

**B R O K E R E D G E**

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**Online benefit for brokers**

Fallon Community Health Plan (FCHP) will soon be joining Insurix's www.BenefitCentral.com online quoting and E-Marketplace Web site. The Web site will allow employee benefits and health insurance brokers to quickly and easily review FCHP's product options, obtain quotes for Massachusetts employers with 10 to 50 eligible employees, and review FCHP's provider network.

Currently, brokers generate thousands of quotes each month on BenefitCentral.com. The site also lets brokers obtain instant medical and dental quotes, allowing them to provide a larger variety of products and services to their clients. This leading technology cuts processing time for small employer group quotes to just minutes. The online process is accomplished instantly and is always available.

"We are very excited to join this leading broker Web site that will enable us to streamline and expedite our interactions with brokers," said William J. Mazza, Fallon Community Health Plan's Vice President of Sales and Corporate Communications. "We know that brokers regard this as a valuable and convenient tool, and we are happy to support our products and sales activities through BenefitCentral.com."

In addition to quoting and proposal generation, BenefitCentral.com has modules available for new enrollments, new case submissions, life event changes, commission processing, and renewal processing and management systems.

You will receive further information when the site is operational. ■

that receive this level of accreditation must meet or exceed rigorous standards that focus on patient safety, preventive health and improving the health of members with chronic conditions, such as diabetes or heart disease.

"Earning 'Excellent' accreditation reflects a health plan's ability to work with its members and physicians to improve quality of clinical care," said Greg Pawlson, M.D., Executive Vice President of NCQA.

Accreditation is a voluntary review process. Employers and consumers can easily access this information via NCQA's Web site, www.ncqa.org. ■

**New year brings new features for members**

In keeping with our mission of making our communities healthy, Fallon Community Health Plan (FCHP) will introduce two new health and wellness features in 2004, *It Fits!* and *Oh Baby!*.

*It Fits!* will give eligible members up to \$200 per family contract (\$100 for individual contracts) to use toward health club memberships and the Weight Watchers® program. With *It Fits!*, members can decide what type of health and fitness program best fits their lifestyle. Members can still take advantage of our discounts on fitness center memberships, which will make their *It Fits!* reimbursement go further.

*Oh Baby!* is a program for members who are expecting a baby or planning to adopt. Participants will receive information and resources to help take care of the "little things" in life. *Oh Baby!* also provides parents

*continued*

**FCHP an "Excellent" health plan**

Fallon Community Health Plan (FCHP) has, once again, been awarded an accreditation status of "Excellent" for our commercial and Medicare + Choice plans from the National Committee for Quality Assurance (NCQA). NCQA is a private, nonprofit organization that evaluates and reports on health care quality. The accreditation status, the highest level achievable, was awarded after a rigorous



evaluation by NCQA of all aspects of the plan.

"The recognition is a true testament to Fallon Community Health Plan's commitment to quality," said Eric H. Schultz, CEO and

President of FCHP. "Each year, we work hard to develop and implement initiatives that improve the quality of care our members receive, and ultimately help them live longer, healthier lives. NCQA's recognition lets us know that we continue to serve our members well."

FCHP is among an elite group of health plans to receive the "Excellent" status from NCQA. Health plans



## New features

with some useful items, such as prenatal vitamins, a book on child care, a convertible car seat, plus a few extras—all at no charge.

Both *It Fits!* and *Oh Baby!* are available to members enrolled in FCHP Select Care, FCHP Direct Care, FCHP Flex Care Select and FCHP Flex Care Direct, but some restrictions may apply. Please contact your FCHP sales executive for more details. ■

## Top 10 tips for a successful health fair

Here are some tips to help you both prepare and practice for a successful health fair presence.

### Before

- Provide accurate and detailed directions to the representatives.
- Prepare comparison charts for benefits and rates (and make sure your representatives approve them).
- Make arrangements to have a health educator present.
- Give everyone plenty of notice with flyers and payroll stuffers.
- Post information on the intranet site.

