

network from boston to new york border

Last December, we announced major additions to the FCHP provider network that boost coverage in important parts of our service area and give you and your employees even more options.

berkshires on board

Fallon Community Health Plan is now available in Berkshire County, giving employers and individuals in all Western Massachusetts counties the opportunity to enroll in the FCHP Select Care plan, in addition to our usual PPO option. In January 2007, FCHP **expanded into Franklin, Hampden and Hampshire counties** and now has enrolled more than 8,000 individuals from the area.

Our Berkshire County expansion provides current and new FCHP Select Care members with access to providers affiliated with the Berkshire Health System, which includes **Berkshire Medical Center in Pittsfield, Fairview Hospital in Great Barrington**, and their affiliated physicians. Other contracted providers are **North Adams Regional Hospital** and **Williamstown Medical Associates**. Members may choose these providers as soon as they are credentialed in the FCHP network.

top doctor groups join select care

Atrius Health, the largest independent physician alliance in Massachusetts, is now contracted with FCHP. Members of FCHP Select Care have access to the more than 700 physicians and 1,000 other health care providers associated with their five community-

based physician groups that provide care at more than 28 locations throughout eastern Massachusetts.

Atrius Health providers new to FCHP are:

- **Dedham Medical Associates**
- **Granite Medical**
- **Harvard Vanguard Medical Associates**

The two other Atrius Health medical groups, Southboro Medical Group and South Shore Medical Center, were already part of our Select Care network. Southboro Medical Group is also part of our Direct Care network.

fchp direct care network continues to grow

We added the following key providers to the FCHP Direct Care network:

- **Lahey Clinic's** 450 physicians (and related medical facilities)
- **Mount Auburn Cambridge Independent Practice Association**, with more than 400 primary care physicians and specialists (and Mt. Auburn Hospital)
- **Highland Healthcare Associates IPA**, with approximately 340 health care providers, including more than 100 primary care physicians (and Winchester Hospital).

FCHP Direct Care, a tailored network that is a popular choice for many employer groups, offers a **significant premium savings** over FCHP Select Care—while still giving members the same great benefits and features. ■

wellness works is here for you

Fallon Community Health Plan offers you a variety of wellness services and programs—many of them free! Wellness programs at the worksite can be one way to help reduce absenteeism and worker's compensation claims, as well as improve morale, loyalty and productivity.

FCHP can help you set up your wellness program, serve as a consultant and give you the help and support you need. Here are some of the programs and services we have to offer:

- **Free quarterly newsletter**, called *Wellness Works Today*, which is written by FCHP and available in a PDF format. To be added to our mailing list for this publication, call 1-508-368-9540, option 4, or e-mail emily.eaton@fchp.org.)
- **Free monthly newsletter from Healthwise Knowledgebase** available as a PDF
- **Walk Across America CD kit** (walking program)
- **Personal Wellness Profile** (health risk assessment) CD kit
- **Healthy handouts**—fact sheets on a variety of health topics available as PDFs
- **Sample surveys**
- **Screenings**
- **Speakers**
- **Quit to Win** (our stop smoking program)
- **Information on our wellness benefits** to remind employees what is available to them free from FCHP (Healthwise Knowledgebase, It Fits!, Oh Baby! and Nurse Connect)

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Studies have shown that wellness programs can have a positive influence on health-related behaviors like diet, exercise and smoking, as well as enhance early detection of disease (various screenings)—plus, you send your employees a message that you care about them and their health!

If you'd like to learn more about FCHP's Wellness Works programs, call your account manager to set up a meeting (1-800-333-2535). We'll be happy to visit you to review all of our programs and services. ■

your business is our priority—year after year

When we approach business prospects, we're looking for a long-term relationship, not a short-term sale. Retaining your business is as important to us as bringing in new business. We focus on delivering the extras that equal satisfied employees/members.

