

fchp takes major step toward online quoting

FCHP is one step closer to offering our brokers the convenience of 24/7 online quoting through our Web site. After a comprehensive and thorough evaluation of vendors specializing in online quoting, we've chosen to partner with Connecture®, a highly respected provider of Web-based sales, service and process automation solutions to the health insurance industry.

Put simply, we'll soon be able to offer you a self-service tool that will make it easier and faster to quote business with us, including small business (< 51 eligible employees) and individual quotes. FCHP has contracted with Connecture for its InsureConnect EZ Rating, Quoting and Sales Automation package.

We're excited about this development that will allow us to maximize our support for your business. We're working closely with Connecture to offer you this online quoting solution by the end of this year. We'll keep you updated. ■

bonus news!

Reminder! It's not too late for you to earn a bonus with FCHP. We have bonus plans that are suited for everyone. Please call your sales executive at 1-800-333-2535 for more information on how you can earn a bonus. ■

fchp achieves quality plus distinction

Fallon Community Health Plan has achieved Quality Plus Distinction for Physician and Hospital Quality from the National Committee for Quality Assurance—an independent, not-for-profit organization dedicated to measuring the quality of America's health care.

NCQA-accredited health plans can opt to achieve distinction in "Quality Plus" content areas in addition to their accreditation. FCHP maintains an "Excellent" accreditation status from NCQA for its HMO/POS, Medicaid and Medicare Advantage products.

"By adopting these Quality Plus standards," said NCQA President

coming soon: fchp direct care network expansion

Our FCHP Direct Care is a popular choice for many employer groups who want a high-quality, cost-effective plan option that can be offered alone or in tandem with FCHP Select Care. With our FCHP Direct Care product, employers can save an additional 13% over FCHP Select Care. We'll soon be expanding our Direct Care network to make it available to employer groups in a broader geographic area. Watch for more information! ■

Margaret E. O'Kane, "FCHP is providing members with important information about physicians and hospitals within their network, allowing them to make better health care decisions for themselves and their families."

One way that FCHP provides quality information is the Compare Hospitals Tool we've added to our Web site. This tool allows members to do a side-by-side comparison of hospital quality and cost for more than 150 procedures at 100+ hospitals.

Members may go to our Web site, www.fchp.org/members, to check out these tools and links in order to make informed choices about their health care. ■



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health care reform

fchp assistance to set up section 125 plans

Fallon Community Health Plan continues to partner with Benefit Strategies, LLC, to help our employer groups (both fully-insured and self-insured) meet—at no additional cost—their Section 125 plan needs under health care reform. You may offer this service to your current FCHP groups and to new business.

To be eligible for this FCHP service, an employer must (1) offer FCHP medical coverage exclusively and (2) purchase coverage for benefit-eligible employees directly through FCHP.

In addition to consultative services, Benefit Strategies provides two separate sets of the Plan Documents, Adoption Agreement and Summary Plan Descriptions, as well as other pertinent forms, for both FCHP medical insurance and insurance products offered through the Health Connector.

Read more about Section 125 plans in our FAQ section. For information about this opportunity and affordable FCHP product options under health care reform, please call your sales executive at 1-800-333-2535. ■

FAQs: section 125 offering and reporting requirements

Q: Are employers required to offer a Section 125 plan to part-time/non-benefit-eligible employees?

Health care legislation requires that a Section 125 plan, in compliance with the provisions set forth by the Health Connector, be offered to employees of businesses with 11 or more full-time equivalent employees. An employer may exclude part-time employees working, on average, fewer than 64 hours per month and still be in compliance with the law.

For employees who are not excluded and not eligible for the employers group plan, an employer must offer access to one or more medical care coverage options through a Section 125 plan for pre-tax contributions. Modifications to an employer's Section 125 plan documents may be necessary.

If you need assistance setting up a Section 125 plan for a client, please contact your FCHP sales executive at 1-800-333-2535.

Q: What are the HIRD form filing requirements for employers and employees?

Each Massachusetts employer with 11 or more full-time equivalent employees is required to file HIRD information to report compliance with the Section 125 plan requirement. Eleven or more full-time equivalent employees is determined by taking the sum of total payroll hours for all employees during the period from October 1 to September 30 and dividing it by 2,000. Seasonal employees are included in the calculation, but independent contractors are not.

