

doing what we do best

It's business 101: To be successful, you must build a satisfied customer base. To do that, you begin by identifying and aligning your company's strengths with market needs.

Fallon Community Health Plan has been engaged in this process in partnership with you, our brokers. As we continue to do more business together, you are sharing your knowledge and insight about the industry and our role in it. We've listened and used your feedback to refine our strengths and fine-tune our business strategy.

Knowing what we do best, FCHP is focusing its energies in 2006 on being the health care solution for small and mid-size employers with 10 to 250 employees. We can be competitive in both price and service in this market. At the same time, however, we remain committed to serving the larger employer groups who value these same strengths in covering their regional employees.

In our niche market, FCHP is exceptionally responsive in offering the products and service that meet customer needs. With our respect for and understanding of this business segment, we present tailored networks, hometown providers and innovative benefits that equal a big-value health care package.

We look forward to building on our relationship and being successful with you in 2006. Please don't hesitate to contact your sales executive at 800-333-2535 for more information about our niche market and FCHP products, networks and programs. ■

year-end bonus opportunity!

Just a reminder! We're offering our brokers a one-time opportunity to earn extra money with each new sale you make through December 31, 2005.

Each new sale with:

- 51 to 100 net members = \$500 bonus**
- 101 to 250 net members = \$1,000 bonus**
- 251 to 500 net members = \$2,500 bonus**
- 501 or more net members = \$5,000 bonus**

For information about Fallon Community Health Plan products, networks and programs, call your sales executive at 800-333-2535.

This bonus program is a one-time supplement to our regular compensation schedule under the brokerage agreement. Please note that these bonuses are payable to the individual producer unless FCHP is instructed otherwise. ■

more-frequent reports and client contact initiated

With the number and complexity of issues affecting health care costs and premiums, FCHP recognizes that our employer groups need more information and support than ever to make good decisions.

To address this need, FCHP will have a new and robust reporting package to bring to you and your clients by January 2006. We are expanding our reporting activities to create a standard and more-frequent information package for our groups, including your FCHP clients.

The package will include an overview, an executive summary that puts the data in context, and 10 individual reports that cover such areas as claims and utilization data, pharmacy and medical costs, and enrollment and demographic statistics—both in detail and summarized for an easier understanding of the issues. FCHP will be the only health plan offering a utilization report for groups with 51 to 99 employees.

As part of this new reporting approach, our account manager, in consultation with you, will be available to meet with our individual employers to present the reports and explain in detail their implications and recommendations. The frequency of the reports—typically monthly or quarterly instead of our current annual reporting—will be based on group size. This will ensure that our customers have a clear understanding of health care cost drivers for their group.

reports continued from cover

We welcome this opportunity to provide meaningful information to our customers. We look forward to helping them better design their FCHP product offering and address company-specific health issues based on real-time data. For more information, please call your sales executive at 800-333-2535. ■

campaign creating buzz about fchp

Fallon Community Health Plan's new brand campaign, launched over the summer, is capturing and promoting our new image on television and radio, in print and on billboards—and people are paying attention. We are succeeding in letting people know we're reaching into new areas.

The advertising plays off our new tagline: *Fallon Community Health Plan is here*. It emphasizes that FCHP is expanding into new communities and making sure our members have the support they need to lead healthier lives—every day.

Created by Boston-based advertising agency Connelly Partners, our "Every Day" campaign, which uses the music



of 1950's icon Buddy Holly, is part of a new advertising trend recognizing the power of musical associations. Steve Connelly, President and CEO of Connelly Partners, noted, "Because consumers these days have so little time to process messages, we believe using an established musical equity is a very efficient way to connect with people. Music can pave the way for commercial messages to travel."

In print and radio, our day-of-the-week calendar ads emphasize our "every day" support of members. Visually simple billboards throughout our

service area are using our "FCHP is here" tagline to emphasize our presence in old and new geographic markets. The ads feature maps of specific regions with bold red

tacks popping out to show that FCHP is in a particular location. And they do seem to be the talk of the town.

