

# EmployerEdge

Volume 10 ■ Number 3

## Network news

### ■ Significant FCHP Select Care network additions in 2013

We've continued to expand FCHP Select Care, building a robust network of doctors and hospitals—more than 35,000 providers—throughout Massachusetts and New Hampshire and adding real value to our competitively priced product.

#### – **New! Dana-Farber specialists join network**

FCHP welcomed nearly 600 renowned physician specialists of the Dana-Farber Cancer Institute to our FCHP Select Care network, effective June 1, 2013. See physician profiles at [dana-farber.org](http://dana-farber.org), under "Find a Doctor." Members who use the FCHP Select Care network now have the unrestricted choice to see these specialists.

#### – **MGH and B&W providers on board**

Similarly, FCHP Select Care members now have full access to Massachusetts General Hospital (MGH) and Brigham and Women's (B&W) Hospital, and their more than 3,800 primary care providers and specialists.

*You can search for these providers on our Find a Doctor tool at [fchp.org/doctor](http://fchp.org/doctor). ■*

### ■ POM Program exclusive to FCHP Direct Care

As we've grown our networks and expanded into the Boston area, members who use the FCHP Select Care network have gained unrestricted access to providers in our Peace of Mind™ Program.

As a result, our Peace of Mind Program now applies only to our members who use the FCHP Direct Care network. For a second opinion and treatment

for specialty services, the program guarantees their access to Beth Israel Deaconess Medical Center, Brigham and Women's Hospital, Children's Hospital, Dana-Farber Cancer Institute, and Massachusetts General Hospital as long as they meet program eligibility criteria.

See program details at [fchp.org/members/doctors-facilities/peace-of-mind](http://fchp.org/members/doctors-facilities/peace-of-mind). ■

### ■ FCHP Direct Care welcomes CMIPA

The FCHP Direct Care network recently welcomed the Central Massachusetts Independent Physician Association (CMIPA), one of Worcester County's largest multi-specialty physician groups. CMIPA has more than 200 community-based physicians with privileges at UMass Memorial Health Care and Saint Vincent Hospital. CMIPA was already participating in the FCHP Select Care network.

For more about CMIPA, visit their website at [cmipa.com](http://cmipa.com). To find a CMIPA doctor in our networks, go to our Find a Doctor tool at [fchp.org/findphysician/search](http://fchp.org/findphysician/search). ■

### ■ A closer look at a limited-network solution

We've talked to many of you about the advantages of FCHP Direct Care, and some of you may be enjoying these advantages today. This is our limited network of more than 22,000 providers who offer more coordinated, cost-efficient care that helps us deliver a 12% premium savings over our broader FCHP Select Care network. (Go to [fchp.org/directcare](http://fchp.org/directcare) for details.)

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## Network news *continued*

We encourage employers to offer FCHP Direct Care side-by-side with our other network options. To further cut costs without cutting benefits or increasing employee contributions, we suggest employers offer FCHP Direct Care with a defined contribution. FCHP Direct Care can be used as the benchmark plan for cost sharing; employees pay more if they wish to choose a different network.

**Learn more!** Be sure to read our White Paper, *How to leverage a limited network for more savings, quality and choice*, on the employer home page of [fchp.org](http://fchp.org). Or, call your account manager, 1-800-333-2535, for paper copies. ■

*FCHP Direct Care provides access to a network that is smaller than the FCHP Select Care network. Members have access to network benefits only from the providers in their respective network. Please visit the provider search tool at [fchp.org](http://fchp.org) to determine which providers are included in FCHP Direct Care.*

## Plan & Product news

### ■ Customized employee wellness

We hope you'll take advantage of The Healthy Health Plan—our easy-to-implement wellness program that effectively encourages employee participation. This new program supports FCHP subscribers for being—and becoming—healthy by rewarding them with financial incentives. It's available with FCHP commercial plans at the time of a member's enrollment anniversary.

Once offered the plan, subscribers go to [fchp.org/healthyhealthplan](http://fchp.org/healthyhealthplan) to log in to the My Healthy Health Plan portal, fill out the health assessment, and be eligible to receive up to \$200. The My Healthy Health Plan portal offers customized action health plans that include health coaching, wellness workshops, interactive tools and more. (The financial incentive is available to subscribers only, but family dependents may take advantage of the portal, too.)

For more details about The Healthy Health Plan, please call your FCHP account manager at 1-800-333-2535. ■

## Benefit news

### ■ Commercial plan members covered at mini clinics

Mini clinics are walk-in clinics that offer an alternative to emergency rooms for common sicknesses like strep throat, bronchitis, cold/flu, minor burns, rashes, and ear, eye, bladder and sinus infections. They are open 7 days a week, with convenient evening hours. No appointment or referral is needed. For more details, go to [fchp.org](http://fchp.org) and search "mini clinics."

