

## fchp acquires benefit plan administrator

Fallon Community Health Plan has purchased a third-party administrator in a unique acquisition designed to expand the company's portfolio and broaden services to a growing self-insured market.

UltraBenefits, Inc., a privately held company that manages health benefits for approximately 20,000 members nationally, is operating as a separate entity under the direction of founder Phillip E. Soule, who continues to serve as the subsidiary's president.

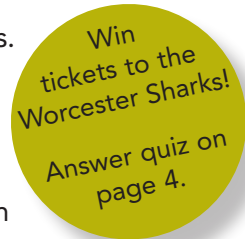
According to FCHP President and CEO Eric H. Schultz, "The addition of UltraBenefits will enable FCHP to offer employers a broader range of health insurance options and provide proficient service to those businesses that have chosen to self-insure."

UltraBenefits, which was founded in 2000, has cultivated a reputation for delivering high-quality customer service to its clients. The company has an integrated claims and administration system that supports unlimited plan designs and managed care

networks, including both national and regional preferred provider organizations.

TPA services include medical, dental and disability claim processing, as well as claims management services, premium and fee-billing services, and administration of flexible spending accounts, health reimbursement accounts, and COBRA.

"This is a giant step forward for us," said Phillip Soule, President of UltraBenefits. "We've become a highly competitive employee benefit plan administrator. However, in order to continue to grow, we believe it is important to align with an organization such as Fallon Community Health Plan. FCHP is dedicated to delivering efficient health care solutions in an environment of ever-increasing health care costs," Soule noted. "Our goal at UltraBenefits remains the same: to help employers manage the costs of their employee benefit plans and to exceed their expectations for customer service." ■



## fchp builds strong network in 2006

Fallon Community Health Plan's Select Care network burst wide open this year as we've added to date nearly 3,000 new physicians and several major hospitals throughout the state.

"FCHP can now deliver innovative, affordable solutions to businesses and individuals from Boston to Springfield and beyond," said FCHP President and CEO Eric H. Schultz. We are adding yet another 1,500 providers in Western Massachusetts (in Franklin, Hampden and Hampshire counties) with the recent approval of the Massachusetts Division of Insurance.

### lahey clinic joins network

We recently announced that our FCHP Select Care members now have access to the 541 providers and medical facilities of the renowned Lahey Clinic. Lahey has primary care services (pediatrics,

family and internal medicine) at community-based practices throughout northeastern Massachusetts. In addition, Lahey Clinic Medical Center in Burlington encompasses a large ambulatory care center and a 293-bed hospital. Lahey Clinic Medical Center, North Shore, in Peabody, serves more than 800 outpatients each day and includes a 10-bed hospital.

### metrowest group added

The FCHP Select Care network has contracted with MetroWest Health Care Alliance, Inc., a physician organization affiliated with MetroWest Medical Center located in Natick and Framingham. This new relationship will add 222 physicians to the network, including 49 PCPs and 173 specialists. MetroWest Health Care Alliance, Inc. serves several Metro West communities, including Framingham, Natick, Marlboro and Milford. FCHP is currently working with this physician group practice to credential its physicians. Additional information will be available to our members once the credentialing process is complete.

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## other providers new in 2006

- Caritas Norwood Hospital, in Norfolk County
- Brockton Hospital, in Brockton, Mass, a 268-bed teaching hospital
- Caritas Good Samaritan Medical Center, also in Brockton, a full-service, Catholic hospital with 258 beds
- Highland Healthcare Associates IPA, affiliated with Winchester Hospital
- Bridgewater Goddard Park Medical Associates, a multi-specialty and multi-site physician group practice in Plymouth County
- Brockton PHO, a strong physician-hospital organization, in Plymouth County
- Nashoba Valley Medical Center in Ayer, Mass., and Nashoba Independent Physician Association, Inc., serving 11 communities throughout north central Massachusetts.