The *employer* HIRD form is to be completed by the employer and submitted electronically as defined by the Division of Health Care Finance and Policy. The employer is to report information effective as of July 1 of each year.

The *employee* HIRD is to be completed by each employee that declines an employer's offer of health insurance or declines the employer's Section 125 plan to purchase other health insurance. The employee acknowledges that he/she has declined the offer by completing and signing the HIRD form, which the employer must hold on to for at least three years. If the employer is unable to obtain a signed copy of the form, the employer must document his/her diligent efforts to do so. ■

proposing a new definition of "free" care

In July, the state Division of Health Care Finance and Policy proposed rules for the Health Safety Net Trust Fund, which will soon replace the state's Uncompensated Care Pool as required by the health care reform law. The health reform law requires the regulations to go into effect on October 1.

A major goal of the health care reform law is to shift revenues that paid the bills of the uninsured through the "free care" pool to support subsidized insurance plans. In his FY2008 state budget, Gov. Patrick cut free-care funding nearly in half from last year's allocation.

The proposed regulations aim to find a balance between encouraging people to get insurance and providing a safety net for those who may have no, or inadequate, coverage.

Two key measures of note in the proposed rules are:

- Low-income patients seeking free care at hospitals will have to pay deductibles and copayments. (For example, a \$50 copayment for emergency room visits that don't result in hospital admission.)
- The state won't reimburse hospitals and community health centers for care they provide if the patients are eligible for insurance through Medicaid, Commonwealth Care or affordable coverage through work.

Hospital officials have indicated that their patients can expect more rigorous collection and enforcement efforts if the rules are adopted. ■

how proof of insurance will work

Under the law's individual mandate, individuals who can't show proof of health insurance coverage by December 31, 2007, will lose their personal income tax exemption when filing their 2007 income taxes. (The 2006 personal exemption is \$3,850 for an individual, which translates into a tax savings of approximately \$216 for an individual.)

How will an individual show proof of coverage? In early 2008, health plans will send their members a 1099 form confirming their insurance coverage. FCHP also will provide the 1099 for self-insured business. Otherwise, there is no employer involvement. ■

meet our new sales executives

Chris Riche

In June, Christopher Riche joined Fallon Community Health Plan as a sales executive with nearly 10 years of experience partnering with many of the top-producing brokers in the health insurance industry. A graduate of Merrimack College, Chris will focus on further informing you on the advantages of positioning FCHP with your clients.

"I'm very excited to have the flexibility to offer a tailored-network approach to clients that are no longer willing to pay extra for a one-size-fits-all approach," Chris says. "Working strategically with my brokers and FCHP's underwriting department allows me to help find the right solutions for clients, whether it's a list-bill, triple-option or tiered-network pricing approach. I look forward to sharing many of the positive reasons I joined the FCHP team after more than eight years at Tufts Health Plan."

You can reach Chris at 1-508-368-9394 (1-800-333-2535, ext. 69394) or via e-mail at christopher.riche@fchp.org. ■



Beth Keim

We were pleased last month to welcome Beth Keim as an FCHP sales executive with more than 13 years of experience.

Beth comes from the automotive industry, where she worked as General Sales Manager for a New England-based automotive accessory distributor. She played a key role in developing the newly formed business in 1998, and consistently increased sales an average of 27% each year. Building relationships with her dealers was a key part of her success in building the business.

An Ohio native, Beth is a graduate of the Ohio State University in Columbus, with a B.S. in consumer services and marketing.

"Being successful in sales is all about building relationships," Beth explains. "I believe in offering my clients the same level of service and trust that I would expect. I'm excited to join an organization that offers several HMO options designed to meet the particular health care needs of the individual. And with FCHP's expanding network, our brokers will have even more opportunities to position FCHP with new customers."

You can reach Beth at 1-508-368-9829 (or 1-800-333-2535, ext. 69829) or via e-mail at beth.keim@fchp.org. ■



additional ppo options in the small group market

FCHP has expanded its PPO product portfolio in the small group (fewer than 51 eligible lives) and individual markets. You'll find a comparison summary of the FCHP Preferred Care 2007/2008 product/plan designs at the end of this newsletter.

