



Walsh Benefits "PARTNER PRESS"
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- **Aetna** has corrected its recent problems with rates and plans on HealthConnect. The new plan designs have different codes than the older ones. For example, you no longer have "O/A 6 or 7". Those plans have been replaced with new codes such as "1N, 2N or 2S". If you need further clarification, please call our office.
- **Aetna** has acquired Strategic Resource Company, a privately held administrator of limited group benefits for part-time and hourly workers. Benefits vary by limits and plan design. They include medical, dental, vision life and std.
- 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.



- **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 **disease management and decision support services** 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 diabetes, lung or breathing problems or heart conditions** to help educate and support them with their illness.
- **Amerihealth** announces a **Broker Bonus Program** for new business submitted for **effective dates between July 1, 2004 and December 15, 2004:**
 - Groups 2 – 50 eligible employees: \$30 per contract
 - Groups 51 – 499 eligible employees: \$25 per contract
 - Groups 500 – 999 eligible employees: \$20 per contract
- **Amerihealth** is now offering the following new plans:
 - POS Plus program - POS Plus members must select a PCP, but they can access care directly from any provider without a referral.
 - Two new HMO coinsurance plans
 - New deductible/copayment drug program

Call Walsh Benefits for more details on these plans



CIGNA

A Business of Caring.

- **Cigna** has launched new eligibility and enrollment capabilities on **CIGNAaccess.com**. Now administrators can enroll new health plan

members and dependents, cancel coverage and benefits, add dependents, change benefit elections and member demographics.



- **Effective July 1, 2004**, clients with **Empire's Premium Care PPO dental plan** will have access to a **wider choice of dental providers** and **deeper in-network discounts** through Empire's new national dental PPO network.
- **Empire** offers 360° Health- a group of programs and services to help members manage their health. This program includes an online Health Assessment, discounts on health-related services such as alternative therapists, fitness clubs and Weight Watchers and access to a 24 hour Nurse Healthline. Ask Walsh Benefits about these programs and discounts.
- **Effective October 1, 2004**, **Empire** introduces the following plan enhancements:
 - For groups 51+, more deductible and coinsurance options for in-network PPO and EPO Plans.
 - New Rider Options for small and large groups.
- Twenty brand-name drugs that have generic alternatives were recently removed from **Empire's** formulary. Members who have filled prescriptions for medications being removed from the formulary received communication informing them that **effective August 17, 2004**, their coverage for these specific drugs had changed.



- **Health Net's pharmacy program** focuses on safe, effective and affordable medications for their providers to prescribe to their members. Education is provided on disease states and medication choices. **Health Net's three tiered pharmacy benefits** offer lower copayments for preferred medications on the first and second tier and a higher copayment for non-preferred medications on the third tier.
- **Health Net** announced their **new broker bonus program for large groups (51-500)**. The program applies to NY, NJ and CT and pays **\$10 per member** for any new 51-500 employee proprietary Health Net account sold with **effective dates of October 1, 2004 through January 1, 2005**. This bonus is in addition to any current commissions and/or bonus program. Please contact Walsh Benefits for more information.

- **Health Net** is introducing a **new Medicare+Choice plan, SmartChoice Option II**. The monthly premium is \$45 per month for Medicare eligibles who reside in Fairfield and Hartford Counties and \$50 for Medicare eligibles who reside in New Haven County. **Health Net** will continue to offer the \$99 plan (Option I).



Horizon Blue Cross Blue Shield of New Jersey

- **Horizon BCBS** has come out with **new employee applications**. You should be using these forms for adding new enrollees, changes or terminations. You should have received this new form via e-mail. If you have not received it, please call our office.
- 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.
- Effective November 1, 2004, **Horizon BCBS** is offering their new Horizon Direct Access **NJ** 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** is changing the small employer rating methodology for all new business, effective November 1, 2004:
 - All new business quotes will be based on group members actually enrolling for coverage eliminating quoting based on all eligible group members.
 - Groups will be requoted if the actual enrollees do not match the quote submission.
 - Employees in a group's probationary or continuation election period will **not** be included within the quote.
 - Only the enrolling employees in the census should be entered into the Quotes and Proposals Tool.



- **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 **Student Verification Parent Affidavit Form** can be downloaded from www.walshbenefits.com.
- Effective **10/1/04**, **Oxford** is introducing **new plans for NJ Small Groups**. 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 formed an alliance with Harvard Pilgrim Healthcare, which expands the availability of healthcare in Massachusetts, New Hampshire and Maine with the addition of **22,000 physicians and 130 hospitals**. Effective **January 1, 2005**, these new services will be available for large, self-funded multi-location employers.
- **United Healthcare** is offering a free blood glucose monitor for diabetic enrollees currently using glucose test strips that are on Tier 3 United Healthcare's Prescription Drug List. This offer is good until December 31, 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:

- **A 2117** was scheduled to be voted on this past week but due to flooding in Trenton, the schedule was changed and this important legislation will be voted on during the October 7th legislative day. This bill (mini-cobra) will align NJ Continuation of Coverage with COBRA.
- **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.
- There is some talk about adding Medicaid and Family Care as acceptable waivers. Currently, both of these are classified as "refusals" and thus, count against participation.

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.
- AHP's and Drug Re-importation initiatives appear to be going nowhere during this lame duck session of Congress.
- 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 www.benconnect.com, 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 October 19, 2004 at the Nauvoo Grill Club in Fair Haven, NJ. This will be a 3 hour, 3 CE credit course on Ancillary Products. 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!!