



FCHP plan design changes for April 1

Every year at Fallon Community Health Plan, we review our plan design options to ensure that we remain competitive in the marketplace. Based on our latest review, we are making several changes to the FCHP product portfolio that will affect our FCHP Direct Care, FCHP Select Care and Fallon Preferred Care products. (See our [summary of plan designs](#) at the end of this newsletter.)

The following changes apply for new business on April 1, 2009, and for existing business at anniversary renewal dates.

- FCHP is adding a **new plan design option called Premium Saver 1500**, which will include a \$1,500 individual/\$3,000 family deductible. This option is available for groups under all three product lines.
- We've **modified copayment amounts** for prescription, imaging, same-day surgery, office visit, emergency room and chiropractic for some HMO and PPO plans and have **adjusted out-of-pocket maximums** for certain plans.
- We've **switched to a closed formulary for three plan design options:** Premier II, Premium Saver II and Premium Saver 2000/500 II. The formulary list

is limited, and drugs not on the list will not be covered by the prescription drug benefit.

The following change applies for new and existing business on April 1, 2009:

- For all of our plan design options,* we've changed the number of physical and occupational therapy visits allowed each year—from 20 visits per illness or injury to **60 visits per calendar year combined for physical and occupational therapy.**

** Applies to all commercial plans except those who have specified different PT/OT benefits (e.g., state and federal employee plans). Does not apply to ASO plans or to Fallon Senior Plan™ and MassHealth.*

To review updated Summaries of Benefits or the list of prescription drugs available in the closed formulary, please visit our Web site at fchp.org/Brokers.

If you have any questions about these product changes, please call your sales executive at 1-800-333-2535. Also, be sure to ask us about customizing plans to meet your needs. ■

Call us for personalized training

Want to stay on top of how Fallon Community Health Plan can help you sell new business and retain satisfied customers? Contact us today to set up personalized training about FCHP products and services for you and your team. We'll explain the benefits of our extensive product portfolio and tiered network—and show you how our unique triple-product offering can bring you more business. To schedule a training session, call your FCHP sales executive at 1-800-333-2535.

Also, be sure to access fchp.org/brokers as a daily resource for all things FCHP. You'll find sell sheets and summaries of benefits, a broker kit, member transaction forms, back issues of this newsletter—and even a Quick Quote training presentation. ■

Inside this issue

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“ The three rules of work: 1. Out of clutter, find simplicity. 2. From discord, find harmony. 3. In the middle of difficulty, find opportunity. ”

– Albert Einstein

FCHP offers more choice, more savings

Fallon Community Health Plan is unique in the diversity of plans, benefits and networks we offer to help employers provide excellent *and affordable* health care coverage.

Plan design options. Every business has employees with different health care needs. There may be employees who use their health insurance very little, while others with chronic illnesses require frequent doctor visits. At Fallon Community Health Plan, we make it easier with an array of plan design options for employers to cover what's important to their individual employees while not charging them for what they don't need.

Triple-network choice. Another way FCHP helps employers and their workers save money is with our "triple option" network approach. We offer our two HMO networks—FCHP Direct (11,000+ providers) and FCHP Select (18,000+ providers)—alongside our PPO (550,000+ providers) at designated price points to tailor plans to best suit them.

Defined contributions with Direct Care. We're seeing more brokers and clients pursuing a defined-contribution

approach for plan offerings. Based on coverage and savings goals, the employer will choose to make a defined contribution for one plan/network. For example, with today's economy, we have more employers who are encouraging their employees to choose FCHP Direct Care by targeting their contribution to that plan. Our Direct Care plan accesses a broad choice of efficient, top-quality providers at *significant premium savings*.

If employees prefer an even broader network, they may buy up to FCHP

FCHP Direct Care network

- Acton Medical Associates
- Charles River Medical Associates
- Fallon Clinic
- Highland Healthcare Associates IPA
- Lahey Clinic
- Lawrence General IPA
- Lowell General PHO
- Mount Auburn Cambridge IPA
- Northeast PHO
- Signature Healthcare Bridgewater Goddard Park Medical Associates
- Southboro Medical Group

Select Care or Fallon Preferred Care. Regardless of choice, employees can elect the same benefit plan. This allows employers to continue offering top coverage while also giving employees the opportunity to choose how they will budget their health care dollars.

Benefits that give more. All of FCHP's plans provide incentives to keep our members well—and save them money. For example:

- A zero-dollar copayment to encourage preventive care
- Up to a \$400 reimbursement from our It Fits! program, which applies toward fitness club memberships, town and school sports programs, Weight Watchers®, ski lift tickets and much more
- Our Oh Baby! program that gives parents-to-be great "extras," such as a convertible car seat, prenatal vitamins, a book by the American Academy of Pediatrics, a 46-piece home safety kit and more—all free

No other health plan is like Fallon Community Health Plan. For more details, call your sales executive today at 1-800-333-2535. ■

Members covered for CVS MinuteClinic visits

Fallon Community Health Plan's commercial plan members* age two and older are now covered for treatment received at new MinuteClinic® locations opening in the state. MinuteClinic, Inc., is a subsidiary of CVS Caremark Corporation.

