



Walsh Benefits "PARTNER PRESS"
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- The **Aetna Navigator** secure member website has been redesigned to make it easier for members to see claims, account balances, request ID cards and other changes.
- All partners who haven't already registered on to **Aetna's Producer World** should do so as soon as possible. There is a wealth of information at your disposal. Go to www.aetna.com and click on "producers". It will lead you to register on to Producer World.
- **Aetna** will cover the nasal-spray flu vaccine FluMist during the 2004-2005 flu season



- **AIG/American General** has announced new dental enhancements available in e-proposal and the proposal disk. The new enhancements for down to 2 lives are:
 - 10% rate reduction in NY, NJ and PA
 - 100/80/50 In and Out R&C: \$1,500 max
 - 2 year rate guaranteeFor 5+ lives, the load to waive waiting periods on virgin groups is reduced from 25% to 15%.
- **AIG/American General** offers three disability plans:
 - **NJ Temporary Disability Benefits** – a short-term disability program that the State of NJ requires most NJ employers to provide to their employees
 - **NY Disability Benefits Law Group Plan** – employers in NY who employ one or more people on each of 30 days must provide NY DBL coverage at the end of four consecutive weeks following the 30th day of employment if the employee works a minimum of 40 hours.
 - **Group Voluntary Short Term Disability** – provides employees with access to affordable group priced income replacement.

Call Walsh Benefits for more details on these plans.

- **American General** offers **personalized enrollment-related materials** including announcement materials for enrollment meetings, voluntary applications, and dental plan employee brochures. Call Walsh Benefits for details.



- **Amerihealth's** enhanced **Connections Health Management Program** has been available since June 1, 2004. This program offers [redacted] to their members. Health Coaches – who are licensed clinicians are available 24/7, 365 days a year to answer health related questions, offer information about treatment options and help members identify questions to ask their doctors. Health coaches also reach out to members that have chronic conditions such as [redacted] to help educate and support them with their illness.



CIGNA

A Business of Caring.

- **Cigna** has launched new eligibility and enrollment capabilities on [redacted]. Now administrators can enroll new health plan members and dependents, cancel coverage and benefits, add dependents, change benefit elections and member demographics.



- Effective January 1, 2005 **Empire BCBS** will introduce new Consumer Driven Health Plans. (CDHP) These plans will include high deductible plans with a choice of funding methods such as HRA's and HSA's. These new plans will be called "**Empire Total Blue.**" Initially, these products will only be offered to the 51+ group market.
- Effective in mid November, you will now have the capacity to renew your **Empire BCBS** cases online.
- Effective November 1, 2004 **Empire BCBS** will automatically implement new vision riders for HMO, Direct POS and DirectShare plans in the 2 to 50 market. This change will occur at the group's renewal date.
- **Empire** will cover FluMist nasal spray flu vaccine this season for healthy candidates ages 5 to 49.

- **Effective 11/1/2004, you must now use the new Horizon BCBS [redacted]. You should use these forms for adding new enrollees, changes of any type or terminations. You should have received this new form via e-mail. If you have not received it, please visit our website.**
- **You should all be receiving your Horizon BCBS renewals via the Horizon BCBS web site. If you have not furnished us with a valid e-mail address, please do so immediately so that we can register you with Horizon BCBS. Once registered, you can log on to the website and retrieve your renewals. JANUARY 2005 RENEWALS HAVE BEEN POSTED AND ARE AVAILABLE TO YOU ON-LINE! If you have a problem logging on, please contact Kim at Walsh Benefits.**
- **Effective November 1, 2004, Horizon BCBS is offering their new Horizon Direct Access [redacted] 100/80/60 and 100/70 plans to the small employer market. These plans feature:**
 1. Basic, standard and high plan options
 2. Split co-payments (lower co-payments apply to pre-selected PCP)
 3. Higher co-pays and deductibles than their other Horizon Direct Access plans)
 4. **THESE PLANS HAVE NO ACCESS TO BLUE CARD!!!!**

Additional plan highlights are available on www.walshbenefits.com

- **Horizon BCBS has intensified fraud prevention efforts in the small employer market. They will be taking a closer look at out-of-state only cases to make sure they are legitimate.**
- **Horizon BCBS has extended their flu vaccine coverage to include FDA-approved intranasal vaccines (such as FluMist) for healthy people ages 5 to 49.**



- **Oxford's tri-state network has increased to 60,000 physicians/providers. In New Jersey alone, the number is 23,000 as of June 30, 2004.**
- **In order to be eligible for student dependent coverage, Oxford requires verification of full-time student status. The [redacted] can be downloaded from www.walshbenefits.com.**
- **Effective 10/1/04, Oxford is introducing new plans for NJ Small [redacted]. The new lower priced plans include:**
 1. Gated & non-gated HMO plans with single & split co-pays.
 2. New emergency room (ER) co-pays.

3. HMO deductible & co-insurance plans.
4. Freedom plans Point of Service with split co-pay options.

Also mail order will be included at two-times the retail co-payment on **certain three-tier** pharmacy options.

- The merger between **Oxford** and United Healthcare is complete. You will now have more plans to choose from, a larger regional provider network and better technology.



- **United Healthcare** has introduced new plan designs effective **10/1/2004**.



- **Wellchoice** is reducing large group manual rates by 5% effective **October 1, 2004**. Manual rates apply to groups of 51 - 100 and 101 - 499.
- 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.
- Since June, 2004 **Wellchoice** has sent out new I.D. cards with Non-social security numbers. New groups and groups renewing with plan changes should be receiving cards as they renew.
- **Wellchoice** now uses AdvancePCS SpecialtyRX as its exclusive provider of injectable medications. **Wellchoice** members who use injectables were instructed to transfer their prescriptions to AdvancePCS by June 7, 2004.

LEGISLATION

NEW JERSEY

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

- **S963** was passed in the Senate by a vote of 38 – 0. It now goes Governor for his consideration. This legislation provides for continued health benefits coverage for certain persons covered under small employer health benefits plans in certain circumstances.
- **S 1572** will allow for a 3.5:1 rate ratio in the individual and small group market. The Democrats are looking for a sponsor in the Assembly.
- **S 1912** will allow for Medicaid and Family Care as acceptable waivers. Currently, both of these are classified as “refusals” and thus, count against participation.

- **S 1972** has been introduced this past week. This bill would clarify that advertisements by licensed professionals are subject to the Consumer Fraud Act.
- Effective 10/1/2004 the **MAXIMUM OUT OF POCKET** (MOOP) provision replaces coinsurance cap and coinsured charge limits.

MAXIMUM OUT OF POCKET IS DEFINED AS

"The annual maximum dollar amount that a Covered Person must pay as co-payment, deductible and coinsurance for all covered services and supplies in a Calendar Year. All amounts paid as Co-payment, Deductible and Coinsurance shall count toward the Maximum Out Of Pocket."

FEDERAL

- The House of Representatives passed **H.R. 4279**, a bill that will allow for rollovers of Flexible Spending Accounts (FSA's) up to \$500.00 from the previous year's contribution.
- A Medicare advisory committee is looking at the possibility of covering weight-loss surgery as treatment for beneficiaries who are extremely overweight. Currently Medicare only covers obesity treatment when they are linked to other chronic conditions such as diabetes, high blood pressure or high cholesterol.
- 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

WALSH PARTNERS

- 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

- We are having a **C.E. class** on November 9th at the Sheraton in Eatontown, NJ. This will be a 2 hour, 2 CE credit course on HSA's. Please call Nancy Sedlak to secure your reservation.
- 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!!