For more information about these network additions and our Western Mass. expansion, please call your account manager at 800-333-2535. ■

## why choose fchp?

**FCHP's client service coordinators** are an innovative solution to help you and your employees navigate the health care system. Our expert coordinators, Melissa VanderBaan and Kathy Fournier, are here to:

- Aid benefit administrators with issues that may require high-level attention or that may have privacy implications—issues best addressed with FCHP directly
- Conduct new-member orientations and provide

- information kits, applications, handbooks and other materials
- Lead informational question-and-answer sessions
- Provide guidance related to service or medical care issues
- Respond to any specific concerns that might arise regarding a benefit

Melissa and Kathy agree that the personal customer services helps employees to fully use their benefits and resolve any issues quickly. "As client service coordinators," they note, "we have the ability to provide another level of service to employers and can educate their employees about various wellness topics. By working one-on-one with the employer and employee, we're able to develop a relationship that takes the burden off the employer if any issues arise." ■

## business buzz

### the disability dilemma

Contrary to popular belief, less than 10% of disability claims are due to accidents; the real culprit is illness. According to a recent report by MetLife, the five most expensive conditions in the United States drive 60% of all lost workdays due to short-term disability. These were identified as heart disease, cancer, mental disorders, pulmonary conditions and trauma. Others in the field have identified different diseases and illnesses, such as diabetes, arthritis and low-back pain, as major disability triggers. The message is the same: disease prevention can have a major impact on disability costs.

These costs are significant and growing, averaging between 8% and 12% of payroll.

And a focus only on medical costs and disability payments doesn't tell the whole story. Lost productivity associated with disability absences can average more than \$22,000 per disability claim and can impact customer and coworker satisfaction.

"While many companies are thinking of getting out of providing medical benefits because of high costs, they need to realize that not managing their employees' health may have serious consequences in terms of lost productivity," commented Ron Z. Goetzel, director of Cornell's Institute for Health and Productivity Studies, when the institute conducted a study in 2003 on disability and health care costs.

Employers are wise to focus on programs that promote healthy lifestyles and early detection of disease among their employees. For information about FCHP's *Wellness Works* program and our quarterly *Wellness Works Today* newsletter, contact your account manager. ■

## in our corner

### smoothing the transition home

FCHP recently introduced its **Coming Home program**, which reaches out to members within 48 hours of their discharge from the hospital. Nurses (and occasionally social workers) in our Outpatient Care Services Department\* call members to carefully review their medications to avoid dangerous duplications in the transition, ensure that any home care services or needed medical equipment are in place, check on medical transportation needs and more. Members receive our ongoing

attention if their needs are more extensive. Through *Coming Home*, we can identify our members' needs earlier and help them to avoid the avoidable hospital admissions.

*\* In most cases, FCHP members with Fallon Clinic primary care providers may receive a follow-up call from Fallon Clinic, not the health plan. ■*

## senior expo coming

Fallon Senior Plan™ is inviting seniors and caregivers to attend a **Senior Spectacular** expo on Tuesday, October 24, at the DCU Center in Worcester. There's no cost to attend the event, and it's open to the public. Fallon Senior Plan will be a presenting sponsor of the event. The day includes entertainment, workshops, exhibits, health screenings and seminars. Many exhibitors will be on site to provide information on different products and services. ■

## clinical corner

*Are your employees taking advantage of FCHP's Every Day Health programs, like Nurse Connect? These types of programs help to improve quality of life while, at the same time, reducing overall health care costs.*

## supporting consumer engagement

As you struggle with rising health care costs, you are more often asking your employees to share a greater portion of that cost. As a result, staying healthy or catching health problems early has become more important than ever to consumers.

Fallon Community Health Plan has made a commitment to empower its members with the information and skills needed to become

active partners in their care. FCHP took an important step in this direction with the introduction earlier this year of Nurse Connect. This service, in collaboration with Health Dialog, gives our members access to registered nurses and other health care professionals who serve as health coaches every hour of every day.

