-368-9986. Please follow the instructions on the form to return it to Tina Aubin.

Quick Quote is a self-service tool that will make it easier and faster to quote business with us, including small business (< 51 eligible employees) and individual quotes. FCHP has worked closely with Connecture this fall to implement its InsureConnect EZ package.

We're excited about this development that will allow us to maximize our support for your business. ■

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fchp receives top rankings in America

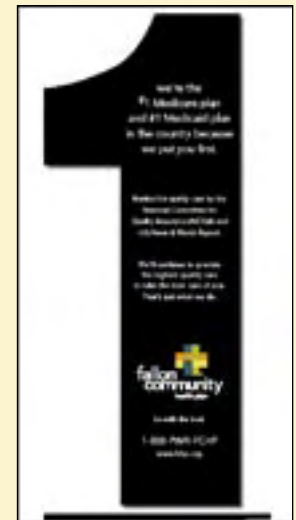
Fallon Community Health Plan's Medicare and Medicaid health plans are the #1 plans in the nation in their respective categories, according to a joint ranking by *U.S. News & World Report*® and the National Committee for Quality Assurance.

FCHP's commercial HMO health plan was ranked 12 out of 250 plans in America, making it among the nation's elite health plans as well.

"These rankings demonstrate our continued efforts to ensure our members receive the highest level of care and service," said FCHP President and CEO Eric H. Schultz. "We're proud of this achievement and hope our brokers help us to spread the word."

In addition to the top rankings, FCHP is also one of only 10 health plans in the nation, and the only health plan in Massachusetts, to receive "Excellent" accreditation from the NCOA for all three of its core products—commercial HMO, Medicare Advantage and Medicaid.

NCOA is a private, non-profit organization dedicated to improving health care quality. ■



more benefits extended to ppo

Fallon Community Health Plan's It Fits! and Oh Baby! programs have been favorites of our FCHP Direct Care and FCHP Select Care members since their introduction in 2004. Now Fallon Preferred Care members will be eligible, too, for each of these programs on January 1!

It Fits! is our fitness reimbursement program that allows up to \$300 reimbursement for a family contract (\$150 for an individual contract) for gym memberships, participation in Weight Watchers® programs, and other fitness classes and programs, as well as school and town sports programs for all ages.

Oh Baby! is a program for new and expectant parents that provides prenatal vitamins, a convertible car seat and other "little extras" for expectant parents—all at no additional cost.

And that's not all! **On January 1, Fallon Preferred Care members will also benefit from \$0 routine in-network physicals for all ages.** FCHP follows the Massachusetts Health Quality Partners recommended guidelines for pediatric and adult routine physical examinations. The guidelines can be found on our Web site at www.fchp.org.

Benefits may vary by employer.

Weight Watchers® is a registered trademark of Weight Watchers International, Inc. ■

fchp's direct care network expands

We announced in September the expansion of our FCHP Direct Care network to give members access to providers in the Merrimack Valley and the North Shore regions, including:

- Lawrence General IPA (and Lawrence General Hospital)
- Lowell General Physician Hospital Organization (and Lowell General Hospital)
- Northeast Physician Hospital Organization (and Beverly Hospital, Addison Gilbert Hospital)

New to our network:

Dedham Medical Associates, Granite Medical and Harvard Vanguard Medical Associates. See our *Broker Flash* for details.

Atrius Health joins FCHP Select Care

We've been conducting an extensive direct marketing campaign in the Merrimack Valley to promote FCHP Direct Care and its affordability. Prospects are encouraged to call FCHP or their broker.

Other popular physician groups will soon be joining our Direct Care network. Watch for details in an upcoming *Broker Flash*.

FCHP Direct Care offers high-quality care at significant savings thanks to FCHP's tailored network of providers you know and trust. Currently this network also includes several providers in the Central Massachusetts region, including Acton Medical Associates, Charles River Medical Associates, Fallon Clinic and Southboro Medical Group. ■

Berkshires on board!
Watch for more information in the coming weeks.

health care reform

special open enrollment in december

FCHP is offering its employer groups the opportunity to hold a special open enrollment for employees who currently aren't insured. We want to encourage employees who opted out of the company health plan during their annual open enrollment to obtain coverage now.

This special open enrollment will be available throughout the month of December. All applications for enrollment must be signed and received prior to December 31, 2007. ■

coverage proof mailed for taxes in january

As you know, beginning with the 2007 tax filing, proof of coverage will be required by the state to ensure compliance with the health insurance coverage mandate.

FCHP will mail its Massachusetts resident subscribers a **1099-HC form** (proof of coverage) in January, in time for tax filings. Then, in turn, individuals (and dependents over the age of 18) will use information on the 1099-HC to complete **state form Schedule HC** when filing their 2007 state income taxes.

Residents who haven't secured health insurance will lose their personal exemption on their 2007 state income tax filing—a tax penalty of \$219 per individual. Starting in 2008, the financial penalty will be 50% of what an individual would have paid toward an affordable premium for each month that the individual did not have coverage.

If you have questions, please contact your sales executive at 1-800-333-2535. ■

continued

health care reform continued

fchp advertising reaches out to consumer prospects

As the deadline approaches for Massachusetts residents to have health insurance, Fallon Community Health Plan is being aggressively proactive with its advertising in TV, radio, print and direct mail to connect with the thousands of residents who remain uninsured.

