

## FCHP plans among nation's best

According to the 2011-12 health insurance plan rankings of the National Committee for Quality Assurance (NCQA), Fallon Community Health Plan continued to have a strong performance nationwide for quality and member satisfaction:

- #1 Medicaid health plan (out of 99 plans)
- #12 Medicare HMO plan (out of 341 plans)
- #13 Commercial HMO plan (out of 390 plans)

The NCQA compares and ranks health plans across the country based on a variety of quality and customer satisfaction measures, including access to care, treatment of certain diseases and prevention efforts.

Additionally, FCHP maintains "Excellent" Accreditation status for its commercial, Medicaid and Medicare Advantage products—the only Massachusetts health plan to be accredited across all three product lines.

*NCQA is a private, non-profit organization dedicated to improving health care quality. NCQA's Medicaid Health Insurance Plan Rankings, 2011-2012; NCQA's Medicare Health Insurance Plan Rankings, 2011-2012; and NCQA's Private Health Insurance Plan Rankings, 2011-2012. ■*

## Network news

Effective January 1, 2012, **Beth Israel Deaconess Medical Center** in Boston will be an in-network medical facility for our FCHP Select Care members. Although Beth Israel Deaconess remains out of network for FCHP Direct Care members, these members continue to have access\* to Beth Israel Deaconess through our Peace of Mind Program™.

Also effective January 1, 2012, FCHP Select Care members will have in-network access to providers in the Beth Israel Deaconess Physician Organization (BIDPO), the independent physician network affiliated with Beth Israel Deaconess Medical Center.

BIDPO's physicians use local hospitals for primary and secondary care, including key community hospitals

such as Beth Israel Deaconess-Needham, Milton, Anna Jaques and Lawrence General. Currently, BIDPO has over 450 primary care physicians and 1,300 specialists in their physician organization.

If you have questions, please contact your FCHP account manager at 1-800-333-2535.

*\* Some restrictions apply. Members may only access the Peace of Mind Program for specialty care.*

*FCHP Direct Care is a limited provider network. This plan provides access to a network that is smaller than FCHP Select Care. In this plan, members have access to network benefits only from the providers in FCHP Direct Care. Please consult the FCHP Direct Care provider directory—a paper copy can be requested by calling our Customer Service Department at 1-800-868-5200—or visit the provider search tool at [fchp.org](http://fchp.org) to determine which providers are included in FCHP Direct Care. ■*

## Product news

### ■ Reminder: FCHP ID cards get a makeover

Many FCHP members will be seeing new-looking ID cards as they join the plan or have benefit changes upon their renewal this January and throughout 2012. We've redesigned our ID cards to be easier to read for our members and to help clarify network differences for our providers. To simplify information, we have spelled out the benefits, color-coded the cards by network and increased font sizes. To see a sample of the new cards, go to [fchp.org/members/news-announcements/new-ID-cards.aspx](http://fchp.org/members/news-announcements/new-ID-cards.aspx). ■

### ■ Health insurance solutions for Massachusetts municipalities

The Municipal Health Insurance Reform Act opens the door for municipalities to have more flexibility in health insurance options. One way we have responded is to put key information municipalities can use and reference on our Web site. Go to [fchp.org/find-insurance-business/municipalities.aspx](http://fchp.org/find-insurance-business/municipalities.aspx). The page has helpful resources such as a guide to understanding the new muni law, FCHP's solution brief for Massachusetts municipalities, and a link to the mass.gov administration and finance Web site. (continued)

## Inside this issue

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## Product news (continued)

FCHP's qualified and experienced experts can collaborate with a municipality's team to determine plan options to maximize savings, develop a competitive benefit structure and price point, and create and deliver member and provider education. If you have questions, please contact your FCHP account manager at 1-800-333-2535. ■

### ■ UltraBenefits offers cost-management solutions

Many employers are turning to higher-deductible plans to manage their health care costs, but also want to minimize the impact on their employees. One way to do this is to introduce either a Health Reimbursement Account, which an employer partially funds, or a Flexible Spending Account, which gives employees a tax break.

Fallon Community Health Plan's subsidiary, UltraBenefits, Inc., offers employers innovative solutions to control benefit plan costs. Our on-site liaison with the TPA, Molly Hebert, works full-time with our account managers to help employers take advantage of HRA and FSA funding alternatives.

You enjoy the benefits of bundling your medical, HRA and FSA administration into one resource with FCHP's integration with UltraBenefits. Also, reimbursement is easy with our direct claims feed, so there's little or no paperwork for either you or employee.

