

B R O K E R E D G E

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In the CEO's corner ...

Eric Schultz, Fallon Community Health Plan (FCHP) President and CEO, weighed in on the election results in the November 4, 2004 *Telegram & Gazette* business front page. In an article titled, "Moving ahead: Area CEOs speak out on the election results," Schultz said:

"The next administration and Congress need to tackle the widespread fragmentation in the delivery of health care in the United States. We should look for expanded Health Savings Accounts legislation, affordable prescription drug coverage for seniors and support for greater use of technology and information to improve quality and safety in health care. These priorities are consistent with Fallon Community Health Plan's strategy." ■



Online enrollment is here

Starting on December 1, 2004, employers will be able to conduct most enrollments online through our new Employer Tool—secure online enrollment. Our employer groups will have the ability to enroll new members, make changes to contracts or terminate members. They also will be able to view a member roster and download it. For more information, call 1-800-333-2535. ■

More choice as network grows

Fallon Community Health Plan (FCHP) recently welcomed two new physician groups to its FCHP Select Care provider network:

- **CentMass Association of Physicians (CAP)** represents 200 doctors, including 67 primary care physicians and more than 130 specialists who admit to HealthAlliance Hospital in Fitchburg and Leominster, part of the UMass Memorial Health Care system. The contract was effective November 1, 2004.
- **Mount Auburn Cambridge Independent Practice Association (MACIPA)** will be a full member of the Select Care network effective January 1, 2005. Members previously had limited access to Mount Auburn's specialists, but will now be free to use Mount Auburn's primary care physicians (including those in Arlington, Belmont, Cambridge, Lexington, Somerville and Watertown), specialists and hospital services. ■

Product updates

Maximizing benefits

Fallon Community Health Plan (FCHP) is making two important changes to our FCHP Select Care and FCHP Direct Care Premium Saver plans. **Both changes will be effective January 1, 2005.**

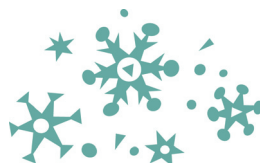
1. We have placed a limit on the amount of money these members have to pay in copayments* for inpatient hospital admissions. (The FCHP Select Care Premium Saver and FCHP Direct Care Premium Saver plans currently have a \$250 copayment for all inpatient hospital admissions). As of January 1, 2005, these two plans will have an inpatient admissions copayment maximum of \$1,000 per individual/\$2,000 per family. Once the copayment maximum is met, copayments for any subsequent inpatient admissions will be waived for the remainder of the calendar year.

2. We have eliminated copayments for inpatient mental health and substance abuse services. As of January 1, 2005, these services will be covered in full.

* A plan's copayments and maximums may vary by employer. ■

New plan design coming

Keep your eyes open for a new plan design that Fallon Community Health Plan will introduce for an effective date of April 1, 2005. This new Premium Saver Value Option will bridge the gap between our Premium Saver plan and its high-deductible options. The plan will have higher copayments and include a deductible for prescription drugs. ■



Making a difference

This fall, Fallon Community Health Plan (FCHP) awarded six grants totaling \$120,000 to organizations and programs that embody the spirit of our mission—making our communities healthy. Here's a look at three of those grant programs.

FCHP awards \$25,000 to fight childhood obesity

The Boys & Girls Clubs of MetroWest will launch a new program to help motivate young people to exercise and engage in physical activity, thanks to a \$25,000 grant from Fallon Community Health Plan. Approximately 250 club members will participate in *Fitness Authority*, a comprehensive fitness program for children ages three to 18. ■

A place to heal

Children's Friend, of Worcester, recognized Fallon Community Health Plan at the recent opening of its Carriage House, a new grief center for children and the only one of its kind in central Massachusetts. FCHP provided the seed money (\$10,000) to help start up the center. The program is free to all children ages 3 to 18 who need it. ■

Grant fights teen drug abuse

Fallon Community Health Plan awarded \$25,000 to the Boys & Girls Club of North Central Massachusetts to implement SMART

Moves, a new program designed to help young people recognize and resist peer pressures to engage in alcohol, tobacco and drug use, and premature sexual activity. ■



Ad campaign supports growth message

Fallon Community Health Plan's advertising campaign launched in October with the key message that we've **grown our provider network by 40%** and probably have your doctor. We have targeted radio, print and billboards. And we've taken a different approach this year by spreading our messages in a greater variety of ways, from aerial banners, to online pop-ups, to numerous value-added promotions like upcoming "supporting our troops" programs on the radio.