Thank you for being our partner in spreading the word about our expanded network and innovative solutions in health care. We hope you'll continue to look for us every day, everywhere! ■

gathering for the big game

ABC Monday Night Football live? Yes, Fallon Community Health Plan made that thrill possible when we held an event for our broker partners and FCHP board members at the



November 7 Patriots vs. Colts game in Foxboro. The evening

began with a traditional "tailgate" party that gave all who attended an opportunity to network and get into proper game mode with a visit from the Patriots cheerleaders, plus food, drink and merriment. Thank you for making the night a success—we hope we'll see you at a future event. ■

director of new sales on board

Clarke J. Alderman, RHU, has joined FCHP as Director of New Sales. He has



a solid record of accomplishments in a broad range of insurance products. Clarke was most recently the Senior Account Executive – Supplemental Benefits at UnumProvident

Corporation in Boston. He also worked for many years at Paul Revere Companies, in roles including senior brokerage representative and sales manager. He is an active member of several industry associations and is well-known in the field.

"FCHP is a refreshing and exciting place to work," Clarke says. "Our sales growth is ongoing, our brand marketing is unique, and we bring new leadership ideas to the table. My goal is to strengthen key producer relationships and open more doors for producers willing to develop new sales opportunities for FCHP." ■

why fchp?

- In addition to our extensive FCHP Select Care network, we offer FCHP Direct Care—a tailored network of high-performing group practices that is unique in the marketplace. FCHP Direct Care can save employers an additional 10% over our standard HMO products. And remember, FCHP Direct Care members can see doctors at Acton Medical Associates, Charles River Medical Associates and Southboro Medical Group, in addition to Fallon Clinic.
- We fully cover routine checkups for both children and adults—no copayments and no deductibles. Fallon Community Health Plan is the only health plan in Massachusetts to offer this benefit, making preventive care easier and more affordable.
- Our accounts can conduct most enrollments online through our Employer Tools. With secure online enrollment, employers have the ability to enroll new members, make changes to contracts, view a member roster and more! ■

new name for popular elder program

Elder Service Plan has a new name: Summit ElderCareSM. This Fallon



Community Health Plan-sponsored program

combines medical, social and insurance services, as well as caregiver support, in one package to help frail elders remain in a home environment.

Summit ElderCare, which is celebrating its 10th anniversary, is a Program of All-inclusive Care for the Elderly, or PACE. The new name reflects its roots in the Summit section of Worcester and communicates that the program keeps its participants at peak functioning during this important time in their lives.

Summit ElderCare has plans to open two new sites in the coming year. To learn more, call 800-698-7566 (TDD/TTY: 800-439-2370) or visit www.summiteldercare.com. ■

new fchp board member appointed

Christian McCarthy, Executive Vice President of Finance and



Administration at Assumption College, recently was appointed to FCHP's Board of Directors. McCarthy, who received a bachelor of arts from the

College of the Holy Cross and a master of business administration from Columbia University's School of Business, has more than 30 years of experience in the financial services industry. Prior to joining Assumption College in February, McCarthy was Senior Vice President of the Public Finance Department at Lehman Brothers, in New York City. He has also served as Managing Director for Merrill Lynch & Co. and Vice President for Goldman, Sachs & Co. McCarthy also serves on the Board of Trustees for the Massachusetts Biomedical Initiatives. ■

support our troops

FCHP is holding its second *Support Our Troops* holiday campaign throughout November. Our focus is on collecting favorite items from the public to include in care packages we are sending to our military men and women overseas. To promote the program and collect donations, FCHP partnered with Hubbard Regional Hospital in Webster; HealthAlliance Hospital in Leominster; Harrington Memorial Hospital in Southbridge; and Mount Auburn Hospital in Cambridge. The Massachusetts National Guard identified approximately 44 families for the FCHP campaign. ■

did you know?

Approximately 15% of the workforce is actively involved in providing care for an older family member or friend, according to our 2005 *Survey of Adult Caregivers in Massachusetts* conducted for Fallon Community Health Plan by Zogby International.

What's the impact? A recent study by the National Alliance for Caregiving and AARP noted that 62% of caregivers have had to make adjustments to their work life, such as reporting late to work or leaving early, being absent and giving up work entirely. And caregivers say that one of their most unmet needs is balancing work and family responsibilities.

The toll that caregiving takes on the health of employees and their work-related responsibilities has an economic impact on employers. Fallon Community Health Plan is here to help, offering a variety of caregiver support through its Summit ElderCare program, Fallon Senior PlanTM, *Every Day Health* program and Senior Health Services. Call your sales executive at 800-333-2535 for more information. ■



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 508-368-9986.