

FCHP plan design changes for April 1

Fallon Community Health Plan continues to offer flexible and innovative products to meet the needs of the business community. To remain competitive in pricing and plan design, we are making some adjustments to the FCHP product portfolio that will affect our FCHP Direct Care, FCHP Select Care and Fallon Preferred Care products.

See chart summaries of our 2009 plan design changes at the end of our online version of *Employer Edge*, at fchp.org/Employers/EmployerEdge.htm.

The following changes will apply at anniversary renewal dates on or after April 1:

- FCHP is adding a new plan design option called **Premium Saver 1500**, which will include a \$1,500 individual/\$3,000 family deductible. This option is available for groups under all three product lines.
- We've modified copayment amounts for office and chiropractic visits, emergency room visits, same-day surgery, imaging and prescriptions for some HMO and PPO plans and have adjusted out-of-pocket maximums for certain plans.
- We've switched to a closed formulary for three plan designs that previously had no-drug options: Premier II, Premium Saver II and Premium Saver 2000/500 II. The formulary list is limited, and drugs not on the list will not be covered by the prescription drug benefit. A complete listing of prescription drugs available in the closed formulary will be found on our Web site as of April 1 at fchp.org/Employers/OnlineDrugFormulary.htm.

The following change goes into effect immediately as of April 1, 2009:

- For all of our plan design options,* we've changed the number of physical and occupational therapy visits allowed each year—from 20 visits per illness or injury to **60 visits per calendar year combined for physical and occupational therapy**.

* Applies to all commercial plans except those who have specified different PT/OT benefits (e.g., state and federal employee plans). Does not apply to ASO plans, Commonwealth Care or to Fallon Senior Plan™ and MassHealth.

To review updated *Summaries of Benefits*, please visit our Web site at fchp.org/Employers.

If you have any questions about these product changes, please call your account manager at 1-800-333-2535. ■

FCHP adds doctors in southeastern Mass.

Fallon Community Health Plan has expanded its network options for people living in the southeastern part of Massachusetts.

- Now, members of FCHP Direct Care may see providers affiliated with Signature Healthcare Brockton Hospital and Signature Healthcare Bridgewater Goddard Park Medical Associates—a network of over 550 primary and specialty providers.
- Our FCHP Select Care members now may see more than 175 providers affiliated with Jordan Physician Associates, New Bedford Medical Associates, Plymouth Medical Group, Southcoast Physician Network and Truesdale Cardiology, as well as others.

New hospitals available to our Select Care members include Southcoast Health System's Charlton Memorial Hospital, Fall River; St. Luke's Hospital, New Bedford; and Tobey Hospital, Wareham. FCHP has also added Jordan Hospital in Plymouth and Morton Hospital in Taunton to the Select Care network.

Remember, we offer FCHP Direct Care, FCHP Select Care and our PPO option as an attractive, triple-product solution package. For details, call your FCHP account manager today at 1-800-333-2535. ■

"The three rules of work: 1. Out of clutter, find simplicity. 2. From discord, find harmony. 3. In the middle of difficulty, find opportunity."

– Albert Einstein

Members covered for CVS MinuteClinic® visits

Fallon Community Health Plan's commercial plan members* age two and older are now covered for treatment received at new MinuteClinic® locations opening in the state. MinuteClinic, Inc., is a subsidiary of CVS Caremark Corporation.

MinuteClinic certified nurse practitioners and physician assistants are trained to diagnose, treat and write prescriptions for certain common ailments (strep throat, routine ear, eye and sinus infections, minor burns or rashes)—and offer routine vaccinations. FCHP members can take advantage of the convenient locations and extended access as the clinics are open seven days a week and never require an appointment or referral.

For more information and current locations, go to minuteclinic.com.

* Members of FCHP MassHealth and Fallon Senior Plan are not covered for visits to mini-clinics. ■

Insurance Partnership: Resource for small groups

The Insurance Partnership is a Massachusetts program that helps small business owners provide health insurance for their uninsured employees. The Partnership pays part of the employer share of health insurance costs and also pays part of the employee monthly premiums.