Members are covered for treatment received at any of the more than 40 **MinuteClinic®** locations in CVS/pharmacy stores in Massachusetts. For details and locations, see [minuteclinic.com](http://minuteclinic.com).

Similarly, members are covered at **ReadyMED™** by Reliant Medical Group—a walk-in medical facility at 222 Boston Turnpike (Route 9 East), Shrewsbury, Mass., and newly opened at 460 Southbridge St. (Rt. 12) in Auburn, Mass. Lab and X-ray services are on site. For information, see [readymed.org](http://readymed.org). ■

### ■ Stay tuned in to health care reform

We're doing our best to stay on top of health care reform, and want to share what we know with you. Visit the special section of our website—[fchp.org/reform](http://fchp.org/reform). We cover the important topics on the national and state levels in easy-to-read charts that summarize effective dates, current status, how and when the laws/regulations may affect you, and next steps. Our most recent updates are highlighted for your easy reference. We welcome your suggestions about topics and current content. ■

### ■ FCHP caregiver solutions expand – Summit ElderCare now in Springfield

Great news for caregivers! Our newest Summit ElderCare® PACE (Program of All-inclusive Care for the Elderly) center recently opened at 101 Wason Ave. in Springfield.

Caregivers often have difficulty managing a loved one's health care, daily activities and medical bills, particularly when they are at risk of nursing home placement. Summit ElderCare makes it easier by providing complete medical, insurance and social support, including coordinated and

individualized medical services, plus adult day health centers that offer social activities, meals and some nursing, rehabilitation and social services.

Summit ElderCare also has PACE centers in Worcester, Charlton and Leominster. To learn more about eligibility and the program, call 1-800-698-7566 or visit [summiteldercare.org](http://summiteldercare.org).

### – NaviCare makes navigating health care easier

Another great support alternative for caregivers is our NaviCare® program, which we expanded in 2013 to serve members throughout most of Massachusetts.

NaviCare is a unique product for eligible seniors, and combines in one package all Medicare and MassHealth Standard benefits, services and items. A Navigator works with members and caregivers to coordinate the extensive care and services needed. Its model of care promotes independence and quality of life.

For more information about eligibility and the program, call 1-877-255-7108 or visit [navicare.org](http://navicare.org). ■

## Doing business with us

### ■ Company may call employers on our behalf

Over the past year, FCHP has worked with Discovery Health Partners (DHP) to maximize our subrogation process and results, and help us with coordination of benefits when a member has coverage from two or more insurers.

As part of this process, DPH may call you to gather information, such as (but not limited to) the employer's group size and if the employee is actively working. Their calls are legitimate, and your answers are important to our post-payment recovery efforts.

Subrogation is identifying, and getting reimbursement from, another payer that is responsible for medical claims we paid relating to a member's injury, such as a car accident, worker's compensation and a slip or fall injury.

Thank you to all who have assisted us so far. ■

### ■ Employers have easy premium payment options

You have different ways of doing business, so we offer you different options for paying premiums.

–**Automated Clearing House:** You can arrange a one-time premium payment by automatic withdrawal from a bank account. A more convenient alternative is to arrange ongoing payments. FCHP debits the total premium billed to your bank account on the due date. We also can credit any amounts that you are owed directly to a bank account. **For either ACH option,** you must complete and submit our Automated Clearinghouse Transfer Authorization form at [fchp.org/employers/resources](http://fchp.org/employers/resources).

–**Checks:** You can mail us an original check in the mail. To avoid misapplied premium payments, the check should include the business name and/or FCHP customer number and be made payable to Fallon Community Health Plan.

For more details, please call your FCHP account manager at 1-800-333-2535. ■

## Our corner

### ■ FCHP is zipping around the state this summer

FCHP is partnering again this year with the Fox25 Zip Trips. Every Friday morning (6 a.m. to 10 a.m.) through August 30, FCHP is visiting a new community in Massachusetts with our TV hosts. We have a special segment in the 8 o'clock hour that explains different health risks and what steps to take for a healthier lifestyle. "Like" us on Facebook to learn about our Healthy Competition contest with big prizes, including an all-inclusive stay at Canyon Ranch in Lenox, Mass. Be sure to watch or stop by! Go to [myfoxboston.com](http://myfoxboston.com) (click the Zip Trips navigation bar) for what towns we'll be visiting. ■

### ■ FCHP Family Fun discounts

Remind your employees to take advantage of our Family Fun 2013 program. FCHP members save money while enjoying healthy and interactive family outings at attractions in our service area. To participate, members show their FCHP ID card along with the Family Fun coupon at the time of admission or purchase. For the latest program participants and coupons, go to [fchp.org/familyfun](http://fchp.org/familyfun). ■

### ■ Save these dates

#### – September 7 - Canal Diggers 5K

FCHP is again the presenting sponsor of a Worcester tradition, the 7<sup>th</sup> annual Canal Diggers 5K Road Race, 1-mile Fun Run/Fitness Walk and a 1K Youth Race. For details or to register, go to [canaldiggers.org](http://canaldiggers.org).

