

B R O K E R E D G E

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FCHP Direct Care network expands

Since its introduction in 2002, Fallon Community Health Plan's **FCHP Direct Care** has been the plan of choice for more than 1,900 employer groups. Because of our success, Fallon Community Health Plan (FCHP) has decided to expand the Direct Care service area, effective April 1, 2005, to make this unique, cost-effective health plan available to employer groups in a broader geographic area.

To accomplish this, FCHP is pleased to announce that, in addition to **Fallon Clinic**, the Direct Care network will include:

- Acton Medical Associates
- Charles River Medical Associates
- Southboro Medical Group

FCHP Direct Care continues to offer the type of high-quality, cost-effective health care that has become a hallmark of Fallon Community Health Plan. And, by offering a tailored network of four high-performing group practices, Direct Care provides more coordinated and efficient care at a lower premium than comparable
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51% network growth!

We made Fallon Community Health Plan (FCHP) more attractive for your clients and prospects with the **expansion of our FCHP Select Care provider network by 51%** to more than 11,500 providers and 39 hospitals statewide. Our members have more choices than ever before. (See the Select Care map on page 3.)

Our network will keep on growing in 2005. In January, we announced the addition of the **Greater Milford Health Alliance (GMHA)**, which includes Tri-River Family Physicians, Tri-County Medical Associates and dozens of private practice specialists. Members now have access to more than 180 physicians and specialists with practices in Bellingham, Framingham, Franklin, Hopedale, Hopkinton, Marlborough, Medway, Milford, Northborough, Upton, Uxbridge and Whitinsville. Physicians associated
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New product option, benefits ready April 1

A new product option. Expanded benefits. Attractive premiums. Fallon Community Health Plan (FCHP) introduces all three, beginning April 1, 2005.

FCHP is committed to offering competitive, creative solutions for health care coverage. Our clear pricing levels offer savings at approximately 5% intervals from the standard FCHP Select Care and FCHP Direct Care product (see chart on page 2). **And our expanded Direct Care product is even more competitively priced—clients can save an additional 10% over FCHP Select Care.** This allows you to customize a plan for your clients and prospects.

New product option

- **Premium Saver Value**, our new product option, gives you another attractive choice to sell. This option gives members more responsibility for their care and presents a pricing menu for employers that can **save up to 10% over our standard product.** Specifics include tiered copayments for PCP visits; a \$100 individual/\$200 family deductible for prescriptions; and a \$50 copayment for imaging scans.

New benefits

- **Wellness is free!** Now at FCHP, routine physical exams* for both children and adults are covered in full—*no copayments and no deductibles.* We're proud to be the **only health plan in Massachusetts** to offer this benefit, making preventive care easier and more affordable.
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* Based on Massachusetts Health Quality Partners guidelines for wellness visits.



New product option *continued from cover*

- **Preventive dental benefits and discounts added** to our Premium Saver 500 and Premium Saver 1000 plan options.

Attractive premiums

We know your clients and prospects are looking to balance cost with value

when making health care decisions. Now, more than ever, you'll be able to offer them FCHP's extensive portfolio of product options, which blends customized premium pricing with value-added benefits. These new benefits and options are available for new business on April 1, 2005, and for existing business at renewal.

For more information about Fallon Community Health Plan products, networks and programs, please contact us at 1-800-333-2535. ■

Fallon Community Health Plan: HMO product options at a glance

FCHP Direct Care and FCHP Select Care
(For plans with an effective date of April 1, 2005 or later)

	Standard	Premium Saver	Premium Saver Value	Premium Saver 500/1000
Deductible	None	None	None	\$500 individual/ \$1,000 family \$1,000 individual/ \$2,000 family
Prescription copayment	Three-tier \$10/\$20/\$40	Three-tier \$10/\$25/\$50	\$100 individual/ \$200 family deductible, then \$10/\$25/\$50 copayments	Three-tier \$10/\$25/\$50
Office visit copayment for routine physical exams with PCP	Covered in full	Covered in full	Covered in full	Covered in full
Office visit copayment	\$10	\$15	\$20	\$20
Office visit copayment (specialists)	\$10	\$15	\$35	\$20
Emergency room copayment	\$50	\$50	\$75	\$75
Inpatient copayment	None	\$250	\$500	Covered in full after deductible
Savings from standard plan*	N/A	-6.62%	-10.24%	-15.8%/-21.7%

* Remember—use our expanded Direct Care network and save up to an additional 10% on premiums.

FCHP introduces online medical tool

Fallon Community Health Plan is proud to introduce the Healthwise® Knowledgebase—one of the nation's leading online resources for helping people become informed about their health and health care in active partnership with their doctors.

Healthwise® covers more than 3,400 topics on health conditions, medical tests and procedures, medications, and everyday health and wellness issues. Every Healthwise® topic is easy and convenient to access and based on the most reliable, most up-to-date medical research. This powerful tool features a user-friendly format, hundreds of helpful illustrations and powerful search functions—all of which increase the usability and usefulness of the in-depth medical content.