For more details about the program and a brochure you can download, go to the Insurance Partnership's Web site at insurancepartnership.org. You may also call them at 1-800-399-8285 (in state) or 1-781-830-8282 (out of state). ■

FCHP offers more choice, more savings

Fallon Community Health Plan is unique in the diversity of plans, benefits and networks we offer to help employers provide excellent and affordable health care coverage. At your anniversary renewal date in 2009, please talk to us about the following:

Triple-network choice. One way FCHP helps employers and their workers save money is with our "triple option" network approach. We offer our two HMO networks—FCHP Direct Care (11,000+ providers) and FCHP Select Care (18,000+ providers)—alongside our PPO (550,000+ providers) at designated price points to tailor plans to best suit them.

Defined contributions with Direct Care. We're seeing more employers pursuing a defined-contribution approach for plan offerings. Based on your coverage and savings goals, you can choose to make a defined contribution for one plan/network. For example, with today's economy, we have more employers who are encouraging their employees to choose FCHP Direct Care by targeting their contribution to that plan. **Our Direct Care plan accesses a broad choice of efficient, top-quality providers at significant premium savings.**

If employees prefer an even broader network, they may buy up to FCHP Select Care or Fallon Preferred Care. Regardless of choice, employees can elect the same benefit plan. This allows employers to continue offering top coverage while also giving employees the opportunity to choose how they will budget their health care dollars.

Plan design options. Every business has employees with different health care needs. At FCHP, we make it easier with an array of plan design options for employers to cover what's important to their individual employees while not charging them for what they don't need.

Benefits that give more. All of FCHP's plans provide incentives to keep our members well—and save them money. For example, ask about our zero-dollar copayment to encourage preventive care, our It Fits! reimbursement of up to \$400 and our Oh Baby! program that gives parents-to-be great "extras," such as a convertible car seat, for free.

No other health plan is like Fallon Community Health Plan. For more details, call your account manager at 1-800-333-2535. ■

FCHP Direct Care network

- Acton Medical Associates
- Charles River Medical Associates
- Fallon Clinic
- Highland Healthcare Associates IPA
- Lahey Clinic
- Lawrence General IPA
- Lowell General PHO
- Mount Auburn Cambridge IPA
- Northeast PHO
- Signature Healthcare Bridgewater Goddard Park Medical Associates
- Southboro Medical Group
- **Plus—more than two dozen top-notch hospitals** ■

FCHP to partner with CVS Caremark Specialty for retail specialty drugs

On June 1, 2009, Caremark Specialty Pharmacy Services will become FCHP's exclusive provider for all specialty drugs dispensed through the pharmacy benefit. (No changes will be made to specialty drugs that are billed through the medical benefit.) This move will allow FCHP to provide the most appropriate level of care while maximizing benefits for our members.

The change means that FCHP members using specialty drugs through the pharmacy benefit will be required to use **CVS Caremark Specialty Pharmacy - Mail order 1-877-287-1234**. The benefit will allow members to fill the initial script at any participating pharmacy, but then all refills must be obtained via mail order.

Caremark Specialty Pharmacy Services is a leading provider of specialty pharmaceuticals that are used in the management of specific chronic or genetic conditions such as cancer, infertility, MS, osteoarthritis and rheumatoid arthritis, Hepatitis C and macular degeneration.

FCHP members will receive extensive services with the CVS Caremark Specialty Pharmacy, which provides not only the medicines but also personalized pharmacy care management services, including:

- Access to an on-call pharmacist 24 hours a day, seven days a week
- Coordination of care with the member and his/her doctor
- Convenient delivery directly to the member's or doctor's office
- Medicine- and disease-specific education and counseling

Reminder: FCHP fitness reimbursement up in '09

Fallon Community Health Plan has one of the highest fitness reimbursements of any health plan in Massachusetts. For 2009, we increased our It Fits! annual reimbursement amount to **\$400** (up from \$300) for families and to **\$200** (up from \$150) for individuals. By popular request, we're now reimbursing for race entry fees and hiking club fees—great additions to our long list of eligible fitness activities.

This feature is part of our standard benefits package* for members of FCHP Direct Care, FCHP Select Care and Fallon Preferred Care. Please remind your FCHP member employees to take advantage of this benefit.

For more details, go to fchp.org/Members/Wellness/ItFits.htm, or contact your account manager at 1-800-333-2535.

