

B R O K E R E D G E

Autumn 2004

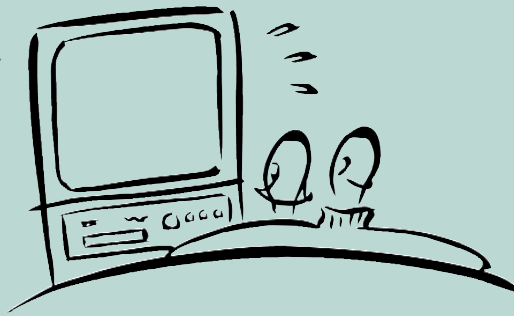
Volume 3 ■ Number 3

In the CEO's corner...

On June 21, FCHP President and CEO Eric H. Schultz was a guest on New England Cable News' *CEO Corner*. The program, hosted by Maryanne Kane, gives viewers a unique opportunity to hear from the region's CEOs and business leaders as they discuss the issues and opportunities facing regional industries and companies.

Guests on this show are recognized as individuals who make decisions that affect thousands of jobs and millions of consumers every day and are, to a large extent, the people who mold New England's business landscape.

Eric took the opportunity to discuss the current economy and rising HMO rates, as well as FCHP's membership plans for the near future. ■



Get your piece of the pie!

As you read in our recent Broker Blasts, because CIGNA has opted to stop serving the small group market, we're offering a great incentive on conversion of these accounts.



Fallon Community Health Plan can be a perfect fit for many of CIGNA's former small group accounts (employer groups with between 10 and 50 eligible employees), so we are excited to offer the following incentive program for Q3 and Q4 2004 effective dates. Please note that these incentives are payable to the individual producer unless FCHP is instructed otherwise.

- \$100 5 to 10 former CIGNA subscribers
- \$250 11 to 25 former CIGNA subscribers
- \$500 26 to 50 former CIGNA subscribers

But wait, there's more! The agency that sells the most new subscribers who were previously enrolled with CIGNA will receive a \$2,500 bonus. (A minimum of 100 subscribers must be enrolled).* One such award will be made in both Q3 and Q4.

So reach out and pick some of this low-hanging fruit—it could really add up! ■

We have a winner!

Fallon Community Health Plan congratulates member Tamsen Kimball on the birth of her daughter, Molly, and also for being the winner of the *Oh Baby!* program's first drawing for an American Express® Gift Cheque.

Tamsen and her husband, Chris, welcomed Molly, their first child, into the world on January 31, 2004. Through the *Oh*

Here we grow again!

The recent addition of three major provider groups shows yet again that Fallon Community Health Plan is committed to offering a strong and attractive provider network. Together, Tri-County Medical Associates, Charles River Medical Associates and Merrimack Valley IPA bring more than 280 health care providers to our FCHP Select Care network.

Tri-County Medical serves the health care needs of residents throughout the MetroWest and Blackstone Valley communities with 20 sites in Bellingham, Franklin, Hopedale, Hopkinton, Milford and Whitinsville. Members will have access to more than 60 primary care physicians and specialty care physicians. Tri-County Medical is affiliated with Milford-Whitinsville Regional Hospital.

With the further addition of Charles River Medical Associates, FCHP is

significantly enhancing its presence in the MetroWest area. Founded in 1995, Charles River Medical Associates has sites in Ashland, Framingham, Holliston, Hopkinton, Hudson, Marlborough, Medfield, Natick and Westborough. Their physicians admit to both MetroWest Medical Center and Marlborough Hospital.

Your clients in the Merrimack Valley will be pleased to learn they now have access to the largest medical provider in the Greater Lowell Area, Merrimack Valley Independent Practice Association at Saints Memorial Medical Center. The center provides comprehensive medical services, including a cardiac diagnostic center, a pain management center and a vascular center.

The expansion of our network in these areas not only makes FCHP a stronger competitor in the market, but also gives our members greater choice and improved access to health care providers and services. ■

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Baby! program, the Kimballs received a free car seat and a copy of *Caring For Your Baby and Young Child: Birth to Age 5*, by the American Academy of Pediatrics. As first-time



parents, Tamsen said both items have come in very handy.

"It's really an awesome program, and it's been very helpful to us," said Tamsen.

FCHP began offering *Oh Baby!* in January 2004. In addition to the car seat and book, *Oh Baby!* also offers parents information about pregnancy, birth, and child care, plus other extras such as free prenatal vitamins, reimbursement toward childbirth classes, and discounts on birth announcements through eInvite.com.

As part of the program, FCHP holds two quarterly drawings: one for an American Express® Gift Cheque (eligibility is based on the new mom attending her postpartum visit) and one for a \$500 U.S. savings bond (eligibility for that drawing is based on the baby's completed immunization history). For more information about FCHP's *Oh Baby!* program, visit www.fchp.org. ■

Lace up for the race

Coming up on Sunday, September 26, is the 21st running of the Fallon Five Road Race and One Mile Fun Run/Walk! This year, a portion of the proceeds will be donated to Special Olympics Massachusetts. As in years past, the 2004 Fallon Five will feature a health tent for free health screenings. Plus, there'll be activities for the kids and special perks for the runners—including massages!

For more information, please contact your sales executive, call 1-508-368-9986 or visit www.fchp.org. ■

Did you know?

Prescription drugs and rising medical costs

- Over the past decade, prescription drug costs have grown an average of 18% per year. (Towers Perrin HR Services; *Perspectives*, April 03, 2004.)
- Despite the fact that less than 0.5% of the population nationwide uses injectable drugs, these medications are responsible for 7% to 10% of total medical spending. (*Managed Healthcare Executive*, March 2004.)
- Key factors driving prescription drug costs are:
 - Employees are not engaged in efforts to contain costs as they have been shielded from the true cost of the drugs.
 - New research findings are fueling new, more expensive drugs.
 - Advertising and marketing increase demand from consumers for higher-priced drugs.
 - The aging population relies on prescription drugs to treat age-related medical conditions. (Towers Perrin; *Health Care Benefits*; July 2003.) ■

Self-funded success

Minuteman Nashoba Health Group (MNHG) has offered Fallon Community Health Plan (FCHP) for several years as a fully funded plan. Providing benefits to more than 5,500 employees, retirees and their dependents, the group represents a consortium of towns (Ayer, Bolton, Boxborough, Carlisle, Concord, Groton, Harvard, Lancaster, Pepperell, Stow and Tyngsborough) and school districts (C.A.S.E. Collaborative, Concord-Carlisle Regional, Lincoln-Sudbury Regional).

But self-funded plans can yield high rewards, including greater control and reduced costs—as long as you're working with an ASO provider you can count on. FCHP has worked hard in recent months to strengthen its ASO offering by dedicating a full-time representative to it, developing sophisticated reporting options and getting proper funding mechanisms in place.

Given these improvements, MNHG went self-funded with FCHP on June 1, 2004. So far, the new relationship is working well, and MNHG is pleased to now have all its health insurance offerings in the self-funded realm. ■

Networking Exposure

Ready to get out there and make some new contacts? Then be sure to stop by two upcoming business expos, both sponsored in part by Fallon Community Health Plan.

On September 23, the Greater Lowell Chamber of Commerce will hold its annual Business Expo at the Lowell Memorial Auditorium. And on October 14, the New England Business Expo, presented by the Worcester Regional Chamber of Commerce, comes to the Worcester Centrum Centre. Be sure to check out the guest speakers at the Breakfast Club and take the opportunity to help build your business!

To find out more, talk with your sales executive or call 1-508-368-9986. ■



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