



Walsh Benefits "PARTNER PRESS"
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- **Aetna's packaged life and disability insurance options** have been posted in the "Forms Warehouse" in the Walsh Benefits online quoting system. Go to the Forms Warehouse – NJ – Aetna – Life Plans and select either the plan summary, which includes a price, or three other plan options. Contact Walsh Benefits for more details.
- The Maryland General Assembly passed **House Bill 2**, which imposed a 2% tax on Maryland HMO premiums effective January 1, 2005. **Aetna** has made a decision to pass along this increase to its customers by calculating the additional premium effective April 2005. **_____** effective April 1st and beyond will include the 2% tax. In addition, the rates for customers that renew effective April 2005 will also reflect this tax. All other customers regardless of renewal date will be invoiced at the additional 2% tax beginning April 1st.
- **Aetna** will hope to introduce its HSA product into the small group (2-50) market by July 1, 2005.



- **AIG's new quick reference product summary** is now available in the "Forms Warehouse" on the Walsh Benefits Quoting System. Go to the Forms Warehouse – NJ – American General – Benefit Summaries then click on "Product Reference Guide."
- **American General** has made marketing their products easier. They have organized their product information into marketing campaign topics that are listed monthly. Here are March and April's topics:
 - March
 - Use Product ID 06675006-1112A DOD to access information on AIG's new expanded vision network.
 - Use Product ID 06675006-1040 DOD for **AIG's** new Group PPO Dental program
 - April

- Use Product ID 06675006-1079DOD to learn about **AIG's** employee benefits products
 - Use Product ID 06675006-1015DOD to promote **AIG** Group Life and AD&D products.
- Contact Walsh Benefits today to learn how you can register on Smartworks.com to access personalized marketing materials for the topics above.
- **American General** has designed new user-friendly premium statements. The new statements will start going out in April 2005 and include: life and disability benefit volumes, premiums listed independently for each coverage and information that is easier to read and understand.
 - **AIG** offers an online interactive map that identifies which forms/materials are available for a specific state. To access a list of forms/materials for a specific state:
 1. Visit the private site of <http://www.aigemployeebenefits.com/>.
 2. Click "Marketing Library."
 3. Click "New **AIG** Employee Benefits Products."
 4. Click "Map of collateral/forms available by state."
 5. Click a state to view the forms and sales tools for the product approved in that state.
 - New plan summaries for **AIG's** life, LTD, STD, vision and dental plans have been posted in the Forms Warehouse on. Brokers can also view the AIG quote guide and a new case checklist.



- **Effective 1/1/05**, **Allied Dental Design** will feature two new plan designs: an indemnity and PPO (In/Out) Plan. Both plans offer a choice of buy up enhancements. Contact Walsh Benefits for more information on these new plans and options.



- **AmeriHealth's Small Employer Health Plan Booklet** is now available in the "Forms Warehouse" on the Walsh Benefits Quoting System. Go to the Forms Warehouse – NJ – AmeriHealth – Benefit Summaries then click on "Small Employer Health Plan Booklet."
- Effective July 1, 2005, the following **Amerihealth** Options will **no longer** be available to clients:
 - All PPO medical options with \$5 and \$10 visit co-payments.
 - All Select Drug Program PPO rider options with \$5 and \$10 generic formulary co-payments
 - All Standard Drug Program PPO rider options, with the exception of the 50% coinsurance option featuring retail dispensing of up to a 90-day supply

Contact Walsh Benefits for more details.

- Effective July 1, 2005, **AmeriHealth's** new Select Drug Program Options will be available for 51+ and small groups.

	\$5/\$25/\$50	\$7/\$35/\$50	\$10/\$40/\$60
Generic Formulary Co-payment	\$5	\$7	\$10
Brand Formulary Co-payment	\$25	\$35	\$40
Non-Formulary Co-payment	\$50	\$50	\$60

Contact Walsh Benefits for more information.

- **AmeriHealth** is introducing new 51+ POS Plan Options including 3 new copay options and is also introducing S.E.H. \$30 and \$40 copay HMO and POS Options for small groups. Contact Walsh Benefits for more details.
- In the spring of 2005, **AmeriHealth** members will receive new ID cards with a new member ID number which will replace social security numbers on ID cards.