Research has shown that "affordability" is the number one issue for consumers—and that's the theme of our advertising. Our headlines hit that mark: "Affordable health care from a trusted source," and "At what age is affordability important?" Our message is that "Fallon Community Health Plan has a plan that will fit your budget."

We're encouraging individuals who are looking for coverage for the first time, striking out on their own after years at a company or searching for a Medicare health plan to contact us at our Power of FCHP phone line: 1-888-PWR-FCHP (1-888-797-3247).

We hope that you, as our brokers, can take advantage of this FCHP brand momentum to close the deal with FCHP prospects of your own. ■



new enrollment kit online

We've updated our **FCHP Broker Enrollment Kit** and it's now available online! Log on to the **broker section** of our Web site to download the entire kit or individual pieces. And, stay tuned, we'll be adding other new broker materials online soon. ■

fchp investing in technology infrastructure

It's important to stay current with computer technology today as business processes become ever more complex. To continue doing so, Fallon Community Health Plan is taking steps to enhance its core business systems. This will allow us to be even more efficient and flexible in providing services to our members and other customers.

Earlier this fall, FCHP selected TriZetto for our vendor on this project. TriZetto is a leader in health care payer technology and offers a system that is service oriented and easy to use. Because of the magnitude of this

project, we expect to be involved in development, design, testing and piloting of the new system through 2008, with full implementation in 2009. ■

fchp fact or fiction?

FCHP has a limited network.

Not true! FCHP has a broad network that meets every need. FCHP Select Care gives our members access to an extensive network of thousands of doctors and more than 40 community-based hospitals in Massachusetts. FCHP Direct Care is a high-performing and concentrated network of doctors and community-based hospitals based primarily in Central Mass., MetroWest, Merrimack Valley and the North Shore. In addition, Fallon Preferred Care, our PPO, has a network that includes both regional and national health care providers.

FCHP's It Fits! program provides reimbursement for only a limited number of activities.

Not true! FCHP's It Fits! gives families up to \$300* per family contract (\$150

for individual contracts) to use toward gym and health club memberships, aerobics, Pilates and yoga classes, Weight Watchers® programs, and a variety of other healthy activities. To encourage fitness for the whole family, we expanded our list of eligible activities to include school and town sports leagues and programs.

Reimbursement amount may vary by plan design and employer. Weight Watchers® is a registered trademark of Weight Watchers International, Inc.

Fallon Community Health Plan and Fallon Clinic are one business.

Not true! We have a historical connection. Fallon Clinic, a multi-specialty group practice, founded FCHP in 1977, and at one time the clinic and the health plan exclusively shared members and patients. However, the two organizations went their separate ways. FCHP expanded its network to provide members with more choice and Fallon Clinic has gradually added all major insurance companies. We still respectfully work together but legally remain two separate companies. ■

fchp news

- FCHP was a presenting sponsor of the **New England Business Expo** hosted by the Worcester Regional Chamber of Commerce on October 18 at the DCU Center in Worcester. This expo is always the main event of the season, with thousands of businesses participating. FCHP had a central booth on the exhibit floor and a strong presence throughout the day's activities. It was a great opportunity for us to network and reach out to prospects in our region.
- FCHP opened a third **Summit ElderCare site** in September at 55 Cinema Blvd. in **Leominster** that will accommodate up to 240 participants at full capacity. Summit already serves more than 400 participants at its Worcester and Charlton sites. This program for frail elders, sponsored by FCHP, is an insurance, medical care and social support system in one convenient package, and often is considered as an alternative to a nursing home placement. For information, go to www.summiteldercare.org or call 1-800-698-7566.
- FCHP's second annual **Golf FORE a Goal tournament** was held at Worcester Country Club on September 24. This year's tournament raised at least \$110,000 that is being distributed to more than 50 food pantries and hunger relief programs in the FCHP service area.
- Fallon Community Health Plan has awarded its **2007 Community Benefits Grants, totaling \$126,000**, in support of programs that provide preventive health and social services for children in the first three years of life or for at-risk youth between the ages of 12 and 19. The grants were awarded to eight recipients, among them the Great Brook Valley Health Center for its Peer Leadership Program; Whitin Community Center for its Boost Program, Notre Dame High School, Lawrence, for its College Readiness Program; Springfield Day Nursery; and Multi-Service Center in North Central Mass.
- Fallon Community Health Plan was the presenting sponsor of the **Canal Diggers 5 km**, a new road race held on September 16 that brought hundreds of athletes and supporters to Worcester's up-and-coming Canal District. Thank you to all who participated in this event.
- More than 1,500 seniors and their caregivers attended the **2007 Senior Spectacular** at the DCU Center in Worcester on October 23. Fallon Senior Plan™, in partnership with the *Telegram & Gazette*, was the presenting sponsor of this free event that included workshops, exhibits, health screenings, seminars and entertainment.
- This year, FCHP is a major sponsor of both the **Worcester Sharks** and the **Lowell Devils** American Hockey League teams. We hope you and your family enjoy the games. ■



Broker Edge is published quarterly to provide the broker community with the latest Fallon Community Health Plan news and product facts, health care trends and marketplace information. E-mail your comments on *Broker Edge* to broker.services@fchp.org, or call Tina Aubin at 1-508-368-9986.