

## new plan designs offered for april 1

Fallon Community Health Plan is introducing new product options with attractive premiums beginning April 1, 2007.

FCHP is committed to offering competitive, creative solutions for health care coverage. Our clear pricing levels offer considerable savings from the standard FCHP Select Care and FCHP Direct Care product (see chart). And our **Direct Care** product, which may be offered in tandem with Select Care, is even more competitively priced—**clients can save approximately another 13% over FCHP Select Care**. This allows you to customize a plan for your clients and prospects. These new plan designs are available for new business on April 1, 2007, and for existing business at renewal.

### new plan options

- **FCHP Direct and FCHP Select Care**  
Introducing **Premium Saver Value II** and **Premium Saver Basic II**. These are the same as Premium Saver Value I and Basic I, except for higher prescription drug copayments that offer employers an additional premium savings—and an estimated 18% to 22% savings over our standard HMO plan design.
- **FCHP Direct and FCHP Select Care/High-Deductible Options**  
Introducing **Premium Saver 2000**. This option has higher deductibles and out-of-pocket maximums that result in additional premium savings.

### design changes to existing plans

- We've adjusted the Rx copayments on our **standard** FCHP Direct and FCHP Select Care plans from \$10/20/40 to \$10/25/45.
- We added an out-of-pocket maximum to our Premium Saver 500 and Premium Saver 1000 plan design options.
- For all of our Care Choice plans (HMO and PPO), we increased the ER copayment from \$75 to \$100 (after deductible).
- For Fallon Preferred Care (PPO) plans, we increased the copayment for Tier-2 drugs from \$20 to \$25.

If you have any questions about these product changes, or would like additional product summaries, please call your account manager at 800-333-2535.

*Also, be sure to ask us about customizing plans to meet your needs.*

## fchp direct care and fchp select care (hmo) plan design options

Benefits	Standard	Premium Saver	PS Value I	PS Basic I	<b>new!</b> PS Value II	<b>new!</b> PS Basic II
OV	\$10	\$15	\$20	\$25	\$20	\$25
Specialist	\$10	\$15	\$35	\$40	\$35	\$40
Rx	\$10/25/45	\$10/25/50		\$10/50/100		
ER	\$50	\$50	\$75	\$100	\$75	\$100
Inpatient	Covered in full	\$250	\$500	\$1000	\$500	\$1000
Same day surgery	Covered in full	\$125	\$250	\$500	\$250	\$500
Imaging	Covered in full	Covered in full	\$50	\$100	\$50	\$100
OOP max	N/A	\$1000/2000	\$2000/4000	\$2,500/5,000	\$2000/4000	\$2,500/5,000

Highlighted benefits reflect April 1 changes. ■

## it fits! is looking good

FCHP is doing its part to encourage your employees to get moving through our *It Fits!* program, which reimburses members for memberships at a fitness center or in Weight Watchers®, or for school and town sports programs, aerobics, Pilates classes, yoga classes and more.

Now, FCHP members get even more for their efforts. **We increased the reimbursement of most plans\* to \$300 for families and \$150 for individuals, as of January 1.**

*It Fits!* has been well-received by our members. In 2006, 75% of our reimbursement requests were from members in a family plan. Approximately half of their children's *It Fits!* activities were classes such as gymnastics, dance, karate, swimming or skiing. The top vendors for adult reimbursements were YMCA, Curves and Gold's Gym.

*It Fits!* helps keep your employees healthy—which keeps costs down and productivity up! It's just another great reason for choosing FCHP! For details, go to our Web site at [www.fchp.org/Extranet/Members/Wellness/ItFits.htm](http://www.fchp.org/Extranet/Members/Wellness/ItFits.htm).

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

*\* Benefits vary by employer group. This feature is part of our standard benefits package for members of FCHP Direct Care, FCHP Select Care, FCHP Flex Care Direct and FCHP Flex Care Select. ■*

## industry expert to aid fchp's expansion

We announced in early February that W. Patrick Hughes has joined Fallon Community Health Plan as its new Senior Vice President/Chief Marketing and Sales Officer. He is responsible for implementing and executing FCHP's marketing and sales strategy in New England.

"Fallon Community Health Plan has an excellent product portfolio with great value-based options," says Hughes. "I see more choice in the future, especially around our Direct Care and Select Care offerings."

Most recently, Hughes was President and CEO of WP Hughes & Company, a New England consulting and brokerage firm he founded in 2000.

Hughes is a former executive of Blue Cross Blue Shield of Massachusetts who helped position the company for success. He is credited with building a brokerage distribution channel that enabled Blue Cross Blue Shield to achieve its unprecedented growth and profitability.

