



1,400 providers added in New Hampshire for cross-border sales

Adding more choice and greater access to care for our customers, Fallon Community Health Plan has expanded its Select Care network into New Hampshire, adding approximately 1,400 providers and six hospitals in the region. We know many people cross borders for work, and this expansion allows us to provide an affordable option for these employers and employees.

FCHP Select Care, part of our commercial HMO product suite, is now available to employees of Massachusetts-based companies who **live in New Hampshire, work in Massachusetts** and receive their health insurance through their employer group.

The New Hampshire provider groups that have joined our Select Care network to date include:

- Advantage Network PHO
- Catholic Medical Center – Physicians Practice Associates
- Dartmouth Hitchcock Keene
- Dartmouth Hitchcock Manchester
- Dartmouth Hitchcock Nashua
- Derry Medical Center/Londonderry Family Practice
- Derry Pediatrics
- Elliot Physician Network
- Southern NH Internal Medical Associates

New Hampshire hospitals that are now part of our Select Care network are:

- Catholic Medical Center
- Cheshire Medical Center
- Elliot Hospital
- Parkland Medical Center
- Portsmouth Regional Hospital
- Southern New Hampshire Medical Center

FCHP also has a PPO product, called Fallon Preferred Care, which is available to residents in New Hampshire. ■

FCHP Direct Care network welcomes additional providers

Our FCHP Direct Care product is a popular choice for employers who want a high-quality, cost-effective focused-network option that offers up to a 13% premium savings over FCHP Select Care's more expansive network. The following providers recently joined a dozen other group practices who make up the FCHP Direct Care network:

- **Cape Ann Medical Center.** It's important to note that Cape Ann Medical Center is not part of Cape Ann Pediatrics.
- **Greater Lawrence Family Health Center.** Please note that the health center is not affiliated with Lawrence General PHO.
- **Woburn Pediatrics.** This group was previously part of the FCHP Select Care network, but now is also part of the FCHP Direct Care network. ■

Behavioral health providers added in Western Mass.

Beacon Health Strategies (Beacon), Fallon Community Health Plan's contracted vendor for behavioral health management and administration, has contracted with Baycare Health Partners to provide outpatient behavioral health services effective March 1, 2009.

The addition of this group further enhances Beacon's expansive network

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“Adversity has the effect of eliciting talents, which, in prosperous circumstances, would have lain dormant.”

– Horace

in Western Massachusetts. Within Berkshire, Franklin, Hampden and Hampshire counties, Beacon currently is contracted with over 550 behavioral health providers, programs and facilities to provide FCHP members access to quality behavioral health care in both inpatient and outpatient settings. ■

Resources for COBRA changes under the ARRA

As you know, significant changes were made to COBRA/Mini-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. There's a lot for employers to know.

For an overview of the changes, the forms you need and links to additional resources, go to our Web site at fchp.org. On our home page, look for the "COBRA subsidy information" link under "For employers." If you have additional questions, please call your FCHP account manager at 1-800-333-2535. ■

FCHP closed formulary plan options

Last January, the Commonwealth of Massachusetts minimum creditable coverage (MCC) requirements expanded to include prescription drug coverage. As a result, Fallon Community Health Plan chose to eliminate all plan options that do not include prescription drug coverage.

Today, all standard FCHP plans meet MCC guidelines. However, in order to provide affordable health plan options for our employers and consumers, FCHP has developed closed formulary plan options.

Employers and consumers can choose a closed formulary option with the following FCHP Direct Care and FCHP Select Care plan designs:

Premium Saver II and Premium Saver 2000/500 II. **It's important to note that you cannot offer plans of the same design (Premium Saver I and Premium Saver II) with both open and closed formularies; you must offer one or the other.**

You should weigh the following points when considering a closed formulary plan option:

- A closed formulary is a **limited** list of drugs covered by the health plan.
- There are approximately 2,000 drugs included on the closed formulary, compared with over 5,000 on a standard formulary.
- Drugs not included in the closed formulary will not be covered by the prescription drug benefit under any circumstances. **There will be no exceptions.**
- Closed formulary plans would not be appropriate for individuals with chronic conditions.
- Examples of drugs not included in the closed formulary include: antihistamines, cystic fibrosis medications, proton pump inhibitors, and HIV/AIDS medications. For a complete listing of drugs that are included in the closed formulary, visit fchp.org.