* Reimbursement amount may vary by plan design and employer. ■

- Online support through Caremark.com, including disease-specific information and interactive areas to submit questions to pharmacists and nurses

If you have any questions about this benefit change, please contact your account manager at 1-800-333-2535. ■

When your employees require more care services

Do you have employees with complex conditions who need help accessing the resources they need from either FCHP or the community?

Do you have employees who could benefit from a health care specialist focused on educating them about their condition and helping them to live as independently as possible?

Fallon Community Health Plan can help. As one of America's top-rated health plans, FCHP continues to prove that quality care is cost-effective care. We have innovative programs like Special Deliveries, which is designed specifically

to guide women with high-risk, pregnancy-related health needs. In addition, we have complex case management services, as well as disease management services for FCHP members with chronic asthma or diabetes, or who have cardiac issues.

Our programs give extra support by providing care coordination, education and helpful tips on navigating the health care system. Our staff collaborates closely with a member's providers to ensure appropriate care.

We help FCHP members to complete a health screening and create a customized care plan focused on individual goals, shared action plans and reinforcement of positive behavior.

For more information about FCHP's Care Services programs, please contact your account manager at 1-800-333-2535. ■

Business buzz

Overview of COBRA changes under “stimulus law”

We’ve been informing you about significant changes made to COBRA on February 17 with the signing into law of the American Recovery and Reinvestment Act of 2009 (ARRA), also known as the 2009 Economic Stimulus Plan. This has been a moving target as the government incrementally releases guidance about the new requirements. Here is a basic summary of what’s new. *Please go to our Web site, fchp.org, for more details.*

What is the subsidy?

Effective February 17, 2009, the new law requires employers to comply with a **65% federal subsidy of COBRA health insurance premiums** to employees involuntarily terminated from September 1, 2008, up through December 31, 2009, and who are otherwise eligible for COBRA. Spouses and dependents are also eligible and may independently receive a subsidy. Employees terminated for gross misconduct or who exceed certain income levels are not eligible.

The new law applies to both the federal COBRA law and the state “mini-COBRA” law, although some provisions apply differently to mini-COBRA.

How does this work?

The 65% subsidy should be calculated off of the actual amount the employer charges the individual to purchase continuation coverage. This may be higher or lower than the full cost of the group rate.

Eligible individuals are entitled to the subsidy for up to nine months—or until they become eligible for coverage under another employer’s plan or Medicare.

Employers are expected to cover the cost of the subsidy for eligible individuals, and then recover the subsidized amount of the premium by withholding the payment as a credit against federal payroll taxes. Credit is earned on the date the individual’s payment is received.

Any subsidy an employer provides under the new law will take the form of a refundable payroll tax credit on the employer’s employment tax returns (such as Form 941). The employer is permitted to offset any payroll tax liabilities. If the subsidy exceeds the payroll tax liabilities, employer will receive a tax refund. *Form 941 has been amended by the IRS to take this credit into account.*

In our corner

- **Google makes “Mini” FCHP debut.** Google™ Mini, a smaller version of Google, is now the search tool for FCHP’s Web site. The Mini works just like the Google.com search, which so many people already understand how to use. It’s also just as powerful, which means search results will be much more relevant. With Google Mini in place, our site will be more user-friendly, faster and more accurate for all visitors, whether current members or prospective customers.
- **Pay It Forward continues in 2009.** Fallon Community Health Plan is extending its Pay It Forward program for another year. In February, 30 FCHP employees were randomly chosen to give away \$500 each in corporate money to charitable organizations of their choosing, which will be announced this spring. The program began as a 30th FCHP anniversary special in 2007 and continues to generate great feedback. ■

What are an employer’s responsibilities?

■ Notification requirements

Employers have several notification requirements, including informing former employees of the new subsidy, of their right to opt in to COBRA if they previously declined, special enrollment rights, when their right to a COBRA subsidy will end and their choice of a permanent waiver of the subsidy. *The Department of Labor has issued model notices for employers to use. See dol.gov/ebsa/COBRAModelNotice.html.*

■ Required reports:

No additional information relating to the COBRA subsidy is to be submitted with the Form 941, either electronically or in paper form. However, those claiming the credit must maintain supporting documentation for the credit claimed. For details, see: irs.gov/newsroom/article/0,,id=204708,00.html.

If you have any questions about the COBRA changes, please call your FCHP account manager at 1-800-333-2535. ■



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For information about products or programs, ask for your account manager at 1-800-333-2535.