

a message from our president and ceo



Fallon Community Health Plan juggles two roles every day. As both a health insurer and employer, we encourage people to make everyday choices that will positively impact the cost and quality of their own health care and that of others.

At FCHP, we believe it's our responsibility to be innovative in developing programs and plan designs that lower health care cost trends. However, creative benefit designs alone can take us only so far. The more challenging and "trend-bending" actions focus on engaging consumers to make healthy lifestyle choices and/or better decisions that affect their chronic medical conditions.

For example, choosing not to smoke will have a direct and significant impact on the cost of care. Statistics consistently show that the cost of health care for non-tobacco users is lower than for those who smoke or use other tobacco products. The average tobacco user incurs 18% more in health care expenses.

Beginning January 1, 2007, FCHP as an employer introduced a **Non-Tobacco Advantage** incentive that

will reduce the premium contribution for our employees who don't use tobacco products. This is our way of rewarding employees for making decisions that enhance their health and wellness. At the same time, we encourage our employees who still smoke to enroll in FCHP's highly effective *Quit to Win* tobacco treatment program—for free—and also receive the premium contribution incentive.

As a health plan, we not only seek to develop new programs but also to implement them internally so that we can use our experience to provide tested programs to the market. At the core of our mission, *making our communities healthy*, is our drive to be a catalyst for innovative, healthy outcomes that make a difference in costs and lives. As an employer, we make it personal—and look forward to sharing this experience with our customers.

P.S. For information about our *Quit to Win* program, call 508-368-9540 or 888-807-2908. ■

Read the latest on health care reform—inside!

it pays to be fit with fchp

Our *It Fits!* program continues to be popular with our members. Every calendar year, *It Fits!* reimburses families up to \$200 for membership at a fitness center or in Weight Watchers®, or for participating in a variety of fitness activities and school sports programs.

So spread the word! As we begin a new year, FCHP members are eligible for another reimbursement up to \$200. And, please remind your employees **that they have until March 31, 2007 to submit a reimbursement form for eligible 2006 activities!**

For details, go to our Web site at www.fchp.org/Extranet/Members/Wellness/ItFits.htm.

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

key group added in pioneer valley

The FCHP Select Care network has contracted with the **Valley Medical Group**, an independent, multispecialty group that provides primary and specialty care to residents of the Pioneer Valley in Western Massachusetts. This new relationship adds 40 providers to the network, including 21 primary care physicians. Valley Medical Group is affiliated with Cooley Dickinson Hospital in Hampshire County and Franklin Medical Center in Franklin County.

FCHP recently expanded into Western Mass., giving our members access to seven of the region's largest hospitals, including Baystate Medical Center, and more than 1,500 providers in Franklin, Hampden and Hampshire counties.

introducing ...



Last fall, **Dennis Cahill** joined FCHP in the new position of **Vice President of Sales and Account Management**. FCHP is pleased to have someone of Dennis' caliber overseeing our account management services for you.

Dennis was most recently Vice President of Sales at Anthem Blue Cross Blue Shield New Hampshire. Over the last five years, he directed the efforts of the plan's sales, service and account management staff for all commercial product lines. Prior to Anthem, Dennis held progressively more responsible sales and marketing positions with several health plans in Connecticut. He has his M.B.A. from the University of Hartford and a B.A. in business from Babson College.

health care reform

FCHP will continue to keep you up to date as we receive information on other aspects of the Massachusetts health care reform law. At any time, be sure to consult our Web site for details on reform issues. Follow the link on our home page, www.fchp.org, to the special employer section. You also can visit the Governor's Health Care Plan section of the Commonwealth of Massachusetts Web site at www.mass.gov.

technical corrections bill signed

On October 26, Gov. Romney signed a technical corrections bill to the health care reform law that clarifies several of its sections and finalizes some of its details. It touches on many of the key areas of the original bill.

