

new option and product tweaks for april 1

Fallon Community Health Plan continues to offer flexible and innovative products to meet the needs of the business community. To remain competitive in pricing and plan design, we are implementing a few changes that will become effective April 1.

FCHP is **introducing** a \$1,000 inpatient plan design called **Premium Saver Basic** that will be an estimated 14% savings over our standard HMO offerings. Other changes include

minor copayment adjustments to bring our HMO plan designs in line with our competition.

For our PPO offerings, we have **eliminated the Preferred Care Value plan**. Other changes include minor copayment adjustments and the introduction of in-network coinsurance for Fallon Preferred Care 500 and Fallon Preferred Care 1000.

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

HMO plan designs (changes are highlighted in yellow)

Benefits	Standard	Premium Saver	PS Value	PS Basic	PS 500	PS 1000
OV	\$10	\$15	\$20	\$25	\$20	\$20
Specialist	\$10	\$15	\$35	\$40	\$20	\$20
Rx	\$10/20/40	\$10/25/50	\$10/25/50		\$10/25/50	\$10/25/50
ER	\$50	\$50	\$75	\$75	\$100	
Inpatient	Covered in full	\$250	\$500	\$1000	Covered in full after deductible	
Same day surgery	Covered in full	\$125	\$250	\$500	Covered in full after deductible	
Imaging	Covered in full	Covered in full	\$50	\$100	Covered in full after deductible	
Deductible	NA				\$500/1000	\$1000/2000
OOP max	N/A	\$1000/2000	\$2000/4000	\$2,500/5,000	\$1000/2000	\$2000/4000
Pricing	Competitive market price	-6%	-10%	-14%	-15%	-21%

more for our members at www.fchp.org

Fallon Community Health Plan recently made several additions to our Web site (www.fchp.org) that will allow members to interact with us more easily and access important health information.

First, our members can now log in to **My FCHP**, the new member section on our site for **secure customer interaction**. They easily can access information about their FCHP benefits, choose a physician, find out more about our wellness programs, obtain the resources to make the best health care decisions, and more—all in a secure environment.

A new addition to our member site is the **Personal Wellness Profile™** tool. Members complete a health and lifestyle questionnaire to get a profile of their health status. With this information, they know where to focus their

attention for better health. They then can develop an action plan with a Personal Wellness worksheet and consult the Online Library for articles with practical suggestions.

Through My FCHP, our members also may log in to **Nurse Connect's Dialog Center**. (See our article, "fchp keeps adding value," for details.)

We've also added a **new drug database feature** to the Healthwise® Knowledgebase link on our home page. This is a great tool for our members to get an instant profile of any prescribed medication, with need-to-know facts like what to do if a dose is missed, possible side effects and drug interactions.

And we're not finished yet. We'll soon be adding a special tool so that our members can **compare hospitals** in the FCHP network for their quality performance. Stay tuned! ■

reform the hot topic at broker breakfast

Last December 9, more than 50 brokers braved the snowy roads to join Fallon Community Health Plan at Wellesley Country Club for the first program in our new Broker Breakfast Series.

FCHP President and Chief Executive Officer Eric Schultz welcomed the group and provided an overview of recent activities and accomplishments at FCHP.

The significant growth of our provider network over the past two years "marks an important milestone for FCHP as we make strong inroads into the eastern region of the state," Schultz noted. We've also responded to the market with our comprehensive health and wellness programs and our new consumer-directed health care offerings. He reminded brokers that FCHP offers much to talk about these days as they meet with employers to review health care options.

Lt. Gov. Kerry Healey, the program's keynote speaker, focused her remarks on the hot topic of the state's health care reform initiatives, noting that they are the Governor's number one priority. Healey reminded the audience that we all pay for "free" care and, therefore, we must take responsibility for finding a way to assist the uninsured. "There are half a million

uninsured in Massachusetts," Healey stated.

After outlining the various reform options under consideration, Healy strongly encouraged audience members to get involved in this issue. "Brokers play an important role in helping employers determine what to do" and can represent the employer community in this debate.

Jennifer Eardley, FCHP's Chief Marketing Officer, concluded our program with an overview of the many sales and marketing initiatives underway at FCHP for 2006. Eardley reminded the audience that, for Massachusetts brokers, FCHP is "the responsive, high-service HMO solution for the 10 to 250-employee clients."

Our next broker breakfast will be held this spring. ■

growing and growing

FCHP Select Care network continues to grow! Our latest additions to Select Care are Nashoba Valley Medical Center in Ayer, which serves 11 communities in north central Massachusetts, and Merrimack Valley Hospital in Haverhill, which serves the Merrimack Valley and southern New Hampshire. We also reached a separate agreement with the **Nashoba Independent Physician Association, Inc.**, which adds 78 physicians to our network. ■

fchp keeps adding value

At Fallon Community Health Plan, we continue to respond to our members' real-life needs—with the introduction of Nurse Connect and the expansion of our *It Fits!* program.

answers 24/7

FCHP recently joined with Health Dialog to offer **Nurse Connect**. This phone and online service is available at no added cost. It gives FCHP members access to registered nurses and other health care professionals who serve as health coaches around the clock. The Nurse Connect number is 800-609-6175 (TDD/TTY: 800-848-0160). Plus, FCHP members can log in to Nurse Connect's Dialog Center through our Web site, where they can interact with a health coach and find extensive health resources.

it fits! even better

We have **significantly enhanced our popular *It Fits!* feature** for all ages by adding an expanded variety of activities. Now our members can choose to be reimbursed for a child's school sport user fees, or registration in town or school sports leagues and camps. Baseball, gymnastics, golf, kickboxing, karate, cheerleading, bowling, Jazzercise? These are covered, too!