Any FSA started through UltraBenefits uses Benny™, the Prepaid Benefits Card—which works like a debit card—to access the FSA funds, making the process faster, easier and more convenient than ever.

For more information about how you can benefit from FCHP's UltraBenefits partnership, please contact your FCHP account manager at 1-800-333-2535. ■

### ■ Deductibles: What applies ... and what doesn't

Many of our health insurance plans now have a deductible, a set dollar amount that members pay out of pocket before FCHP pays for services. Generally, treatment and diagnostic services are subject to a deductible, but preventive care is not. What's the difference?

#### ***What is considered "preventive?"***

These are the services members get when they are symptom-free to help them stay healthy and identify problems early. Most care done as part of a routine physical is preventive. These services do not apply to a deductible. A member still may have to pay a copayment or coinsurance.

#### ***What is considered "diagnostic?"***

When a member already has symptoms of, or risk factors for, a health problem and the doctor orders tests to better identify the condition and its extent, the services are considered diagnostic. For example, if someone goes to the doctor every few months to monitor an existing illness to prevent it from getting worse, that's considered treatment. If the person has diabetes and goes in for a quarterly checkup for blood work, etc., that's a *diagnostic service*. These care situations are subject to a deductible.

Once the deductible amount is met, members still are responsible for their copayments and/or coinsurance for certain services.

If you have questions, please contact your FCHP account manager at 1-800-333-2535. ■

### ■ Our Medicare group plans

For more than 30 years, FCHP has offered Fallon Senior Plan™ solutions to groups in Massachusetts. If you have questions, we have the answers. Here are a few things to remember about FCHP's Medicare Advantage group plan options:

- Potential senior plan enrollees need to be enrolled in Medicare Parts A & B, and they must continue to pay their Medicare Part B premium. Members are not required to reside within FCHP's senior plan service area.
- Our senior plan group product can be implemented on the first of any month.
- FCHP's senior plan group product doesn't cost the employer anything additional.
- FCHP can write a group plan as long as at least one Medicare-eligible employee or dependent enrolls.
- For groups with 20+ employees, senior plan enrollees must be retired or working less than benefit-eligible hours.

#### ***Senior HMO network expands!***

FCHP is pleased to announce that our Fallon Senior Plan Premier HMO has added to its network Central Massachusetts Independent Physician Association (CMIPA), Tri-County Medical and Health Alliance Medical Group, effective January 1, 2012. In addition to some facilities, these groups include over 100 PCPs and specialists.

These groups join other top-notch providers that are already part of this network, including UMass Memorial Health Care, Saint Vincent Hospital, Reliant Medical Group, Heywood Hospital and physicians, Mercy Medical Center, Hampden County Physician Associates and their affiliates, and others. (continued)

**For more information** ... about your Medicare group plan benefits, services and enrollment requirements or about Medicare Parts A, B and D, please call Medicare Group Sales Executive Brian Guagnini directly at 1-508-368-9578.

**Caregiver support, too.** Also, FCHP offers its customers unique expertise in the field of senior care services with several programs that provide coordinated care and support for an older loved one, such as our Summit ElderCare and NaviCare options. For information, go to [fchp.org/about-fchp/senior-care-services.aspx](http://fchp.org/about-fchp/senior-care-services.aspx). ■

### In our corner

■ **Proof of insurance coming soon**  
By January 31, 2012, FCHP will mail its commercial plan subscribers who are Massachusetts residents a 1099-HC form (proof of minimum creditable coverage), as mandated by the Massachusetts Health Care Reform Act. (This does not apply to Fallon Senior Plan™ members.)

The form shows coverage for the subscriber and all dependents covered under the plan. The subscriber (and dependents over the age of 18) will use the information on this form to complete state form Schedule HC when filing 2011 state income taxes. Generally, Massachusetts residents age 18 and older must have MCC health insurance as of January 1, 2011, or face tax penalties. ■

■ **Supporting our communities**  
In support of our mission, *making our communities healthy*, and our not-for-profit status, Fallon Community Health Plan regularly makes charitable donations in our service area.

- Our **annual fundraising event** in September brought together our many partners and friends throughout the community to help us raise

more than \$150,000 that we are donating to 60+ food pantries and hunger relief programs throughout Massachusetts.

- FCHP continued its **Pay It Forward program**, in which 30 employees are chosen at random to each distribute \$500 to a charity of their choice. Employees donated to

such organizations as the National Kidney Foundation, Brain Injury Association of Massachusetts, Springfield Shriners Children's Hospital, American Red Cross of Central Mass., Make-A-Wish Foundation of Mass. and R.I., Sherry's House and Joslin Diabetes Center.