MinuteClinic certified nurse practitioners and physician assistants are trained to diagnose, treat and write prescriptions for certain common ailments—and offer routine vaccinations. FCHP members can take advantage of the convenient locations and extended access as the clinics are open seven days a week and never require an appointment or referral.

* Members of FCHP MassHealth and Fallon Senior Plan are not covered for visits to mini-clinics. ■

Retail specialty drugs – member update

Fallon Community Health Plan will exclusively partner with CVS Caremark Specialty Pharmacy for all specialty drugs dispensed through the retail benefit. The new benefit allows members to fill the initial script at any participating pharmacy, and then all refills must be obtained through the CVS Caremark Specialty Pharmacy (mail-order). No changes will be made to specialty drugs that are billed through the medical benefit. The change happens June 1. ■

PPO changes for 2009

Fallon Preferred Care, our PPO product, provides members with maximum flexibility by allowing them to access a broad network of quality providers across the country. Members can also see out-of-network providers at a higher out-of-pocket cost.

As of January 1, all of our PPO members use **Fallon Preferred Care** as the *primary network* and **Private Healthcare Systems** (PHCS) as the *secondary network* inside and outside of Massachusetts. Members using these networks receive the in-network level of benefits, as they previously did.

In addition, **Multiplan** has become the “silent” third network for all our PPO members. This means that Multiplan appears on the PPO member’s ID card but isn’t mentioned in any of our marketing or communication materials. If a PPO member chooses a provider/facility that is not contracted with Fallon Preferred Care or PHCS, but does have Multiplan, the member will receive in-network rates.

Other changes revolve around the behavioral health network and medical management for our PPO members. For details, call your FCHP sales executive today at 1-800-333-2535. ■

Fitness reimbursement up in '09

Fallon Community Health Plan has one of the highest fitness reimbursements of any health plan in Massachusetts. For 2009, we increased our It Fits! annual reimbursement amount to **\$400** (up from \$300) for families and to **\$200** (up from \$150) for individuals. By popular request, we’re now reimbursing for race entry fees and hiking club fees—great additions to our long list of eligible fitness activities. ■

Insurance Partnership: Resource for small groups

The Insurance Partnership is a Massachusetts program that helps small business owners provide health insurance for their uninsured employees. The Partnership pays part of the employer share of health insurance costs and also pays part of the employee monthly premiums.

For more details about the program and a brochure you can download, go to the Insurance Partnership’s Web site at insurancepartnership.org. You may also call them at 1-800-399-8285 (in state) or 1-781-830-8282 (out of state). ■

FCHP adds doctors in southeastern Mass.

Fallon Community Health Plan has expanded its network options for people living in the southeastern part of Massachusetts.

- Now, members of **FCHP Direct Care** may see providers affiliated with Signature Healthcare Brockton Hospital and Signature Healthcare Bridgewater Goddard Park Medical Associates—a network of over 550 primary and specialty providers.
- Our **FCHP Select Care** members now may see more than 175 providers affiliated with Jordan Physician Associates, New Bedford Medical Associates, Plymouth Medical Group, Southcoast Physician Network and Truesdale Cardiology, as well as others.

New hospitals available to our Select Care members include Southcoast Health System’s Charlton Memorial Hospital, Fall River; St. Luke’s Hospital, New Bedford; and Tobey Hospital, Wareham. FCHP has also added Jordan Hospital in Plymouth and Morton Hospital in Taunton to the Select Care network.

Remember, FCHP Direct Care may be offered with FCHP Select Care and our PPO option as an attractive, triple-product solution package. For details, call your FCHP sales executive today at 1-800-333-2535. ■



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.