CIGNA

A Business of Caring.

- **Cigna HealthCare** announced that it is expanding the availability of its consumer-driven CIGNA Choice Fund(SM) Health Savings Account (HSA) plan to businesses with 51-200 employees in the New York and New Jersey markets. The CIGNA Choice Fund HSA had previously only been available to employers with more than 200 employees. CIGNA is offering the expanded availability now for plans that take effect on or after June 1, 2005.
- **CIGNA** has announced a new program called "Academy by **CIGNA**", a comprehensive Continuing Education program designed to educate brokers in the area of employee benefits. Some of the courses offered in the curriculum include:
 - "Principles in Underwriting"
 - "Hospital Contracting"
 - "International Benefits"
 - "War Risk"

There will be new courses offered in 2005. For more information, you can contact **CIGNA's** Patricia Caballero at 201-533-5028.

- **CIGNA** has introduced some **brand new** cost sharing HMO products with very competitive rates. These plans are available for 4/1/2005 effective dates.



*for what happens next**

- Colonial is offering a new medical plan, **Medical Bridge (sm) 1000**. The plan provides indemnity benefits for hospital confinement and

outpatient surgery. Three different plan designs are available with five levels of benefits that are provided for a covered accident or covered sickness only.

Call Walsh Benefits for more information.

- Colonial is also offering **Group Supplemental Health 1000** for your Pennsylvania clients. Five different plan designs are available and benefits are provided for a covered accident or covered sickness only. Call Walsh Benefits for more information.



- **Empire BCBS** Out of the Area Rates have been posted on our website, www.walshbenefits.com, in the Forms Warehouse under Rate Worksheets.
- **Empire BCBS** has a standardized Broker of Record letter which you can download from www.empireblue.com. As of May 2, 2005, empire BCBS will not accept anything but the standardized letter.



- Effective 4/1/05, Great West Healthcare will begin offering their clients a new 90-day retail drug program that allows members to purchase a 90-day supply of maintenance drugs. Members will still pay three co pays.



Horizon BCBS 2005 Second Quarter Bonus Plan for small groups.

For every small group (2-50) new business contract sold with an effective date between April 1, 2005 and June 28, 2005, **Horizon BCBS** will pay an additional \$25.00 per contract. New business bonus payouts are in addition to standard commission for these groups.

Horizon BCBS 2005 2nd Quarter Bonus Plan for midsize groups.

- Listed below are the incentive program qualifications that you must meet:
1. The new business must be effective by June 28, 2005.

2. The case must have 51 to 499 eligible employees and must be **new** to **Horizon BCBSNJ**.

3. You must submit the notice of sale by June 15, 2005.

What you can earn ...

For every case that qualifies, your firm receives:

- 51 to 99 eligible employees: \$30 per enrolled subscriber beginning with the first enrolled subscriber.
- 100 to 250 eligible employees: \$25 per enrolled subscriber beginning with the first enrolled subscriber.
- 251 to 400 eligible employees: \$20 per enrolled subscriber beginning with the first enrolled subscriber.
- 401 to 499 eligible employees: \$15 per enrolled subscriber beginning with the first enrolled subscriber.
- **On 4/1/05, the new Horizon HSA compatible plan designs will be** This plan pairs a high-deductible health plan with a HSA to cover eligible medical expenses that the health plan does not cover. Call Walsh Benefits for more details on this plan.
- Spanish language pharmacy services and Health and Wellness web sections are now available on www.horizonblue.com. Go to www.horizonblue.com and click on either *Pharmacy Services* or *Health and Wellness Information* and then select *Español*.



URGENT!!!

- For those of you **NOT YET APPOINTED** with **Oxford**, PLEASE, PLEASE either log on to www.oxhp.com or call the licensing department at 888-666-6844. You **MUST** be licensed and have a "**broker code**" in order to be paid commissions.
- Please make sure you are familiar with **Oxford's** Broker of Record policy. All Broker of Record letters should be mailed or faxed to **Oxford's** commissions department. The effective date will be the first day of the month following the receipt of the letter provided the broker is licensed and appointed with **Oxford**.