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### Benefit news

■ **Weight Watchers® changes—and new weight-loss options**  
FCHP commercial plan members\* will no longer request the Weight Watchers coupons from Customer Service or online that, in turn, reduced their It Fits! reimbursement total. The process change is effective January 1, 2012.

Now, these members will sign up with Weight Watchers directly and be reimbursed by submitting the It Fits! form with proof of purchase. FCHP reimburses \$400 for families and \$200 for individuals for many health activities.\*\* For more information and a registration form, members may go to: [fchp.org/members/wellness/It-Fits-fitness-reimbursement.aspx](http://fchp.org/members/wellness/It-Fits-fitness-reimbursement.aspx).

This approach offers more flexibility to attend either local Weight Watchers meetings or sign up for Weight Watchers Online or Weight Watchers Monthly Pass Online at [weightwatchers.com](http://weightwatchers.com). For information about these programs, members may call Weight Watchers directly at 1-800-767-8021.

Now, other weight-loss options are available, too. FCHP commercial plan members may be reimbursed for registration costs for **Jenny Craig®** or the membership fee for **TOPS®** (Take Off Pounds Sensibly) through the It Fits! program. Both weight loss programs are cited by the AMA's clinical guideline for the assessment and management of adult obesity.

Our eligible **Fallon Senior Plan members** will continue to call FCHP Customer Service to receive coupons for 13 consecutive weeks of the Weight Watchers program at no extra cost.

If you have questions, please contact your FCHP account manager at 1-800-333-2535.

\* FCHP Direct Care, FCHP Select Care, Fallon Preferred Care, Flex Care Select, Commonwealth Care and Advantage Plan members.

\*\* Program eligibility and benefits may vary by employer, plan and product. Weight Watchers® is a registered trademark of Weight Watchers International, Inc. ■

## In our corner (continued)

- For our 2011 **FCHP Community Benefits Grants**, we awarded more than \$100,000 in grants to support innovative, community-based programs aimed at improving access to good nutrition and promoting physical activity; providing health and social services for seniors; or preventive health and social services for children during the first five years of life.

Grant recipients were: Boys and Girls Clubs of Worcester, Greater Lowell, Lawrence and North Central Mass.; Community Action of the Franklin, Hampshire and North Quabbin Regions; Community Teamwork, Inc. in Greater Lowell; Genesis Club in greater Worcester; Rachel's Table's Children's Milk Fund; and the Town of Orange Elder Outreach Program. ■

## Wellness watch

- **Making New Year's resolutions last**
- **Choose a specific and realistic goal.** Instead of saying, "I will lose weight," say "I will lose 10 lbs." Focus your energies on one achievable goal and plan exactly how you'll get there.
- **Start with small steps.** Taking on too much at once is a recipe for failure. Make small changes that will motivate you and develop into new, long-term habits.

- **Don't panic on the side trips.** There'll always be challenges—the path to your goal is never a straight one. Consider relapses as learning opportunities. Forget perfection!
- **Get support.** The buddy system does work, and a good support system keeps you motivated.
- **Keep at it.** Old habits die hard—it takes time to reprogram yourself. If what you're doing isn't working, reevaluate your approach and try a new strategy. You're worth it! ■

### ■ Resolutions support for FCHP members

With FCHP, members get many extras to keep them healthy and active—and on track with their New Year's resolutions. For example:

- **It Fits!** This program reimburses families \$400 (and individuals \$200) each year for all kinds of healthy activities, like gym memberships, sports programs, yoga classes and even ski lessons and ski passes.
- **Quit to Win.** We provide counseling in a group setting or by phone, and discounted nicotine patches and gum to help members to stop smoking.

- **\$0 copayments.** Members pay nothing for a doctor visit for a routine physical, gynecological exam or well-child care, preventive screenings—even an annual eye exam.
- **CVS Caremark ExtraCare Health Card®.** Members can use this card from FCHP at all CVS stores or online—and get a 20% discount on over 1,500 CVS/pharmacy brand health-related products.

See [fchp.org/members.aspx](http://fchp.org/members.aspx) for more information. Or, contact your FCHP account manager at 1-800-333-2535.

*Benefits and coverage may vary by product, plan design and employer. ■*

## Is your e-mail up to date?

Do we have your correct e-mail address? This is an important tool we use to keep you informed about your FCHP coverage. Please send your current e-mail address to your FCHP account manager today. Thank you! ■



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



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