As President of Employee Benefit Plan Administration (1991 to 1993), Hughes guided New England's largest third-party administrator of self-insured employee health care programs.

He is a 10-year veteran of the National Football League. ■



## more than meets the eye

Thirty years ago, Fallon Community Health Plan began as a health plan in Central Mass., where it remains headquartered today. But now our network of providers expands across the state, with a strong presence in MetroWest, Merrimack Valley, North and South Shores, as well as new affiliations in Western Mass.

Yet, even with this broad network, many employers and brokers still think of us as the health plan that's exclusive to Central Massachusetts. Not so!

**Tom Roach** from **BBS Insurance Services** in Newton, Mass., got more than he expected from FCHP. He recently sold FCHP to Irving

Street Collision, a body shop in Framingham.

"When I looked at FCHP as a solution for Irving Street Collision, I was pleasantly surprised. The client was excited about the low premium and the great benefits, including dental," Roach said.

Primarily doing business in Boston, this was Roach's first FCHP sale. Previously, he thought of FCHP as a plan just for businesses based in Central Mass. Now he's aware that the plan has a broad network, which includes a strong presence in the MetroWest region, especially with last year's addition of the MetroWest Health Care Alliance, Inc., affiliated with the MetroWest Medical Center.

"FCHP has a niche. With a growing network, they're a great lower-cost yet full-service alternative to the others. I'm looking forward to doing business with them again," Roach said.

For information about the FCHP service area, call your account manager at 800-333-2535 and ask for a copy of our current network map. ■

## fchp is your source for health care reform news

Health care reform in Massachusetts is a moving target, new state and federal regulations appear regularly and legislators debate health care issues every week. It's hard to keep up!

FCHP is here to help. We've introduced in a new quarterly, e-mail publication, called *Eye on Government in Health Care*, that will keep you on top of the news important to you and your customers with an easy-to-read format. If you missed our first issue, click on the above link or read it now on our Web site by using the link on our home page under "What's new?"

(continued)

## and there's more

You'll find more about health care reform on the FCHP Web site. Go to the employer section and, under "News and announcements" on the right, click on "How will health care reform affect you and your employees?"

We're also pleased to provide you with our brochure, **Get in the Know: Health Care Reform and Your Business**. This publication is becoming quite popular among our customers. You may download it from the above section of our Web site, or request printed copies from your FCHP account manager by calling 800-333-2535. ■

## building on our momentum

We're well into 2007 and as busy as ever growing our network and developing the products and services you and our members want. We'd like to take a moment, however, to share some of our successes in 2006.

It was a very productive year, and we want to thank you for joining us or renewing your business with us.

### here are a few highlights of 2006:

- We expanded into Western Mass.
- We purchased the TPA, UltraBenefits, Inc.
- We worked hard to provide **outstanding service** to our customers. For example, we made outreach calls to some 4,400 members in 37 companies, attended more than 300 health fairs and employer group meetings, implemented new employer group reporting and expanded *Wellness Works*, our worksite wellness program. We're proud of our **employer retention rate of 96%** and strive to improve on it.
- FCHP achieved "Excellent" accreditation from the National Committee for Quality Assurance for our commercial, Medicare and Medicaid products.
- We implemented **Care Choice**, FCHP's qualified high-deductible health plan. We also were one of only four plans to offer the new **Commonwealth Care** program. For our **Fallon Senior Plan™** retiree group product, we had a 99% retention; for the **consumer plan**, we reached out to more than 9,000 Fallon Senior Plan™ members without prescription drug coverage as we successfully implemented the Medicare Part D program.
- We improved **member satisfaction for the third year in a row**. We continued to enhance member service with such initiatives as expansion of our **It Fits!** fitness reimbursement program and the introduction of programs like **Nurse Connect** (24/7 access to health care professionals) and **Coming Home** (an outreach program for members recently discharged from the hospital).
- FCHP expanded the location of and participation in our **Summit ElderCare** program, which helps frail elders to live independently. ■

## business buzz

### report reveals who's insured—and who's not

According to the state's recently released *Survey of Health Insurance Status*, 6% of Massachusetts' residents, approximately 372,000 individuals, were uninsured in 2006—a significant improvement over 2004, when 7.4% were uninsured.

The report is based on biennial surveys of health insurance coverage undertaken by the Massachusetts Division of Health Care Finance and Policy.

According to the report, one reason for the improved coverage rate is that **more residents are obtaining health insurance through their employer**, increasing to 83% in 2006 from 79% in 2004. Residents of the southeast and western regions of the state are more likely to not have insurance. Also, men were more likely to be uninsured than women, and the Hispanic population remained disproportionately represented among the uninsured.