- **Effective April 1, 2005** all eligibility transactions must be received within 31 days to ensure United Healthcare's systems reflect accurate information at the time of claim payment and premium billing.
- Due to the merger of **UnitedHealthcare** and **Oxford**, **UnitedHealthcare** has decided to change their small group business in NY, NJ and CT to the Oxford platform and product line for new sales only.

- **UnitedHealthcare's** lab and diagnostic imaging benefits will be processed differently for fully insured business. Effective April 1, 2005, claims submitted by non-contracted diagnostic facilities are processed at **out-of-network benefit levels**, even if an in-network physician ordered the service. If your client's benefit plan does not include out-of-network benefits, their employees may be responsible for the entire claim. To avoid these higher out of pocket costs for diagnostic imaging services, your clients' employees will need to make sure they utilize in-network diagnostic facilities.

All UnitedHealthcare appointed agents and agencies will be required to sign a new standard agreement in order to maintain their appointment with UnitedHealthcare.

UnitedHealthcare will mail new Agent and Agency Agreements to appointed agents starting in March, with comprehensive instructions for completing and returning the forms. A separate agreement will have to be completed and signed for every agent and agency having an appointment. Please look for the new agreement starting in early April, and return it as quickly as possible. The new agreement includes additional "Business Associate" language required by HIPAA, and covers all **UnitedHealthcare** affiliates and subsidiaries.

- **UnitedHealthcare** is sending a special mailer to groups that are up for renewal about the [REDACTED] that automatically comes with most medical plans for renewing and new business. The first mailer for April through June renewals will be sent on March 25, 2005. Groups renewing throughout the rest of 2005 will receive the mailer 60 – 90 days prior to their renewal dates.
- **UnitedHealthcare** will begin notification of brokers online when they will be distributing the policy pre-termination and termination letter to their clients. Notice of pre-termination will begin rolling out on May 21 and notice of termination will begin rolling out on June 2.



- Two new, enhanced voluntary products will be available on March 1, 2005 by **UnumProvident**, although the products are still awaiting final approval in some states. The [REDACTED] now includes the option of base or enhanced coverage. Base coverage features a benefit payout for heart attack, stroke, permanent paralysis, kidney failure, organ transplant or coronary artery bypass surgery. Enhanced coverage includes all conditions listed under the base plan, plus an additional benefit if diagnosed with cancer. Enhancements also include increased benefit amounts for covered children, and, for eligible employee groups, the first \$10,000 in coverage is guaranteed-issue (some restrictions apply).

A new five-year benefit period tops the list of enhancements to the **individual short term disability insurance**, which also includes a

new optional rider that covers mental illness. Contact Walsh Benefits for more information.

- Log onto www.unumprovident.com to register for their web-based broker services. Through their website, you can download individual long term care quoting software, produce rate sheets quickly, check the status of pending individual long term care business, view commission statements and view a portfolio of Unum/Provident's products and services.
- **Unum/Provident** also offers a free virtual training academy for brokers who sell individual income protection and/or long-term care insurance products. The learning sessions detail Unum/Provident products, provide tips for initiating sales and completing applications and explain the underwriting requirements. Sales partners receive a schedule and registration information in advance of each month's course offerings. Contact Walsh Benefits for more details.



- All brokers doing business with **Wellchoice** should have received via e-mail, a new *Business Associate Agreement*. This form is needed to stay in HIPAA compliance.

LEGISLATION NEW JERSEY

The following is part of the legislative environment in New Jersey:

****THE NEW RULES CONCERNING NEW JERSEY CONTINUATION OF COVERAGE TAKE EFFECT MARCH 7, 2005.**

- Assemblywoman Loretta Weinberg has introduced **A2006**, a bill that would establish joint purchasing alliances for people covered by individual health insurance plans. This bill is in its second reading in the Assembly.
- **A3379** is a bill that will allow for credit to be given towards minimum participation percentage for people covered under Medicaid and NJ Family Care. This bill is currently in its second reading in the Assembly.
- **A2835** is a bill that was introduced which would make 2 acts of insurance fraud a second degree crime. Current law allows for 5 acts or more.
- **A3759** has been introduced by Assemblyman Cohen. This bill would allow for the extension of health benefits coverage for certain dependants up to the age of 30.