Direct Care and Select Care plan design options – 4/1/09

Benefits	Premier		Premium Saver inpatient copayment options						
	Premier I	Premier II	Premier Value	Premium Saver I	Premium Saver II	Premium Saver Value I	Premium Saver Value II	Premium Saver Basic I	Premium Saver Basic II
Comm Choice network	N/A	N/A	Gold Select Care	N/A	N/A	N/A	N/A	N/A	N/A
Office visit – wellness	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Office visit – primary care	\$10	\$10	\$15	\$15	\$15	\$20	\$20	\$25	\$25
Office visit – specialist	\$10	\$10	\$25	\$15	\$15	\$35	\$35	\$40	\$40
Prescriptions - pharmacy	\$10/\$25/\$45	\$25/\$100/\$100 (Closed)	\$10/\$25/\$45	\$10/\$25/\$50	\$25/\$100/\$100 (Closed)	\$15/\$30/\$50	\$15/\$50/\$100	\$15/\$30/\$50	\$15/\$50/\$100
Prescriptions – mail order	\$20/\$50/\$90	\$50/\$200/\$200 (Closed)	\$20/\$50/\$90	\$20/\$50/\$100	\$50/\$200/\$200 (Closed)	\$30/\$60/\$100	\$30/\$100/\$200	\$30/\$60/\$100	\$30/\$100/\$200
Emergency room	\$50	\$50	\$75	\$50	\$50	\$75	\$75	\$100	\$100
Inpatient hospital	Covered in full	Covered in full	\$100	\$250	\$250	\$500	\$500	\$1,000	\$1,000
Same-day surgery	Covered in full	Covered in full	\$100	\$150	\$150	\$300	\$300	\$600	\$600
Preventive services	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Diagnostic services	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Imaging	Covered in full	Covered in full	\$50	\$50	\$50	\$50	\$50	\$100	\$100
Routine dental	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Chiropractic	\$10	\$10	\$15	\$15	\$15	\$20	\$20	\$25	\$25

Direct Care and Select Care plan design options – 4/1/09

	Coinsurance option	Premium Saver deductible options						Care Choice High-deductible options	
		Premium Saver 500	Premium Saver 1000	Premium Saver 1500	Premium Saver 2000	Premium Saver 2000/500 I	Premium Saver 2000/500 II	Care Choice 1250	Care Choice 2000
Comm Choice Network	N/A	Silver: Direct Care Select Care	N/A	N/A	N/A	Bronze: Direct Care Select Care	N/A	N/A	N/A
Office visit – wellness	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Office visit – primary care	\$25	\$20	\$25	\$25	\$25	\$25	\$25	\$20 after ded.	\$20 after ded.
Office visit – specialist	\$40	\$20	\$25	\$25	\$25	\$40	\$40	\$20 after ded.	\$20 after ded.
Prescriptions – pharmacy	\$15/\$30/\$50	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$50/\$100	\$25/\$100/\$100 (Closed)	\$10/\$25/\$50 after ded.	\$10/\$25/\$50 after ded.
Prescriptions – mail order	\$30/\$60/\$100	\$30/\$70/\$120	\$30/\$70/\$120	\$30/\$70/\$120	\$30/\$70/\$120	\$30/\$100/\$200	\$50/\$200/\$200 (Closed)	\$20/\$50/\$100 after ded.	\$20/\$50/\$100 after ded.
Emergency room	\$150	\$100	\$200	\$200	\$200	\$200	\$200	\$100 after deductible.	\$100 after ded.
Inpatient hospital	35% coin.	Deductible	Deductible	Deductible	Deductible	\$500 after ded.	\$500 after ded.	Deductible	Deductible
Same-day surgery	35% coin.	Deductible	Deductible	Deductible	Deductible	\$250 after ded.	\$250 after ded.	Deductible	Deductible
Preventive services	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Diagnostic services	35% coin.	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Imaging	35% coin.	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Routine dental	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Chiropractic	\$25	\$20	\$25	\$25	\$25	\$25	\$25	\$20 after ded.	\$20 after ded.
Deductible	N/A	\$500/\$1,000	\$1,500/\$3,000	\$1,500/\$3,000	\$2,000/\$4,000	\$2,000/\$4,000	\$2,000/\$4,000	\$1,250/\$2,500	\$2,000/\$4,000
OOPM	\$5,000/10,000	\$2,000/\$4,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$2,500/\$5,000	\$4,000/\$8,000

Select Care young adult plan design option – 4/1/09

	Young adult plan	
Benefits	Premium Saver 2000 w/25% coinsurance w/ drugs	Premium Saver 2000 w/25% coinsurance w/o drugs
Comm Choice Network	Young adult plan Select Care	Young adult plan Select Care
Office visit – wellness	\$0	\$0
Office visit – PCP	\$25	\$25
Office visit – specialist	\$40	\$40
Prescriptions	\$10/\$50/\$100	N/A
Emergency room	\$100	\$100
Inpatient hospital	25% coinsurance (after deductible)	25% coinsurance (after deductible)
Same-day surgery	25% coinsurance (after deductible)	25% coinsurance (after deductible)
Preventive services	Covered in full	Covered in full
Diagnostic services	25% coinsurance (after deductible)	25% coinsurance (after deductible)
Imaging	25% coinsurance (after deductible)	25% coinsurance (after deductible)
Routine dental	\$10	\$10
Chiropractic	\$25	\$25
Deductible	\$2,000	\$2,000
OOPM	\$5,000	\$5,000

