

## new option and product tweaks for april 1

Fallon Community Health Plan continues to offer flexible and innovative products to meet the needs of the business community. We are implementing a few changes, effective April 1.

FCHP is **introducing** a \$1,000 inpatient copayment plan design called **Premium Saver Basic** that will be an estimated 14% premium savings over our standard HMO offerings. Other changes include minor copayment adjustments to bring our HMO plan designs in line with the marketplace.

We also are making minor copayment adjustments and introducing in-network coinsurance for Fallon Preferred Care 500 and Fallon Preferred Care 1000.

If you have any questions about these product changes, please call your sales executive at 800-333-2535. Also, be sure to ask us about customizing plans to meet your needs. ■

## hmo plan designs

(changes are in shaded areas)

Benefits	Standard	Premium Saver	PS Value	PS Basic	PS 500	PS 1000
OV	\$10	\$15	\$20	\$25	\$20	\$20
Specialist	\$10	\$15	\$35	\$40	\$20	\$20
Rx	\$10/20/40	\$10/25/50	\$10/25/50		\$10/25/50	\$10/25/50
ER	\$50	\$50	\$75	\$75	\$100	
Inpatient	Covered in full	\$250	\$500	\$1,000	Covered in full after deductible	
Same-day surgery	Covered in full	\$125	\$250	\$500	Covered in full after deductible	
Imaging	Covered in full	Covered in full	\$50	\$100	Covered in full after deductible	
Deductible	N/A				\$500/1,000	\$1,000/2,000
OOP max	N/A	\$1,000/2,000	\$2,000/4,000	\$2,500/5,000	N/A	N/A
Pricing	Competitive market price	-6%	-10%	-14%	-15%	-21%

## fchp keeps adding value

At Fallon Community Health Plan, we continue to respond to our members' real-life needs—with the introduction of Nurse Connect and the expansion of our *It Fits!* program.

## answers 24/7

FCHP recently joined with Health Dialog to offer **Nurse Connect**. This phone and online service is available at

no added cost. It gives FCHP members access to registered nurses and other health care professionals who serve as health coaches around the clock. The Nurse Connect number is 800-609-6175 (TDD/TTY: 800-848-0160). Plus, FCHP members can log in to Nurse Connect's Dialog Center through our Web site, where they can interact with a health coach and find extensive health resources.

## it fits! even better

Effective January 1, 2006, we have **significantly enhanced our popular *It Fits!* feature** for all ages. Taking a step to address childhood obesity, our members now can choose to be reimbursed for a child's school sport user fees, or registration in town or school sports leagues and camps. Baseball, gymnastics, kickboxing, karate, cheerleading, Jazzercise? These are covered, too!

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## adding value - continued

*It Fits!* already covered membership at local fitness centers, aerobics, Pilates and yoga classes (by a certified instructor) and Weight Watchers® programs. The *It Fits!* reimbursement totals of \$200 for family and \$100 for individual contracts for each calendar year remain the same.

These programs are part of FCHP's exciting *Every Day Health* program, which also includes *Wellness Works*, *Oh Baby!*, *Healthwise®* Knowledgebase and much more. They are yet another way that our employer groups get more value when they offer Fallon Community Health Plan. ■

*Benefits may vary by employer group. Weight Watchers® is a registered trademark of Weight Watchers International, Inc.*

## more for our members at [www.fchp.org](http://www.fchp.org)

Have you visited our Web site lately? Fallon Community Health Plan recently introduced a new member portal, called **My FCHP**, which will allow members to interact with us more easily and access important health information. It is designed for **secure customer interaction**. Here's a glimpse at the site's many features:

### my health tools

- Personal Wellness Profile™ (see sidebar)
- Nurse Connect (see article, "fchp keeps adding value", page 1)
- Healthwise® Knowledgebase, with in-depth medical content plus prescription drug fact sheets
- Hospital comparison tools
- Other resources, like our *Healthy Communities* magazine and details about member rights and responsibilities