In the first five months of operation, 1,748 FCHP members took advantage of Nurse Connect.

- Slightly more than half of the callers were looking for support in deciding if and how to act on symptoms they had. The proper choice to be treated or wait could have potential cost savings.

- Many of our members (16%) called Nurse Connect for more information on health related topics. The same percentage (16%) had a chronic condition such as heart disease, diabetes or asthma, and were looking for coaching on how to manage it.
- Many other callers looked for guidance on how to better communicate with their doctors and sought information about options for certain conditions that may have equally effective treatment choices. We provided 46 copies of award-winning videos to help members understand their condition and the treatment options.

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## health care reform your source for reform details

We're staying on top of health care reform in Massachusetts—and want to help you stay there, too! Be sure to click on the health care reform link on our home page at [www.fchp.org](http://www.fchp.org) to learn how the reform legislation affects your company and employees. We describe all the important elements of the legislation. Tell your employees about the link, too. We have special sections that target all of our customers, including FCHP members. And watch for future communications as we keep you informed about ongoing developments.

## state expands cost and quality information

The new health care reform law creates a Health Care Quality and Cost Council. One of the council's responsibilities is to maintain a Web site for consumers and purchasers that includes cost and quality information on health care services. This data can be found at [www.mass.gov](http://www.mass.gov). In the search engine, type "health care quality and cost information." Information on the existing state Web site will be expanded to include comparative cost information by January 1, 2007.

Fallon Community Health Plan has been a proponent of making information available on the cost and quality of health care services. Having this data accessible to the public, as well as to providers, employers and health plans, is important to improving the effectiveness of the health care system. ■

**supporting consumer  
engagement - continued**

A few members also used our Web companion to Nurse Connect, called The Dialog Center™, through [www.fchp.org](http://www.fchp.org). On the site, they're able to send a secure message to a health coach and get a confidential reply within 24 hours. They also find extensive health resources, including online tools to track symptoms and medications.

**The Nurse Connect number is  
800-609-6175  
(TDD/TTY: 800-848-0160)**



**hockey gets our  
hometown support**

FCHP is supporting the return of AHL hockey to the Central Mass. region as a **major sponsor of the new Worcester Sharks**. This promises to be an exciting premiere season. FCHP will host 20 at-risk youths from area organizations at 20 of the Sharks' home games at the DCU Center in Worcester. Look for FCHP's dasher board ads inside the blue lines—and try to catch one of the 20 Sharks and FCHP T-shirts we'll be tossing out to the crowd during timeouts at the home games! We hope you and your family enjoy the season. ■

**computers support  
community efforts**

FCHP recently updated its PCs and have been in the process of **donating our older Dell computers** (several hundred in all) to organizations we do business with throughout our service area. For many of the community organizations, the computers will make a significant difference in their operations and outreach to others. A few of the recipients are the Boys and Girls Clubs, the Henry Lee Willis Center, Friendly House, Tri-Valley Elder Services and several regional high schools. ■

**employer edge quiz**

What did you learn about FCHP in this issue? See if you can answer the following three questions—without peeking! Send your answers to us, and if all three are correct you'll be entered into a drawing to win **four box tickets to an upcoming Worcester Sharks game** at the DCU Center's hockey rink in Worcester.

1. What is the name of the third party administrator that is now a subsidiary of FCHP?

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2. Who are FCHP's client service coordinators? (names)

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3. How many new providers have so far joined FCHP Select Care network in 2006?

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E-mail your answers to [Employer.Edge@fchp.org](mailto:Employer.Edge@fchp.org) or mail to Lisa Saucier, Sales & Account Management/Quiz, Fallon Community Health Plan, 10 Chestnut St., Worcester, MA 01608. Please be sure to include your name, affiliation and a contact phone number or e-mail address so we can notify you if you win. ■



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