Fallon Preferred Care plan design options – 4/1/09

Benefits	Premier	Premium Saver inpatient copayment options						
		Premier Value	Premium Saver	Premium Saver Value I	Premium Saver Value II	Premium Saver Basic I	Premium Saver Basic II	
Comm Choice network	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Office visit – wellness	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Office visit – primary care	\$10	\$15	\$15	\$20	\$20	\$25	\$25	\$25
Office visit – specialist	\$10	\$25	\$15	\$35	\$35	\$40	\$40	\$40
Prescriptions – pharmacy	\$10/\$25/\$45	\$10/\$25/\$45	\$10/\$25/\$50	\$15/\$50/\$100	\$15/\$50/\$100	\$15/\$30/\$50	\$15/\$30/\$50	\$15/\$50/\$100
Prescriptions – mail order	\$20/\$50/\$90	\$20/\$50/\$90	\$20/\$50/\$100	\$30/\$100/\$200	\$30/\$100/\$200	\$30/\$60/\$100	\$30/\$60/\$100	\$30/\$100/\$200
Emergency room	\$50	\$75	\$50	\$75	\$75	\$100	\$100	\$100
Inpatient hospital	Covered in full	\$100	\$250	\$500	\$500	\$1,000	\$1,000	\$1,000
Same-day surgery	Covered in full	\$100	\$150	\$300	\$300	\$600	\$600	\$600
Preventive services	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Diagnostic services	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Imaging	Covered in full	\$50	\$50	\$50	\$50	\$100	\$100	\$100
Routine dental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chiropractic	\$10	\$15	\$15	\$20	\$20	\$25	\$25	\$25
Deductible	\$300/600 (OON)	\$300/\$600 (OON)	\$300/\$600 (OON)	\$400/\$800 (OON)	\$400/\$800 (OON)	\$500/\$1000 (OON)	\$500/\$1000 (OON)	\$500/\$1000 (OON)
OOPM	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000

Fallon Preferred Care plan design options – 4/1/09

Benefit	Premium Saver deductible options						Care Choice high-deductible options	
	Premium Saver 500	Premium Saver 1000	Premium Saver 1500	Premium Saver 2000	Premium Saver 2000/500	Care Choice 1250	Care Choice 2000	
Comm Choice network	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Office visit – wellness	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Office visit – primary care	\$20	\$20	\$25	\$25	\$25	\$20 after ded.	\$20 after ded.	
Office visit – Specialist	\$20	\$20	\$25	\$25	\$40	\$20 after ded.	\$20 after ded.	
Prescriptions – pharmacy	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$50/\$100	\$10/\$25/\$50 after ded.	\$10/\$25/\$50 after ded.	
Prescriptions– Mail-order	\$30/\$70/\$120	\$30/\$70/\$120	\$30/\$70/\$120	\$30/\$70/\$120	\$30/\$100/\$200	\$20/\$50/\$100 after ded.	\$20/\$50/\$100 after ded.	
Emergency room	\$100	\$150	\$200	\$200	\$200	\$100 after ded.	\$100 after ded.	
Inpatient hospital	Deductible	Deductible	Deductible	Deductible	\$500 after ded.	Deductible	Deductible	
Same-day surgery	Deductible	Deductible	Deductible	Deductible	\$250 after ded.	Deductible	Deductible	
Preventive services	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	
Diagnostic services	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Imaging (CAT, PET, MRI)	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Routine dental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Chiropractic	\$20	\$20	\$25	\$25	\$25	\$20 after ded.	\$20 after ded.	
Deductible	\$500/\$1,000	\$1,000/\$2,000	\$1,500/\$3,000	\$2,000/\$4,000	\$2,000/\$4,000	\$1,250/\$2,500	\$2,000/\$4,000	
OOPM	\$4,000/\$8,000	\$4,000/\$8,000	\$5,000/10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	

Fallon Preferred Care plan design options – 4/1/09

Benefits	Alternative PPO options		
	Premium Saver 500 (90/70)	Premium Saver 1000 (80/60)	
Comm Choice Network	N/A	N/A	
Office visit –wellness	\$0	\$0	
Office visit – PCP	\$20	\$20	
Office visit – specialist	\$20	\$20	
Prescriptions	\$10/25/50	\$10/25/50	
Emergency room	\$100	\$100	
Inpatient	10% coins. (after ded.)	20% coins. (after ded.)	
SDS	10% coins. (after ded.)	20% coins. (after ded.)	
Preventive services	Covered in full	Covered in full	
Diagnostic services	10% coins. (after ded.)	20% coins. (after ded.)	
Imaging	10% coins. (after ded.)	20% coins. (after ded.)	
Routine dental	N/A	N/A	
Chiropractic	\$20	\$20	
Deductible	\$500/1,000	\$1,000/2,000	
OOPM	\$4,000/\$8,000	\$4,000/\$8,000	