In 2007, **we improved member satisfaction for the fourth year in a row** by working hard to provide outstanding service to our customers. For example, we made **35,000 calls to members** for welcome, outreach and education; participated in more than **300 employer benefits fairs**; and **created "service teams"** for employer groups. We also have **client service coordinators** to help employers and their employees navigate the health care system—unique to the industry.

We continued to **enhance member service** with such initiatives as increasing our It Fits! reimbursement, expanding and enhancing our health promotions programs that businesses can offer their employees, introducing a palliative care program, reducing claims turnaround times and improving our Web site interactions.

High membership retention is an underlying principle of the way we do business. We'll work hard every day to keep you as a satisfied customer. ■

health care reform in action

For more health care reform news, be sure you've read the latest edition of FCHP's Eye on Government newsletter at www.fchp.org.

our solution for pending minimum creditable coverage

By January 1, 2009, the more stringent requirements for minimum creditable coverage must be met for most health plan options. These MCC standards include prescription drug coverage and caps on certain deductible and out-of-pocket costs.

At Fallon Community Health Plan, we already offer plans that meet these standards. However, we also offer plans that do not fulfill MCC requirements, such as plans without prescription drug coverage. **Prior to the end of the year, FCHP will provide employers with solutions that will allow you to switch to plans that fully meet the requirements.**

This opportunity will enable you to offer your employees a wider range of cost-effective plan options through the year while ensuring that you are compliant with the law at year's end. We'll provide you with more information at a future date. Please consult your FCHP account manager if you have any questions. ■

nondiscrimination under health care reform

Through health care reform legislation, new nondiscrimination rules now apply to fully insured accounts—that is, if you contract with FCHP to be financially responsible for your enrolled employees' medical claims and all incurred administrative costs. The non-discrimination rules, which were effective July 1, 2007, are:

- **You must offer** all full-time employees the same fully insured plans that you offer to any other full-time employee.
- **You may offer** different plan options with different contribution levels, as long as all options are available to all full-time employees.
- **You may not offer** higher-paid employees additional insurance plans that are not available to lower-paid employees, or a higher percentage of premium contribution than that given to a lower-paid employee.
- **You are permitted** to establish greater contribution levels for employees who:
 - have increasing lengths of service as long as it is part of a formal employee benefit plan designed as a reward for longevity
 - participate in company-sponsored wellness programs

It's important to note that the nondiscrimination rules exclude employees who live out-of-state; those who are part-time, temporary or seasonal employees; and those employees who are covered by a collective bargaining agreement.

It is FCHP's requirement to receive sign-off from employer groups of all sizes that they are compliant. ■

business buzz

speaking of cost

The Massachusetts Association of Health Plans unveiled in early December a series of measures designed to combat rising health care costs and promote greater transparency in the system so that these costs can be better understood.

MAHP proposes statutory changes and voluntary measures that are being adopted by member health plans, including Fallon Community Health Plan. Among the measures included in the proposal are:

- Public hearings on cost drivers requiring health plans and providers to explain health care cost increases
- Enhanced public reporting of health care revenues and expenses
- Public forums to find solutions to rising health care costs
- A 17-point legislative package addressing many issues associated with rising health care costs

In early March, Senate President Therese Murray and state Sen. Richard Moore introduced (and promised to fast-track) a multi-pronged health care bill aimed at reducing cost in the system. Their legislation includes, among other measures:

- A ban on pharmaceutical representatives giving gifts of any value to physicians
- The adoption of electronic health records statewide by 2015 and a reduction from 30 to 15 years of the required storage time of medical records
- Support for enhancing primary care medicine
- Public review of any insurance company that submits rate increases above 7% and a new commission to review insurers

- Authority for the Health Care Cost and Quality Council to hold public hearings, investigate and report health care cost drivers and recommend cost reductions
- You'll be hearing much more about both of these cost-reduction initiatives in the months ahead. With Massachusetts' health care reform movement on the line, legislators and industry leaders have more incentive than ever to tackle the underlying causes of high prices in health care delivery. ■

late enrollment penalty for medicare part d

When Medicare implemented Part D (outpatient prescription drug coverage) on January 1, 2006, some beneficiaries had a limited time to sign up without penalty. If you have a retiree group plan, some of these beneficiaries may be your employees.