- Senator John Adler has introduced Senate Bills **S2164**, **S2165** and **S2166** all of which deal with tax credits for employers who offer healthcare benefits and tax deductions for employees who contribute to the cost of their health insurance. These bills have been referred to the Senate Commerce Committee.
- The Mandated Health Benefits Advisory Commission is considering **S556**, a bill which require coverage of hearing aids for children.

FEDERAL

- **S 354** has been introduced by Senator John Ensign. *The Help Efficient Accessible Low-Cost Timely Healthcare Act of 2005* would create a \$250,000 cap on non-economic damages, limit punitive damages to \$250,000 and create a statute of limitations for medical malpractice claims. The House companion bill, **H.R. 534** is expected to pass but Senate passage will be difficult.
- **S406** has been introduced by Senator Olympia Snowe. This bill would create Association Health Plans under the authority of the Department of Labor. The companion bill in the House, **H.R. 525** did pass in committee but now needs to pass the entire house. Passage in the Senate remains doubtful.
- **S. 109** has been introduced in the Senate as the "*Pharmaceutical Market Access Act of 2005*." This bill would allow for reimportation of drugs into the states from a designated permitted country. **S. 184**, the "*Safe Import Act of 2005*" would allow for reimportation from Canada 1 year after enactment of the law.
- **The National Association of Insurance Commissioners (NAIC) met in Salt Lake City on March 12 -15 to discuss the ongoing debate on **BROKER COMPENSATION ISSUES!** As of now there is no decision as to whether or not Section B will be added as an amendment to the Producer Licensing Model Act. You should log on to www.nahu.org for more information on this very important issue.**
- **H.R. 218** has been introduced into the house. "*The Health Care Tax Deduction Act of 2005*" would provide for a tax deduction for amounts paid towards health insurance and prescription drugs.

The new COBRA rules now require six different notices:

1. The initial notice to the employee about the availability of COBRA;
2. The notice that the employer must provide to the plan administrator regarding the occurrence of an event that triggers a loss of coverage under the plan ("qualifying event");
3. The notice that the plan administrator must provide to covered employees and dependents upon the occurrence of certain qualifying events;
4. The notice that a covered employee or dependent must provide to the plan administrator at the occurrence of certain qualifying events (e.g., divorce or a child's loss of dependent status under the terms of the plan);

5. A new notice from the plan administrator to an individual that he or she is determined to be ineligible for COBRA coverage; and
 6. A new plan from the plan administrator notice regarding the termination of COBRA coverage prior to the maximum period permissible under COBRA.
- You can look up various pieces of state and federal legislation by logging on to one of the following websites:

www.njleg.state.nj.us

www.cspan.org

<http://thomas.loc.gov>

WALSH PARTNERS

- Partners now have the capacity to enroll their clients on **Horizon BCBS** coverage through the Walsh Benefits website. Simply log on and click on the **Horizon BCBS** logo and it will bring you straight to the application on-line.
- **Please try to refrain from submitting new business on or 1 day before the requested effective date. The logistics of getting the submission to the carrier in a timely manner becomes more difficult especially if the paperwork is incomplete or incorrect. We appreciate your cooperation.**
- **When submitting new business, please make sure you include dates of birth and social security numbers for insureds and dependents. Also, please try to include any proof of full-time student status with the submission as opposed to a few days afterward. Your full cooperation will speed along the underwriting process.**
- **Walsh Benefits** will be happy to order directories to be shipped directly from the carrier of choice to your office or the insured's place of business. As a rule, **Walsh Benefits** does not mail out directories.
- If you are sending us documentation to assist you in resolving a claim issue, **PLEASE SEND US THE EXPLANATION OF BENEFITS (EOB)**. We cannot help you with the issue without this important piece of documentation.
- **Walsh Benefits** is pleased to offer another helpful service to make your life simpler. Now you can provide your groups with easy online access to their benefits information. Through our website employers can have online access to:
 - Printer friendly medical plan benefits
 - Rx information
 - Carrier Provider Search
 - Agent Contact Information

Call Kim at **Walsh Benefits** for details

- **Please send all requests to add, delete or change employee status to our office. Please dissuade your clients from sending it directly to the carrier. Sending it to our office creates a paper trail we can use in the event something gets lost or the change request is never done.**

Thank you for your business!!