FCHP recommends that you speak with your account manager when considering a closed formulary plan, and to confirm the plan packages that are available to you. Call 1-800-333-2535. ■

Product diversity supports your needs

FCHP offers a variety of product and network choices that can accommodate the diverse needs of many different companies. If you're having difficulty meeting your FCHP premium payment in this challenging business climate, we want you to know that **you have the option of "downgrading" your plan offering at any time.** You might consider switching your employees' coverage

to a plan that has slightly higher out-of-pocket expenses but more affordable premiums. We can review what alternatives might be best for your business. For more details, contact your account manager at 1-800-333-2535.

Consider your options

Within each of our products (FCHP Direct Care, FCHP Select Care and Fallon Preferred Care) are unique plan designs with more choices that can help balance the benefits with the bottom line. In addition to our Premier options, which have a higher monthly premium, but lower copayments when services are received, we offer:

Premium Saver options, which are more affordable than the premier options, as they strike a balance between lower monthly premiums and slightly higher out-of-pocket expenses.

- **Deductible options** reduce the monthly premiums even further through the use of an annual deductible for certain services.
- **Inpatient copayment options** have no deductibles, but there is a copayment on hospital admissions.

Care Choice qualified high-deductible options are one of our lowest-cost plans, which can be partnered with a health savings account to help pay for out-of-pocket costs—giving even more flexibility when it comes to cost savings.

For more details about our product portfolio, please contact your FCHP account manager at 1-800-333-2535. ■

Minor benefit changes for mental health parity

Fallon Community Health Plan has made some minor changes to several of its products, effective July 1, due to recent mental health parity laws, which require that mental health and substance abuse services be covered at the same level as general medical care.

The 30-day substance abuse inpatient rehabilitation limit on FCHP Select Care, FCHP Direct Care and Fallon Preferred Care plans has been removed. In addition, the \$500 per year substance abuse outpatient limit on Fallon Preferred Care has been removed.

Updated *Summaries of Benefits* will be available on our Web site, fchp.org. If you have any questions, please contact your account manager at 1-800-333-2535. ■

Oh Baby!—now even more support for whole family

We've made our popular Oh Baby! program for members expecting or adopting a child even better, adding more choices to our menu of wellness items for the whole family—all at no cost. A member simply has to sign up.*

Oh Baby! continues to offer a home safety kit for childproofing your home, prenatal vitamins, exclusive discounts on baby announcements and other special items, plus eligibility for a drawing to receive a \$100 American Express® Gift Cheque.

Now more choice!

Our Oh Baby! package now includes new alternatives (in bold face) that parents-to-be may select:

- Choose either a convertible toddler car seat **or a breast pump.**
- Choose either the American Academy of Pediatrics' book, *Caring For Your Baby and Young*

Child: Birth to Age 5 or **Siblings Without Rivalry**, a #1 *New York Times* bestseller.

- In addition to reimbursement toward the cost of childbirth classes, we've added a **reimbursement of \$20 for either the childbirth refresher course or the sibling class.**
- We've included information on **where to get help for breastfeeding** and how to sign up for FCHP's Quit to Win **stop-smoking program.**

For more information, go to fchp.org/Members/OhBaby or call your account manager at 1-800-333-2535.

** Program eligibility and benefits may vary by employer, plan and product. ■*

MCC in 2010 under health care reform

FCHP announced changes in response to the minimum creditable coverage (MCC) guidelines for 2010. MCC is the least amount of coverage that an individual must obtain to be in compliance with the health care reform law.

Beginning in 2010, **plan design options with deductibles** exceeding \$2,000 (individual)/\$4,000 (family) and/or out-of-pocket maximums for in-network services that exceed \$5,000 (individual)/\$10,000 (family), **may be combined with a health savings account (HSA)** so that, when combined, the plan option meets the MCC 2010 requirement.