### During

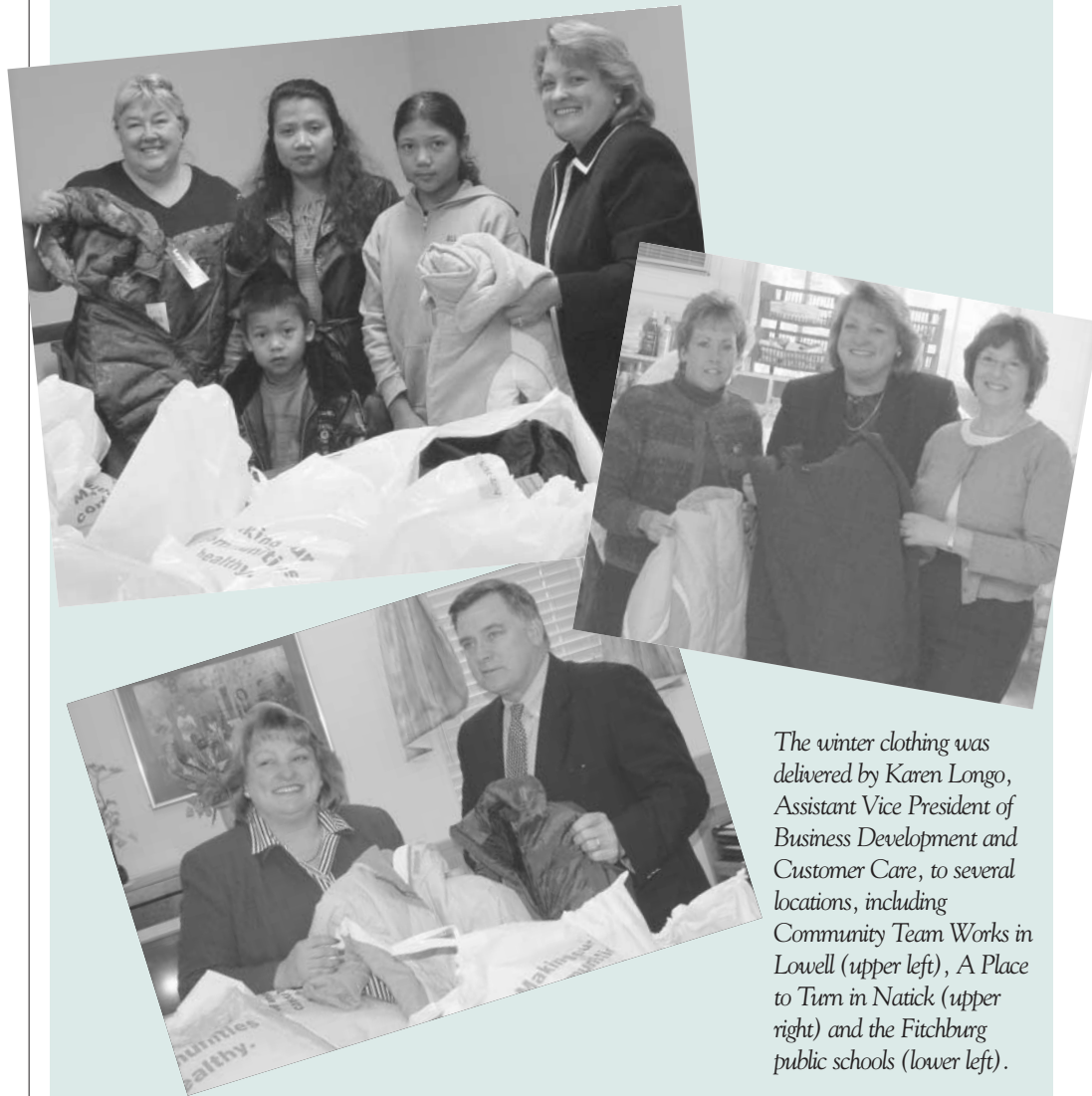
- Hold a drawing.
- Offer snacks and drinks.
- Present each employee with a prepackaged folder with their name on it, stuffed with a list of current benefits and forms.
- The president of the company or an executive should attend.
- Make it fun. Have a theme and enter employees in a drawing for going to a certain number of tables and getting their cards validated.

As a follow-up, survey the employees and representatives to see if they thought it was a success and if they have any more tips. ■

## Coats for kids

With the support of the community and its employees, Fallon Community Health Plan (FCHP) hopes to touch the lives of many children again this winter. In the spirit of Customer Service Week, FCHP held its second annual coat drive for children in October. As a result, more than 200 coats and 60 hat and mitten sets were donated to organizations throughout the service area.

Last year, Fallon Community Health Plan employees collected 136 winter coats, hats and mittens, as well as donations. The coats, hats and mittens were then distributed to Worcester County organizations that gave them to children. ■



*The winter clothing was delivered by Karen Longo, Assistant Vice President of Business Development and Customer Care, to several locations, including Community Team Works in Lowell (upper left), A Place to Turn in Natick (upper right) and the Fitchburg public schools (lower left).*

## Did you know?

■ **Prescription drugs account for 16% to 18% of total medical spending for active employees and 35% to 40% of spending for retirees. (Towers Perrin Web site article "Rising Drug Costs Spur Search for New Approaches to Plan Management")**

■ **Many employers are looking to consumerism to actively engage employees to help curb health care costs. With the help of incentives and education, employees can play a large role in reducing not only overall health care costs but also their own out-of-pocket expenses. (Towers Perrin Monitor: December 2002)**

■ **This year, 47% of employers raised prescription copayments, 34% increased office visit copayments and 34% increased deductibles. Additionally, 65% of employers increased the amount that employees contribute towards their health insurance. (New York Times: September 10, 2003)**

## FCHP sponsors "Benefest"

Fallon Community Health Plan (FCHP) sponsored the Massachusetts Association of Health Underwriters' (MassAHU) first benefits fair. The event, "October Benefest," was held October 22, 2003, at the Hopkinton Country Club in Hopkinton. More than 25 vendors covering employee benefits, ancillary products, administration services, disability and long-term care showcased their products and services. The agenda included CE credit sessions on consumer-driven health plans, pharmacy benefits, HIPAA and LTD policy analysis.

Special guest speaker, Commissioner of Insurance Julianne Bowler, spoke about regulating the health insurance market, the future of long-term care insurance in Massachusetts, producer licensing and other current issues.

Keynote speaker Martha Fields, CEO of Fields Associates, Inc., spoke on the role of connecting HR with business strategies. For more information, go to [www.massahu.org](http://www.massahu.org). ■

## Here's the scoop on HIPAA

Helpful HIPAA (Health Insurance Portability and Accountability Act) information is only a click away! Visit us at [www.fchp.org](http://www.fchp.org). You'll find all sorts of information on HIPAA, including forms you can download and answers to your questions.

Please contact your FCHP sales executive for more details. ■