



Health care solutions: *Massachusetts municipalities*

The Challenge

Massachusetts' cities and towns have always worked hard to provide comprehensive health insurance benefits while balancing their budgets and respecting collective bargaining rights. Today, new state legislation opens the door for municipalities to have more flexibility with health insurance options than ever before to achieve these goals. But with more flexibility comes more complexity...and more responsibility.

The Solution

FCHP has an established history of working with cities and towns, supporting your goals by providing long term solutions to control health care costs. Our solutions integrate care management components with network and benefit features to achieve lasting results for you and for your employees. With options for active employees and retirees—both in-state and out-of-state—FCHP's portfolio of products and plan designs have been thoughtfully developed to meet the needs of Massachusetts' municipalities.

The Experience

As a nationally recognized health plan, we step outside the norms of health insurance to create innovative member-centric products and programs. FCHP has experience working with providers and employer groups in a way that enables members to receive the right care at the right place for the right price. For example:

- Creating a limited network product, FCHP Direct Care, long before their current political popularity. Implemented almost ten years ago, this network includes providers carefully chosen using objective clinical and service quality measures as well as built-in provider incentives.
- Working in partnership with the Massachusetts Group Insurance Commission (GIC) to implement an aggressive campaign which encouraged state employees to join our limited network, FCHP Direct Care.
- Collaborating with a local municipality to create a customized solution built upon community partnerships including local medical providers.

The Means

Our expertise can assist you in these changing times. FCHP's team of experts work with you and your health benefit consultants to assess your specific circumstances and create a long-term solution for cost savings. Our qualified and experienced experts will collaborate with your team to:

- Develop a competitive benefit structure and price point.
- Build the administrative infrastructure of the program.
- Create and deliver member and provider education.

The Winners—Everyone

- Your city or town can continue to provide high-quality health care options to employees, while saving on the bottom line and meeting state requirements.
- Your city or town employees choose the providers they want to see, and can be rewarded with lower cost-sharing through customized plan choices.

**With FCHP as your partner, you will benefit from innovative health care solutions that work!
Call your consultant, or call Rob Anderson, J.D., at 1-800-333-2535, ext. 69444.**