- **young adult health plans**
 - The effective date changed from April 1, 2007 to July 1, 2007.
- **expanded dependent coverage**
 - The effective date for the dependent coverage increase to age 26 changed to January 1, 2007. (FCHP's effective date remains April 12, 2006.)
- **small-group/individual market**
 - The small-group and non-group markets merge, effective July 1, 2007.
- **125 cafeteria plans**
 - The effective date for section 125 plans changed from January 1, 2007, to July 1, 2007.
 - The effective date of the section creating the free rider assessment changed from April 12, 2006, to January 1, 2007.
- **waiting periods**
 - The maximum waiting period was reduced from six months to four months, effective April 12, 2006.

- **mandate moratorium**
 - The effective date changed from July 1, 2007, to April 12, 2006.
- **hsa requirement with high-deductible plan**
 - It is only required if the deductible is equal to the maximum annual contribution to a health savings account.
 - Nothing shall prohibit an HMO from being issued with deductible limits consistent with those approved before April 1, 2006, nor require an HSA.

fchp offers products in first reform wave

Fallon Community Health Plan currently is one of only four managed care organizations in Massachusetts participating in the new Commonwealth Care program to offer new plans to eligible residents who don't have insurance coverage.

If you have any employees without health care insurance, they may be eligible for these new products.

fchp's commonwealth care options

- **incomes at or below 100% of fpl**

This fall, FCHP began offering **Commonwealth Care FCHP Direct Care, Plan 1**. This plan design is for people whose incomes fall at or below 100% of the federal poverty level. Members have access to FCHP Direct Care network and comprehensive benefits, including coverage for office visits, prescription drugs and hospital care. The FCHP Direct Care network includes Acton Medical Associates, Charles River Medical Associates, Fallon Clinic and Southboro Medical Group.
- **incomes between 100.1% and 300% of fpl**

As of January 1, 2007, people with incomes between 100.1% and 300% of the federal poverty level may enroll in **Commonwealth Care FCHP Direct Care, Plans 2 to 4**. These plans also give members comprehensive benefits and access to the FCHP Direct Care network. Individuals who are eligible to enroll in these plans will receive premium assistance (based on income) from the Commonwealth to help pay for their insurance coverage.

eligibility criteria

To be eligible for Commonwealth Care, a person must be: (1) uninsured; (2) age 19 or older (eligible children under age 19 enroll in MassHealth); (3) a U.S. citizen or national, qualified alien or alien with special status; and (4) part of a family whose monthly income before taxes and deductions is at or below 300% of the federal poverty level.

more information

For questions about Commonwealth Care FCHP Direct Care, please contact your FCHP account manager at 800-333-2535.

For information about all health plan options available through Commonwealth Care or for eligibility questions, contact the Commonwealth Care Support Program at 877-MA-ENROLL (TTY: 877-623-7773), Monday through Friday from 8 a.m. to 5 p.m., or visit the Commonwealth Care Web site at www.mass.gov/connector.

new dependent age verification begins

The Massachusetts health care reform law increased the dependent age eligibility to age 26 or two years past the loss of dependent status, whichever comes first. **As a result, FCHP's process and guidelines for verifying dependent status have changed.** (This change is not applicable to ASO groups. Also, some FCHP employer groups have chosen not to follow the legislation.)

Previously, FCHP terminated coverage once a child reached age 19 and sought verification of full-time student status. **Beginning immediately**, we no longer verify student status for most accounts.* Instead, at the end of January we will send members a letter and form to verify their child's dependent status to ensure continued coverage under the new guidelines. Eligibility details will be included.

Please encourage your employees to respond. For assistance, they may call FCHP Customer Service at 800-868-5200 (TDD/TTY: 877-608-7677), Monday through Friday from 8 a.m. to 6 p.m.

* For ASO groups and those employers that choose not to implement the new guidelines, the annual student certification took place in August. The letter and form no longer required a school seal, only completion of the form signed by the subscriber.

business buzz

pandemic flu: are you ready?

No one knows when the next flu pandemic will occur or how severe it will be. But the avian influenza, or "bird flu," virus in the headlines has many people wondering if one is around the corner. Businesses might face significant employee absenteeism, low customer turnout and even closings.