The Healthwise® Knowledgebase will be available **free** in mid March by logging on to our Web site, www.fchp.org. ■

Wellness Works introduced

Fallon Community Health Plan (FCHP) is rolling out a worksite wellness program in 2005, giving its employer groups the opportunity to develop a customized plan to address the particular health concerns of their company and employees. Called *Wellness Works*, the program is in a pilot phase and eventually will be expanded to targeted employer groups and others.

Study after study has proven that wellness programs at the worksite are effective in reducing health care claims, absenteeism and employee turnover while improving employee health, productivity and morale.

Wellness Works will incorporate Web-based tools, such as our online health library, Healthwise® Knowledgebase, and a variety of health education materials. The core, however, will be on-site offerings in such areas as smoking cessation, weight reduction and stress reduction.

Watch for more information in the coming months. ■

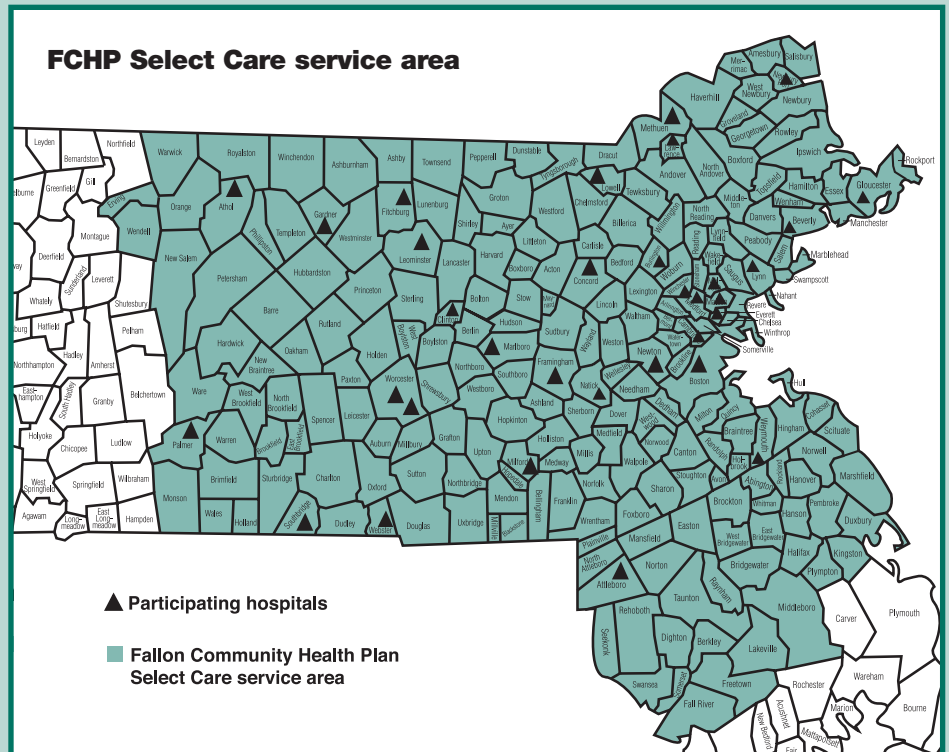
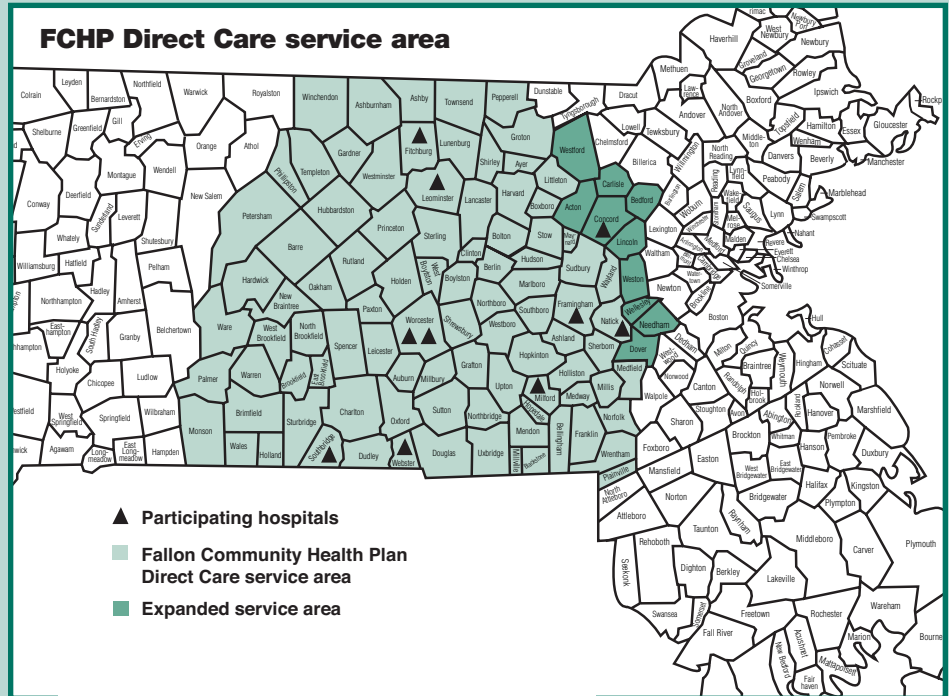
Direct Care network