Other key findings of the report are:

- A significantly higher percentage of young adults, ages 19 through 24, were insured in 2006 than in 2004. However, young adults were still much more likely to be uninsured than children or other adults under age 64.
- The majority (72.7%) of uninsured adults do work. Most work for small firms (67.8%). About one-third (35.6%) reported that their employer offered health insurance (compared with 46.4% in 2004).
- Three-quarters of uninsured adults (76%) reported that they were willing to pay some amount for health care coverage. More than half (54%) said they're willing to pay more than \$100 per month. ■

## clinical corner

Are your employees aware of FCHP's Every Day Health programs, like Coming Home? These types of programs help to improve quality of life while, at the same time, reducing overall health care costs.

### fchp programs work together to give extra care

Fallon Community Health Plan has created several programs that enhance the care and service our members receive. Sometimes these programs interlock to produce a unique member experience. That was the case for 34-year-old Heather Cappetta and her family.

Early in her second pregnancy last spring, Heather was experiencing hyperemesis (severe and persistent vomiting due to pregnancy) that resulted in several hospitalizations. After one of her visits, Heather heard from FCHP Nurse Care Specialist Sandra Tourtellotte, who was calling on behalf of the health plan's new Coming Home program.

Nurses, and occasionally social workers, call members within 48 hours of their discharge from the hospital to review their medications, ensure that they have the home care services or medical equipment they need, check on medical transportation needs and more. In its first six months, from June through December 2006, FCHP's Outpatient Care Services Department connected with more than 3,800 members.

Sandra was able to help get Heather an extended prescription for her anti-vomiting medication, which saved her frequent trips to the pharmacy. Heather also developed gestational diabetes, a temporary form of diabetes that occurs in some 4% of pregnant women. Recognizing that Heather needed additional support, Sandra enrolled her in FCHP's *Special Deliveries* program, which provides that support and expert advice to expectant mothers at risk for complications.

"Sandy called to check on me every two to three weeks," Heather explains. "She always seemed to time it perfectly—when I had a pregnancy-related question or needed help with the insurance side of things. In between, we'd e-mail each other often. Sandy was a trooper. I felt very comfortable leaning on her."

Heather adds, "I had a tough pregnancy with my first daughter, Mikayla. While my health insurance at the time paid the bills, I didn't at all receive the same support. It made a difference having a real person to talk to."

Sandra agrees that Heather had a challenging pregnancy. "She was coping with a debilitating condition while caring for a four-year old. Thanks to our *Coming Home* program, the health plan was alerted to her issues and able to provide specialized support for a safer pregnancy. I also was able to sign up Heather for FCHP's *Oh Baby!* program, which gives participants prenatal vitamins, a child care book, a convertible car seat and more at no added cost. This is the way care should happen."

Megan Dalia Cappetta, a beautiful, healthy baby, was born to Heather and her husband Vinny on December 21, 2006. ■



Mikayla holds her new sister, Megan.

## in our corner

### 30<sup>th</sup> fchp anniversary—spreading the goodwill

FCHP has chosen a unique way to celebrate its 30<sup>th</sup> anniversary this year. We're calling it "pay it forward."

"We want to recognize our 30<sup>th</sup> anniversary in a very special way," explains FCHP President and CEO Eric Schultz. "We're making a donation of \$30,000 as part of our charitable giving, but are doing so through our employees, who will get the chance

to be the kind of everyday hero that exemplifies the FCHP brand."

Based on an idea popularized in the novel and movie, *Pay It Forward*, 30 FCHP employees have been randomly chosen to receive \$1,000 that they'll donate to a favorite, local charitable organization. "We're happy to give employees this opportunity to help FCHP touch many more lives than we're typically able to do," Schultz added. ■

### mail-order pharmacy

Now FCHP members, except Fallon Senior Plan, can get a discount on Tier-3 medications through our mail-order program. As with our Tier-1 and Tier-2 prescription drugs, a three-month supply is available for the cost of only two, rather than three, copayments. For information about using our mail-order pharmacy, go to our Web site at: [www.fchp.org/Extranet/Members/DiscountsAndFeatures](http://www.fchp.org/Extranet/Members/DiscountsAndFeatures). ■

### supporting health and wellness

Our latest edition of *Wellness Works Today* has helpful articles on transcending trans fat, preventing sport injuries, surviving the "sneezin' season," and more. This prevention-focused publication is a great tool to help keep your employees healthy. *Wellness Works Today* is available (in print and electronically) to employers at cost, and can be used as a paycheck stuffer or mail piece. For more information, please call your account manager at 800-333-2535. ■



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