There currently is no vaccine against avian flu. The U.S. Department of Health and Human Services notes, "In the event of pandemic influenza, businesses will play a key role in protecting employees' health and safety. ... Planning for pandemic influenza is critical. ... As with any catastrophe, having a contingency plan is essential."

HHS and the Centers for Disease Control and Prevention offer guidelines, including a checklist, to assist businesses in planning for a pandemic outbreak and other comparable catastrophes. These are available at www.pandemicflu.gov/plan/business/index.html

The checklist identifies important, specific activities businesses can do now to prepare, many of which will also help you in other emergencies. For additional information and resources for you and your employees, turn to FCHP's brochure, *Pandemic Flu: Be Aware and Prepare*, available from our home page at www.fchp.org.

members appreciate personal care

FCHP's many benefits and wellness features encourage our members to take care of themselves to prevent illness. But we know that isn't always possible. That's where FCHP's comprehensive care services come in under our *Every Day Health* program.

FCHP's care services programs automatically provide the services that can help our members get well—or better keep in check such conditions as coronary artery disease, congestive heart failure, diabetes and asthma. FCHP has one nurse care specialist coordinating all care for each member, regardless of the number of services involved. Members who have received our special attention are more successful in following their treatment plan and managing their day-to-day care, which often minimizes health complications.

Here's what one of our members recently said about FCHP care services:

"Shortly after my company switched our health insurance plan to FCHP, I was admitted to the hospital with congestive heart failure and required surgery.

"The care I received was second-to-none. The attention I was given by Joseph Yelinek, R.N., my nurse care specialist, was great. Joe answered any questions that I had and sent me information on heart failure and dieting.

"I will always have the comfort of knowing I can count on the professionals at Fallon Community Health Plan if I am ever in need of help again!"

– Nancy Robidoux, Bigelow Nurseries, Inc.

For more information about FCHP care services, please call your account manager at 800-333-2535.

in our corner

excellent times three

FCHP has retained the highest level of accreditations—"Excellent"—from the National Committee for Quality Assurance, or NCOA. And for the first time ever, we've received this accreditation rating for all three of our core products: commercial HMO, Medicare Advantage and Medicaid (or MassHealth). FCHP is now the only accredited Medicaid HMO in the state.

referrals simplified

Beginning January 1, 2007, the FCHP referral process is much simpler for all involved. Currently, primary care physicians have to submit a referral to FCHP prior to, or in time with, the date of service. In 2007, PCPs need to give only the specialist physician their FCHP vendor ID number—and the specialist will include that number on the submitted claim. PCPs no longer need to contact FCHP. They will work directly with the specialists to expedite services for our members.

www.fchp.org improved

We recently launched an updated version of our Web site, www.fchp.org. The "new" site features a fresh visual design that is in line with our brand as well as a number of usability improvements, including larger, easier-to-read text; improved navigation; and enhanced page layout. In addition to these benefits, the site now uses a content management system that allows us to keep the site content very current for our members.

golfers raise \$100k+ with fchp

FCHP's first annual **Golf FORE a Goal** charitable golf tournament was a huge success—raising more than \$115,000 for our targeted community organizations, the Boys & Girls Clubs. Thank you to all of you who joined us in September at the Worcester Country Club to support our mission, *making our communities healthy*. FCHP distributed the funds to Boys & Girls Clubs of Worcester, Lynn, Lawrence, Salem, Lowell, North Central Mass., Blackstone Valley, Webster/Dudley, Cambridge, Springfield, Westfield and Amherst.

quiz winner to attend sharks game

Congratulations to Linda Cormier of Bovenzi, Inc., in Leominster, who was the winner of the content quiz in the last issue of *Employer Edge*. Linda won four box tickets to a Worcester Sharks game at the DCU Center's hockey rink in Worcester.



www.fchp.org

Employer Edge is published quarterly to provide employers with the latest news, trends and marketplace information in health care. Please share this issue with your coworkers. E-mail your comments on *Employer Edge* to Employer.Edge@fchp.org.

For information about products or programs, ask for your account manager at **800-333-2535**.