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products. In fact, our expanded Direct Care product can save employers an **additional 10% over FCHP Select Care.**

Employer groups now have more flexibility to choose the most appropriate and affordable health care plan option. And, FCHP Direct Care has the same rich core of comprehensive benefits as Select Care, supported by additional features, health and wellness programs, and a commitment to delivering exceptional customer service.

See our service area map for a detailed look at the expanded Direct Care territory and how it compares with our Select Care service area. ■



FCHP gold sponsor of North Shore Biz Expo

Fallon Community Health Plan is one of the exclusive gold sponsors of the 2005 North Shore Business Expo, held on March 1 at the Sheraton Ferncroft Resort in Danvers, Mass. The central theme of the expo is *Strengthening Economic Development and Workforce Training through Business & Government Partnerships*.

The event, sponsored by the North Shore Chamber of Commerce, attracts thousands of visitors, including national corporations as well as prominent North Shore businesses. FCHP has a prominently located booth among 100 exhibitors.

The speakers at this year's Expo are former state House Speaker Thomas Finneran, now president of the Massachusetts Biotechnology Council, and state Senate President Robert Travaglini.

Fallon Community Health Plan's sponsorship and presence at the event have given us an opportunity both to spread the word about our product developments and network growth and to build on our positive relationships with small businesses in the North Shore region. ■



FCHP named Advocate of the Year

Fallon Community Health Plan (FCHP) is the proud recipient of the George F. and Sybil H. Fuller Chamber Advocate of the Year award. The announcement was made at the Worcester Regional Chamber of Commerce's 129th Annual Business Meeting on December 13, 2004. The award acknowledges a chamber member who has provided outstanding support to the organization. FCHP gave significant financial support for numerous events during 2004, including the New England Business Expo, the Breakfast Club, the golf tournament and the Annual Business Meeting. ■

FCHP grant supports regional council study

Fallon Community Health Plan (FCHP) hosted a press conference on February 7 at which Lt. Gov. Kerry Healey awarded a \$43,000 grant for the Worcester Regional Research Bureau to study why many college students leave Central Mass. after they graduate. FCHP made a \$10,000 matching grant for the study, which is set to begin in April and be finalized by fall.

Healey was recently named co-chair of

the six Regional Competitiveness Councils, made up of business executives, university leaders and workforce-training officials. FCHP President and CEO Eric H. Schultz is co-chair of the Central Mass. council, which will oversee the study.

Schultz noted that the region's greatest strengths is higher education, yet business leaders have worried for years about the drain of young talent. "The out-migration of people is alarmingly high," he added. ■

Network growth

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with the Greater Milford Health Alliance admit to the Milford Regional Medical Center.

We will continue to build on our relationships with the 10 popular provider groups who joined us last year:

- **Merrimack Valley Independent Practice Association**, at Saints Memorial Medical Center in Lowell
- **Lawrence General IPA**, in the Merrimack Valley region
- **Charles River Medical Associates**, with offices in Ashland, Framingham, Natick, Hudson, Holliston, Westborough, Marlborough, Medfield and Hopkinton
- **Family Health Center**, in Worcester
- **Great Brook Valley Health Center**, in Worcester, Framingham and Clinton
- **Tri-County Medical Associates**, in MetroWest and the Blackstone Valley
- **CentMass Association of Physicians**, in Fitchburg and Leominster
- **Mount Auburn Cambridge Independent Practice Association**, in Arlington, Belmont, Cambridge, Lexington, Somerville and Watertown
- **South Shore Medical Center**, in Norwell and Kingston, serving patients throughout the South Shore
- **Wing Memorial Hospital and its physicians**, in the Quabog and Pioneer Valleys ■

Morrison to lead sales effort at FCHP

Scott Morrison has joined Fallon Community Health Plan in the new position of Senior Director of Sales and Account Management. He is responsible for both new business sales and existing account retention sales. Scott has more than 12 years of experience in sales and account management at both UnitedHealthcare and Tufts Health Plan.

"I am very excited about joining Fallon Community Health Plan at such a dynamic time," Scott says. "FCHP's 50% network expansion over the last two years, being the only carrier to design a tailored network that delivers tangible value, and a number of new product options and consumer tools to be launched during 2005 position us as a very strong option in the Massachusetts marketplace." ■