## benefits

- Member discounts (Call your account manager for our new brochure about discounts!)
  - Dental discounts
  - Eyewear discounts
  - Fitness center discounts
  - Prescription mail-order discounts
  - Alternative health care discounts
  - Museum and sports discounts
- General benefits overview
- Online drug formulary
- Our wellness programs, such as:
  - *It Fits!* (fitness reimbursements)
  - *Oh Baby!* (a health and wellness program for members expecting or adopting a child; includes free car seat)
  - **Tobacco Treatment Program** (individualized stop-smoking plans with group support)
  - **Naturally Well** (complementary health care discounts and resources)

## interact with us

- Request Weight Watchers® coupons
- Find a physician
- Change your primary care doctor
- Request new ID card
- Change account address and phone number
- Request brochures and materials
- Member Q&A

And we're not finished yet. Stay tuned! ■

## business buzz

### fewer workers injured on the job

Workplace injury and illness rates are down in Massachusetts, making the Commonwealth the best among reporting states in New England and better than the national average.

According to the Massachusetts Division of Occupational Safety data (for 2004) released in January 2006, Massachusetts had an incidence rate of 4.3 injuries and

## new health appraisal tool on [www.fchp.org](http://www.fchp.org)

New to our member site is the **Personal Wellness Profile™ tool**—a great way for your employees to determine their health risk factors and receive guidance on making lifestyle improvements.

We hope you'll encourage your employee members to complete this confidential health and lifestyle questionnaire to get a profile of their health status. It covers:

- Major lifestyle factors
- Personal and family history
- Symptoms
- Functional health status
- Quality-of-life issues
- Health interests
- Readiness to change

With their instantaneous health assessment profile, members know where to focus their attention for better health. They then can develop an action plan with a personal wellness worksheet and consult the Online Wellness Library for articles with practical suggestions. It's an easy and positive way to get your employees involved in their health.

To access our Personal Wellness Profile, members can log on to [www.fchp.org](http://www.fchp.org), go to the "Member" section and register to enter our new member portal, My FCHP. ■

illnesses per 100 full-time equivalent workers (FTEs). The rate among the smallest businesses, with one to 10 employees, was 1.4 per 100 FTEs.

The 2004 *Annual Survey of Occupational Injuries and Illnesses* reveals that, for all private industries, there were 67 fatalities and a total number of 93,400 nonfatal occupational injuries. Most injuries were caused by overexertion, contact with objects or equipment, and falls. While Massachusetts businesses

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## business buzz - continued

clearly are providing safer workplaces for their employees, there's still room for improvement.

For details about the *Annual Survey of Occupational Injuries and Illnesses*, go to [www.mass.gov/dos/stats/index.htm](http://www.mass.gov/dos/stats/index.htm). For information about safety programs for your company, go to [www.osha.gov](http://www.osha.gov) or call the U.S. Occupational Safety and Health Administration at 800-321-OSHA. ■

### for your safety

A key safety tip for any workplace is to keep hallways, aisles and stairs clear of clutter, debris and tripping hazards, such as wastebaskets, electrical and computer cords, footstools and open drawers. Keep walkways free of holes, ruts and obstructions. Clean up spills of water, grease, oil or other liquids at once. ■

### talking about costs ...

Why do increases in my health insurance usually outpace the rate of inflation?

The reason is something called "medical trend"—the rate of increase in health care costs for a given group of people in one year as compared to the previous year. Medical trend takes into account several cost drivers, particularly increases in the cost of services and in the utilization and mix of those services.

- **Price increases:** As salaries, supplies, malpractice insurance, general overhead and more continue to go up, doctors' offices and hospitals raise the prices of visits, procedures, lab tests and hospital stays to offset these expenses. They pay more, so we pay more. In addition, the higher prices of improved medical technologies, advanced therapies and new medications all help push medical trend upward.

- **Utilization increases:** Utilization refers to how people use health care—both how often they need services and how many services they use each time. Utilization has the biggest impact on trend, tracked by higher incidences of claims. More people are seeing their doctors more often, and each visit includes more tests, procedures and prescriptions—the prices of which are all going up. Plus, the large, aging population (Baby Boomers are reaching their 60s) is having a huge impact on utilization. While Baby Boomers were once getting X-rays for skiing injuries, they are now getting MRIs. That means more people are getting MRIs, even as MRIs grow more costly.