It Fits! **already covered** membership at local fitness centers, aerobics, Pilates and yoga classes (by a certified instructor) and Weight Watchers® programs. The *It Fits!* reimbursement totals of \$200 for family and \$100 for individual contracts for each calendar year remain the same.

These features are part of FCHP's exciting *Every Day Health* program, which also include *Wellness Works*, *Oh Baby!*, *Healthwise*® Knowledgebase and much more. And they are yet another way that our employer groups get more value when they offer Fallon Community Health Plan. ■

Benefits may vary by employer group.

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employer kit revamped

When you are selling us to potential clients, you need to make your point quickly and compellingly. That will be easier to do with the new FCHP Employer Kit we'll soon make available to you.

Naturally, we've been putting a lot of thought into this sales package. But, more importantly, we've sought out ideas and suggestions from the broker community and have taken them to heart. As a result, your Employer Kit will be totally new in content and design. We've centralized the information in one, easy-to-use folder, with tiered, topical sheets for quick reference. You'll have at your fingertips information about FCHP products, networks, cost management, wellness programs and more. You'll be able to tell the FCHP story with confidence.

We plan to get the new kits into your hands within the next month. ■

proven medicare expertise

Throughout the past year, Fallon Community Health Plan has led the way in educating our members and the community at large about the complex, new Medicare prescription drug program, known as Medicare Part D. We heard repeatedly that FCHP demonstrated its expertise and was far above our competitors in providing education and practical assistance.

We continue to help our members and employer groups understand their Medicare coverage. Fallon Senior Plan™ offers plans *with* and *without* Medicare prescription drug coverage, and we are urging members to consider their options. For many members, May 15 is the last day to make changes to prescription drug coverage for 2006 and to avoid a permanent premium penalty.

For more detailed information about Medicare Part D or Fallon Senior Plan individual and retiree group options, call us at 800-333-2535. ■

promoting customer satisfaction

We're happy to report that provider satisfaction with Fallon Community Health Plan continued to improve in all categories during 2005.

In our annual FCHP Provider Satisfaction Survey last November, providers rated us on overall satisfaction, prior authorization services, referral processes, claims processing, general provider relations and more.

Overall, 90% of providers who responded to our survey indicated that their overall satisfaction with FCHP is excellent, very good or good. We will aim for even better scores in 2006, recognizing that provider satisfaction often translates into positive interactions with our members and influences their satisfaction as well.

Of course, we continue to make member satisfaction a top priority, too, and our frequent surveys and outreach calls indicate members are responding

favorably. Throughout 2006, we remain focused on giving our members exceptional service and taking every opportunity to improve. ■

wellness works with fchp

FCHP piloted its *Wellness Works* program with AdCare Hospital and the VNA Care Network, Inc., in 2005. AdCare received special recognition for the program at the 1,500-member New England Employees Benefit Council's Best Practices of 2005 conference held in December.

The idea of the program is to jump-start wellness before illness takes its toll on workers in lost time, lower productivity and higher insurance premiums. The core of FCHP's *Wellness Works* program is on-site offerings in such areas as smoking cessation and stress reduction. Programs also can be geared to the particular health concerns of a company and its employees. For information, call your sales executive at 800-333-2535. ■

in the community

FCHP awarded its 2005 Community Benefits Grants, totaling \$126,000, to nine recipients in our service area. We awarded our top funding to **Baby's Breath**, a transitional home in Worcester County for children from birth to 3 years of age who are entering the foster-care system; **Boys & Girls Club of Greater Lowell**, to bring their award-winning drug and alcohol abuse prevention/education program to at-risk youth; and **Notre Dame High School in Lawrence**, a new college preparatory high school that serves at-risk, predominantly minority, youth in grades 9 through 12. ■

campaign boosts fchp image

In the last issue of *Broker Edge*, you read about FCHP's new brand campaign, which emphasized that FCHP is expanding into new communities and supporting our members in leading healthier lives—every day.

As we promoted our new image on television and radio, in print and on billboards, we also tracked whether or not people were paying attention. The answer is an emphatic yes! Our measures before (July) and after (November) the campaign indicate that we had a significant improvement in consumer awareness and perception of FCHP.

Awareness of FCHP's free preventive care increased significantly, among both members and general consumers. We were pleased to see that FCHP ranks very high among our members as a plan that shows a "genuine interest in member health" and "advocacy for members"—both pre- and post-advertising. More of our members rate us a "10" than non-members did of their respective plans.

These and other very positive gains in awareness and image of our health plan will certainly be a plus as you present FCHP as the right solution for your clients. ■



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.