#### – September 23 - Golf & Gather FORE a Cause

Watch for more information about FCHP's 8th Annual Golf & Gather FORE a Cause at the Worcester Country Club. This event benefits hunger relief programs throughout Massachusetts. Last year, with your support, we helped more than 103 programs. ■

### ■ More community support

– FCHP made a corporate donation to **The One Fund Boston, Inc.** and spearheaded a very successful, corporate-wide fundraising effort that contributed significant employee donations to the fund.

– FCHP was again the presenting sponsor of **Worcester's fireworks** extravaganza, which put the finishing touch on the city's Independence Day Celebration at Cristoforo Colombo Park in Worcester.

– In the first five months of 2013, we distributed **more than \$160,000 to dozens of organizations**, such as the Boys and Girls Club of Chicopee; Bridge of Central MA in Worcester; Families for Depression Awareness in Waltham; Little League teams throughout the state; Massachusetts Health Council, Inc.'s Women Health Forum in Needham; the Open Door Pantry in Gloucester; and the YMCA and YWCA of Central Mass. We look forward to continuing our mission, *making our communities healthy*, throughout the rest of 2013. ■

## ■ Do we have your correct email address?

Please be sure via your account manager that we have a current email address for you and any key contacts in your company. Email is an important tool we use to keep our customers informed about FCHP coverage and developments in health care. ■

## ■ Reporting fraud, waste and abuse

Fraud, waste and abuse affect everyone. Combating fraud, waste and abuse is essential to maintaining strong and affordable health care coverage.

- **Fraud** can be defined as an intentional misrepresentation that causes a victim to part with something of value, and is considered a criminal act.
- **Waste** is generally categorized as an act that causes a company to pay unnecessarily for a service.
- **Abuse** occurs when an individual or entity “works the system,” so as to be paid (or paid more) for a service to which he/she would not otherwise be entitled.

Fallon Community Health Plan is committed to detecting, investigating and resolving instances of fraud, waste and abuse. If you suspect fraud, waste or abuse, please be sure to report the activity to Velinda Brown, FCHP Senior Internal Auditor, at 1-508-368-9016. You also may call FCHP’s Compliance Hotline anonymously at 1-888-203-5295. ■

## Wellness watch

### ■ FCHP Info Center encourages walk-ins

For our Central Mass. members, the FCHP Information Center in the White City Shopping Center, Route 9, Shrewsbury, offers easy access to health insurance professionals who can answer questions about Medicare, Medicaid and commercial health insurance plans. Walk-ins are always welcome! The center is open Monday-Friday, 8 a.m. to 5 p.m., and Saturdays, 9 a.m. to 3 p.m.

We do blood pressure and other screenings every Tuesday from 11 a.m. to 1 p.m.—no appointment necessary. Our summer schedule of programs is lighter, but we’ll be offering more screenings and wellness programs this fall.

To check for updates or to confirm programs, call the FCHP Information Center at 1-866-209-5073. Or, go to [fchp.org/infocenter](http://fchp.org/infocenter). ■

### ■ Summer fitness reimbursed

Be sure to remind your employees that our popular It Fits! program reimburses members for many of the fitness activities they may pursue this summer.

It Fits! reimburses for swim lessons and race entry fees. If their kids are on a Little League team, going to a sports camp or taking karate lessons, we’ll reimburse that, too. Also, use It Fits! toward eligible weight-loss programs and cardiovascular home fitness equipment.

For details, please go to [fchp.org](http://fchp.org)—or call your FCHP account manager at 1-800-333-2535.

*Program eligibility and benefits may vary by employer, plan and product. ■*

## ■ Smart snacking ideas

Snacking has become part of the American way of life. Of course, depending upon what and how much you choose to eat, snacking can help or hurt your diet. Get creative and make your own combination snacks—or try the ones below. The number after each snack is the amount of calories.

### Some winning snack combos

- 2 celery sticks with 2 tablespoons of peanut butter (206)
- 1 cup raw veggies and 1/4 cup hummus (160)
- 1 applesauce pack and 2 graham crackers (110)
- 1 non-fat yogurt cup and 1 piece of fruit (260)
- 2 cups air popped popcorn and a box of raisins (145)
- 8 baked tortilla chips and salsa (70)
- 1/4 cup raisins and 2 tablespoons of sunflower seeds (200)
- 1 cup fruit salad and 5 whole-grain crackers (160)

*If you have questions about FCHP’s Wellness Works program, please contact Manager of Health Promotions Karen Gagliastre at 1-508-368-9786 or [karen.gagliastre@fchp.org](mailto:karen.gagliastre@fchp.org). ■*



Employer Edge is published quarterly to provide employers with the latest news, trends and marketplace information in health care. Please share this issue with your coworkers.

For information about products or programs, ask for your account manager at **1-800-333-2535**.



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