These are beneficiaries who weren't enrolled in a prescription drug plan in 2006 that was considered "creditable coverage"—that is, coverage that is at least as good as Medicare's standard prescription drug coverage. They had until May 15, 2006, (or when they first become Medicare-eligible) to enroll in a Part D plan. If they initially delayed, or continue to do after becoming eligible, these beneficiaries must pay a late enrollment penalty when they eventually join a Part D plan. The penalty increases the longer enrollment is delayed.

The annual penalty is determined by Medicare and the amount changes every year. The penalty amount is 1% of the national average premium, which for 2008 is \$27.93. The beneficiaries described above will have to pay it each month as long as they have Part D drug coverage.

Fallon Community Health Plan and other health plans are now beginning to see members enrolled in retiree group plans who have a late enrollment penalty. Here are a couple reasons why:

- They were Medicare-eligible and actively employed in 2006 (or when they first became Medicare eligible) but were in a *commercial plan that didn't meet creditable coverage*; or
- They were on a creditable coverage plan, *but didn't indicate that to us* when they enrolled in our plan. (They now need to send us the correct information.)

If you think your group or enrollees may be affected by the late enrollment penalty, call your account manager for more information and guidance. ■

oh, baby! program adds safety kits

Fallon Community Health Plan's value-added feature, Oh Baby!, has a new addition. Members enrolled in our Oh Baby! program already receive great benefits, such as a free convertible car seat, free prenatal vitamins and a book by the American Academy of Pediatrics. Now, they'll also receive a home safety kit. This 46-piece kit includes:

- Safety catches for cabinets
- Outlet plug covers
- Cabinet sliding locks
- Multi-purpose latches
- Door knob covers

Don't forget to remind your FCHP members who are expectant Moms or Dads about this great benefit! They can learn more by visiting www.fchp.org or may call our Customer Service Department to enroll at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m. ■

facilities may request up-front costs from members

Fallon Community Health Plan offers a wide choice of plan designs today, some of which may include copayments and deductibles that members pay towards their care.

We hear that some hospitals or medical facilities may be asking members to pay an inpatient copayment, same-day surgery copayment or deductible *immediately before, or on the day of, their medical procedure. This is not an FCHP requirement.* If a member is planning an elective procedure, it would be wise to call the facility in advance to determine what, if any, financial responsibility he/she might have up front.

If members have any questions about their coverage or responsibilities, please have them call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m. ■

in our corner

• member tools for healthier living

FCHP offers its members Nurse Connect—free, around-the-clock access to registered nurses or other health care professionals by calling 1-800-609-6175. For additional resources, members can log in to Nurse Connect's Dialog CenterSM through the "My FCHP" section of our Web site. **New on the Dialog Center** are five self-learning programs that provide health assessments and tailored plans for achieving goals. The five modules offered are: **weight management, nutrition improvement, stress management, smoking cessation and low-back pain.** The programs offer thoughtful guidance, motivational tips and the tools to make lasting health behavior changes.

• pay it forward continues in 2008

Fallon Community Health Plan recently announced that it would extend its 30th anniversary Pay It Forward program for another year. Last year, 30 FCHP employees were randomly chosen to distribute a total of \$30,000 to favorite charities. This February, another 30 employees were picked to donate \$500 each to a charitable organization, which will be announced this spring.

"Pay It Forward made our anniversary special, and we were really only going to do it that one time," explains President and CEO Eric Schultz. "However, it was such a powerful experience and we got such great feedback from so many different people that we decided to do it again." ■

If you do things well, do them better. Be daring, be first, be different, be just.

—Anita Roddick, Body Shop International



www.fchp.org

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