Our two new plan designs, **Preferred Care Value** and **Preferred Care 500** (100/80% coinsurance) give employers even more options than before. These plans are comparable to our HMO Value plans and allow for offering similar plan designs in all of FCHP's networks—Direct Care, Select Care and Preferred Care.

In addition, FCHP has enhanced its underwriting guidelines. If your client is a small group, and you would like to write a dual offering of Select Care and Preferred Care, or even a triple offering of Direct Care, Select Care and Preferred Care, you may now do so.

Fallon Preferred Care is a national network that includes hundreds of thousands of providers and health care facilities in Massachusetts and across the country. Those living inside or outside of the Commonwealth may join FCHP Preferred Care if they wish. However, not more than 45% of eligible employees may live outside of Massachusetts.

Furthermore, individuals living outside of Massachusetts who would like to join one of our HMO plans may do so as long as long as they choose an FCHP primary care physician in Massachusetts and use physicians in our network.

For more information, please contact your FCHP sales executive at 1-800-333-2535. ■

fchp—in your opinion

Richard Raisman, Bar Insurance

FCHP was very easy to work with. The plan options provided to my clients are a perfect fit from a cost and quality perspective. FCHP's expanded network supports the needs of many of my clients who are located outside of Central Mass. I am looking forward to doing more business with FCHP.

Kevin Murphy, William Gallagher Associates

A great job all around. FCHP provided our client, Montachusett Home Care Corporation, with excellent service and established themselves throughout the process as the right health plan, at the right time and at the right cost. At WGA, we were very impressed as well. Michael O'Leary and Lisa Vaughan, along with the rest of the FCHP support team, made the transition a smooth and seamless one. The employees of Montachusett Home Care are very excited about being members of FCHP. ■

and baby makes three ...

As an expectant father (my first child is due in October) in a new job, I have a lot on my mind. Switching my insurance to Fallon Community Health Plan in the middle of our pregnancy was not something I wanted my wife to stress about. I didn't have to worry. I quickly found out how many "extras" FCHP had to offer us—all at no cost—just by signing up for the **Oh Baby!** program:

- **A free convertible car seat!**
- Free prenatal vitamins
- Reimbursement towards childbirth classes
- *Caring For Your Baby and Young Child: Birth to Age 5*, a book from the American Academy of Pediatrics
- Quarterly drawings for a \$100 American Express® Gift Cheque
- An Oh Baby! pullover bib for the baby

With all the advantages of the Oh Baby! program, my wife loves that we switched to Fallon Community Health Plan—and she gives me all the credit for knowing about it.

I felt even better when a coworker recently shared with me one FCHP member's experience with the Oh Baby! program.

"I loved the program," said Jennifer Dibuono, a Digital Credit Union employee. "They sent a car seat and this great book that answered a lot of my questions. I recommend anyone who is having a baby to sign up. It's so worth it."

I hope you'll tell prospective clients about this FCHP program. It's such a deal!

– *Christopher Riche, FCHP Sales Executive*

* Benefits may vary by product and employer. ■

fchp news

fchp inaugurates canal race

Fallon Community Health Plan is the presenting sponsor of the **Canal Diggers 5 km**, a new road race on **Sunday, September 16**, that will bring hundreds of athletes and supporters to Worcester's up and coming Canal District. The 5 km run (just over 3 miles), as well as a companion 5 km walk and a one-mile walk, will follow the path of the Blackstone Canal as it once flowed through Worcester. For information about how you can participate, go to our Web site, www.fchp.org, and click on the "Canal Diggers" link.

save the date

On September 24, FCHP will host its second annual **Golf FORE a Goal** tournament at Worcester Country Club. Last year, we raised \$115,000 to benefit Boys & Girls Clubs throughout Massachusetts. This year's event will **benefit food pantries and hunger relief programs** in the state. If you or your business would like to support the tournament, please call Cheryl Schmalz at 1-508-368-9834.