The MCC 2010 **standard for high-deductible health plan (HDHP) coverage also has changed.** This change requires that core services, including prescription drug coverage, be covered benefits under a high-deductible health plan. Members also must have access to a health saving account, and the HDHP must meet federal requirements. FCHP's HDHP, Independent Care Choice, currently

meets MCC 2009 standards because it is a high-deductible health plan and is not required to provide prescription drug coverage. However, beginning in 2010, Independent Care Choice will no longer meet MCC standards.

Also, the Department of Revenue announced that individuals who fail to obtain MCC insurance coverage this year will see an increase in the **maximum penalty from \$912 in 2008 to \$1,068 for 2009.** ■

More fitness activities reimbursed

Fallon Community Health Plan is proud to offer our members It Fits!, a program that compensates them for being healthy. With FCHP, members get physical and financial benefits for being active!

Remind your employees that if they are planning to hike or run in a road race this summer, It Fits! now **reimburses for hiking club and race entry fees.** And, that's just the beginning! If their kids are on a Little League team, going to a sports camp or taking karate lessons, we'll reimburse that, too.

FCHP's It Fits! program reimburses members for a large variety of fitness activities—**up to \$400 for families and up to \$200 for individuals.** The member simply completes a form and supplies us with the necessary documentation.

For more program information and how-to, visit fchp.org/Members/Wellness/ItFits.htm or call your account manager at 1-800-333-2535.

Program eligibility and benefits may vary by employer, plan and product. ■

Beware of health care fraud

Fallon Community Health Plan is committed to detecting, investigating and resolving instances of error, fraud and abuse. These might include using someone else's coverage or insurance card, filing claims for services or medications not received, a provider billing for services not actually performed, or a provider misrepresenting procedures performed to obtain payment for non-covered services.

Reducing fraud and abuse are essential to maintain strong and affordable health care. If you suspect fraud or abuse, please contact our Compliance Hotline at 1-888-203-5295. ■

Business buzz

Pandemic flu: Are you ready?

The emergence of the swine flu this spring was a reminder that no one knows when the next flu pandemic will occur or how severe it could be. Businesses were put on alert and wondered if they might face significant employee absenteeism, low customer turnout and even closings.

The swine flu alerts also triggered reminders of how serious and life-threatening the more familiar, "everyday" flu can be. In the U.S., at least 25 million cases of the flu are reported each year. These cases lead to 150,000 hospitalizations and some 30,000 deaths annually. The flu's danger comes from complications it can have in older people, children and people with health problems.

It's a good idea to be proactive in protecting your workplace from the consequences of any flu epidemic/pandemic.

The U.S. Department of Health and Human Services 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. Many of these ideas are appropriate to prepare for any flu season. These are available at www.pandemicflu.gov/plan/business/index.html.

For example, consider policies that prevent influenza spread at the worksite, such as promoting respiratory hygiene/cough etiquette, prompt sick leave for employees

In our corner

Walk fundraisers

Walk for heart health

On Saturday, May 2, Team FCHP was out in full force at the Central Mass. Heart Walk in Worcester. More than 60 team walkers raised a total of \$6,593.67 for the American Heart Association.



March for Babies a success!

Members of the Sales team and their families joined together on April 19 for

the three-mile March for Babies in Worcester, of which FCHP was the premier sponsor. The team (photo) raised more than \$4,000 for the March of Dimes.

Save these dates

Mark your calendar and plan to participate in these FCHP-sponsored events in 2009:

September 13

Canal Diggers 5Km race and walk in Worcester's Canal District

September 21

FCHP's 4th annual Golf FORE a Goal tournament. Help us raise money again for hunger relief programs throughout Massachusetts by reserving your sponsorship—call Cheryl Schmaltz at 1-508-368-9834 or e-mail golf@fchp.org. ■

with flu symptoms, providing hand-hygiene products and restricting travel to affected geographic areas.

This Business Pandemic Influenza Planning Checklist identifies important, specific activities businesses can do to prepare, many of which will also help you in other emergencies. It is a PDF that can be downloaded on your computer. Check it out. ■



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 1-800-333-2535.