When underwriters factor together these cost drivers with others, like provider reimbursement increases and government-mandated benefits, the result is a medical trend that usually outpaces inflation.

We need to continue to develop strategies to respond to medical inflation, including guiding employees/consumers to a greater awareness and understanding of the cost of health care. ■

### more health care info for consumers

Businesses are looking more closely at offering plan options, including consumer-directed health plans, that engage employees to be more aware of and responsible for the cost of their care. Two new tools are now available to help consumers make good decisions about their health care.

The Massachusetts Health Quality Partners, an independent coalition of physicians, health plans, purchasers and others, recently released online its *Quality Insights: Healthcare Performance in Massachusetts*. This is the first time MHQP has shared its quality health care data not only

with doctors and health plans, but also with the general public. Quality Insights includes two reports that are available to consumers at [www.mhqp.org](http://www.mhqp.org):

- **"Clinical Quality in Primary Care"**—Information comparing the performance of 150 Massachusetts medical groups providing preventive and chronic disease services.
- **"Patient Experiences in Primary Care"**—Results from the first-ever statewide survey of patients' experiences with their primary care physicians. The report, funded by the state's major health plans, covers more than 400 adult and pediatric practices across the state, based on feedback collected from more than 50,000 patients. ■

## in our corner student recertification simplified

We have good news for your employees who have student dependents. We recently simplified the student recertification process.

Fallon Community Health Plan provides health insurance coverage for unmarried dependents (age 19 and over) that are enrolled as full-time students at accredited institutions. Once a year, FCHP certifies that a dependent is still eligible as a student for medical coverage.

We simplified this recertification process in two ways:

- Your employee no longer needs to send the student recertification form to the college's registrar for a seal or signature. As the FCHP subscriber, the employee now completes the form. (When they receive the recertification form, they should return it promptly to ensure ongoing medical coverage.)

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## in our corner - continued

- We have moved the recertification process from January to August to be more in line with the school year. **Our annual letter and recertification form did not go out in January; they will be mailed instead this summer.**

Please note that it is your employees' responsibility to notify us any time there is a change in their dependent's student status, including dropping to less than a full-time course load, withdrawing from school or graduating.

Eligibility for student dependents varies by employer group. Some employers have their own student certification processes, which will not change. If you have questions, please call your account manager at 800-333-2535.

If your employees have questions regarding student eligibility for coverage, they may call FCHP Customer Service at 800-868-5200 (TDD/TTY: 877-608-7677), Monday through Friday, 8 a.m. to 6 p.m. ■

## program for frail elders expands to charlton

Your employees in the region who are caregivers for elderly parents now have another resource to turn to for support. Summit ElderCare, sponsored by FCHP, is now open to participants at its new Charlton site on the campus of the Masonic Home. This is the first expansion of the program, which celebrated its 10<sup>th</sup> anniversary in 2005. The original facility remains on East Mountain Street in Worcester.

Summit ElderCare is an insurance, medical care and social services program in one convenient package. The program includes adult day care, home care, personal care and prescription drugs for its participants, as well as extensive support for their caregivers.

For more information, call 800-698-7566 (TDD/TTY: 800-439-2370) or visit [www.summiteldercare.org](http://www.summiteldercare.org). ■

## fchp leader receives top scouting honors

Eric Schultz, FCHP President and CEO, was given the Boy Scouts of America's highest honors in January at the Mohegan Council's fundraising dinner in Worcester. The Mohegan Council awarded Schultz the Distinguished Citizen



Award and the Distinguished Eagle Scout Award. Both awards are highly prized because they are rarely given. Schultz noted that Scouting has had a very positive impact on his life and has made him a better leader. He is an assistant Scoutmaster with Troop 100 in Westborough. ■



[www.fchp.org](http://www.fchp.org)

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