Our goal is to "be everywhere" in our key markets. We hope you've seen us around! ■

Worksite Wellness Program launches in January

Fallon Community Health Plan will be introducing a *Worksite Wellness Program* in January 2005. The program initially will be available for targeted employer groups. Two full-time health educators will be on board to launch the program. This promises to be a valuable tool for retaining and growing membership.

Worksite Wellness will incorporate several Web-based tools and offer a variety of health education materials (e.g., weight management, heart health). The core, however, will be on-site offerings in such areas as smoking cessation, stress reduction and health-risk assessment. Programs also can be geared to the particular health concerns of a group as a way to collaborate with them to provide solutions for their rising medical costs and claims. ■



Please share this information ...

Why it's important for employers to notify their health plan of employee changes

Changes in an employees' personal information or job status have a direct impact on their insurance coverage and payment for care under their insurance policy. It is essential that employers update employee information and communicate the changes to their insurance plan in a timely manner. Failure to do so may result in lapses in health coverage that may result in employees being billed for health care services they receive.

- Marriage of insured
- Dependent turning 19 years old
- Birth of a child
- Marriage of a dependent
- Adoption of a child
- Termination of a dependent's student status
- Legal guardianship of a child
- Death of insured
- Court-ordered coverage decisions
- Death of a covered spouse or dependent
- Divorce
- Remarriage of insured

Here are some things an employer can do to improve the timely and accurate reporting of employee information to the company's health insurance plan(s).

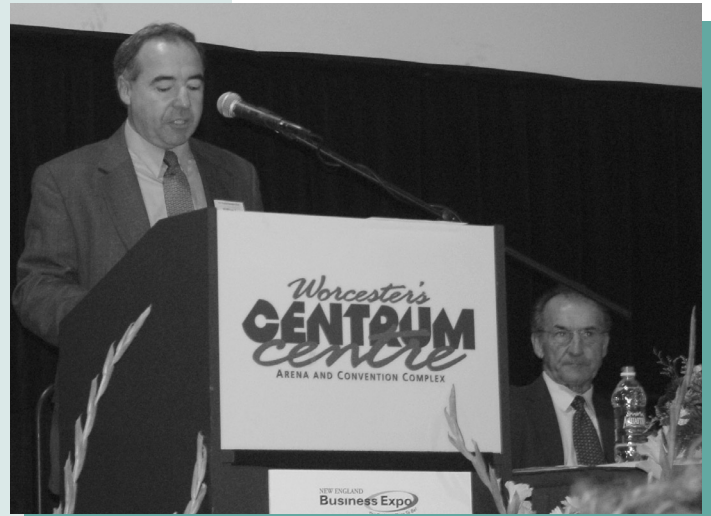
- **Use available electronic pathways to update employee information.** If not already in use, work with your health insurance plan(s) to adopt the use of the government-approved HIPAA 834 format.
- **Educate your employees.** Work with your health insurance plan(s) to educate your employees about the importance of

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FCHP prominent at Biz Expo

Fallon Community Health Plan (FCHP) was a major sponsor of, and participant in, the Worcester Regional Chamber of Commerce's annual New England Business Expo held in Worcester on October 14, 2004. Throughout the day, many of the business community's movers and shakers stopped at the prominent FCHP booth.

FCHP separately sponsored "The Breakfast Club," which honors area business and organizations for milestone achievements and contributions to the community. Vice President of Sales and Communications Bill Mazza (photo) opened the event with an overview of new initiatives at FCHP and introduced Gino Cappelletti (seated), the Patriots' and AFL's all-time leading scorer and now popular broadcast analyst for the Patriots. ■



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providing you and their health insurance plan with timely updates to personal information that will impact their insurance policy and coverage under that policy.

Employers can make a real contribution to streamlining and simplifying this process and ensuring that their employees' health insurance coverage is there when they need it. Thank you.

This reminder is endorsed by the Associated Industries of Massachusetts, the Massachusetts Business Roundtable, the Massachusetts Business Association, the Massachusetts Association of Health Plans, the Massachusetts Hospital Association, the Massachusetts Medical Society, Blue Cross Blue Shield of Massachusetts, Fallon Community Health Plan, Harvard Pilgrim Health Care, Health New England, Neighborhood Health Plan and Tufts Health Plan. ■

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. ■



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