spread the word

Fallon Senior Plan™ invites seniors and caregivers to attend the **Senior Spectacular expo** on Tuesday, October 23, at the DCU Center in Worcester. Fallon Senior Plan is a presenting sponsor of this free event that includes workshops, exhibits, health screenings, seminars, exhibits and entertainment.

summit eldercare—"top health care organization"

Summit ElderCaresm was honored in June for corporate achievement in the *Worcester Business Journal's* second annual Health Care Heroes Awards program. Summit ElderCare, sponsored by FCHP, is a coordinated medical, insurance and social support program that enables older adults to continue living in the community as an alternative to nursing home placement. A new facility will open in Leominster this fall. For information, please log on to their Web site at www.summiteldercare.org, or call 1-800-698-7566 (TDD/TTY: 1-800-439-2370). ■



Broker Edge is published quarterly to provide the broker community with the latest Fallon Community Health Plan news and product facts, health care trends and marketplace information. E-mail your comments on *Broker Edge* to broker.services@fchp.org, or call Tina Aubin at 1-508-368-9986.

fallon community health plan 2007 product/plan design comparison summary fallon preferred care (ppo) small group benefit decisions effective July 1, 2007

Benefit	Preferred Care		Preferred Care Value		Preferred Care 500 (100/80)		Preferred Care 500 (90/70)		Preferred Care 1000	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Office visit - primary care	\$15	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)
Office visit - specialist	\$15	Coinsurance applies (after deductible)	\$35	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)
Prescriptions	\$10/\$25/\$45	Coinsurance applies (after deductible)	\$10/\$25/\$50	Coinsurance applies (after deductible)	\$10/\$25/\$50	Coinsurance applies (after deductible)	\$10/\$25/\$50	Coinsurance applies (after deductible)	\$10/\$25/\$50	Coinsurance applies (after deductible)
Emergency room	\$50	\$50	\$75	\$75	\$100	\$100	\$100	\$100	\$100	\$100
Inpatient hospital	\$250	Coinsurance applies (after deductible)	\$500	Coinsurance applies (after deductible)	Covered in full (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)
Diagnostic services (Lab, X-ray, EKG, etc.)*	Covered in full	Coinsurance applies (after deductible)	Covered in full	Coinsurance applies (after deductible)	Covered in full (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)
Imaging	Covered in full	Coinsurance applies (after deductible)	\$50	Coinsurance applies (after deductible)	Covered in full (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)
Preventive services**	Covered in full	Coinsurance applies (after deductible)	Covered in full	Coinsurance applies (after deductible)	Covered in full	Coinsurance applies (after deductible)	Covered in full	Coinsurance applies (after deductible)	Covered in full	Coinsurance applies (after deductible)
Chiropractic	\$15	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)	\$20	Coinsurance applies (after deductible)
Same day surgery	\$125	Coinsurance applies (after deductible)	\$250	Coinsurance applies (after deductible)	Covered in full (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)	Coinsurance applies (after deductible)
Coinsurance	N/A	20%	N/A	20%	N/A	20%	10%	30%	20%	40%
Out-of-pocket maximum	\$2500/\$5000 (combined in- and out-of-network)		\$2,500/\$5000 (combined in- and out-of-network)		\$2,500/\$5000 (combined in- and out-of-network)		\$2,500/\$5000 (combined in- and out-of-network)		\$3,750/\$5,000 (combined in- and out-of-network)	
Deductible (ind/fam)	N/A		N/A		\$500/\$1000 (combined in- and out-of-network)		\$500/\$1,000 (combined in- and out-of-network)		\$1,000/\$2,000 (combined in- and out-of-network)	

* Diagnostic services are those tests and services that are intended to diagnose, check the status of or treat a disease or condition.

** Preventive services are services, tests and immunizations that are intended to screen for diseases or conditions and to improve early detection of disease when there is no diagnosis or symptoms. This excludes routine physical exams.

This fact sheet highlights some of the benefits of Fallon Preferred Care. The subscriber certificate and all riders define the terms, limitations and conditions of the plan. Should any questions arise, the subscriber certificate and riders will govern. Please contact your account manager for a copy of the subscriber certificate and riders.

The out-of-state population eligible for Fallon Preferred Care will be no more than an amount equal to 45% of the employer's total insured population.