



Walsh Benefits "PARTNER PRESS"
September, 2004
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- **Aetna** is expecting their new QRS system to be fully functional for the November 2004 renewals.
- **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.



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.



Horizon Blue Cross Blue Shield of New Jersey

- Beginning **9/1/04**, **Horizon BCBS** will be updating their allowance for reimbursement of NJ nonparticipating ambulatory surgery centers for Horizon POS, Horizon PPO and Horizon Direct Access members for midsize and major account markets.
- For **Mid-size and Major account markets** *excluding all public sector and ASO accounts*, Beginning **9/1/04**, **Horizon BCBS** will be updating their allowance for reimbursement of **NJ nonparticipating ambulatory surgery centers** for Horizon POS, Horizon PPO and Horizon Direct Access members for midsize and major account markets. Effective **10/1/04**, **Horizon BCBS** will be updating their allowance for reimbursement of **NJ nonparticipating hospital claims** for Horizon POS, Horizon PPO and Horizon Direct Access members.
- **Member Maintenance Online Service is now available for Small and Midsize Groups**
Through the Group Services Section of the **Horizon BCBS Website**, www.horizon-healthcare.com, clients can access their group information and perform simple transactions such as: terminating subscribers and dependents or updating their information, request duplicate ID cards, view group billing information and view their transaction log. If you are interested in setting up accounts for your clients, contact Walsh Benefits.
- **Horizon Healthcare** has been recognized as the **fastest growing health insurer in New York City** based on a list published in *Crain's New York Business*. Horizon's membership has increased 81.9 % from June 2003 through June 2004. **Horizon Healthcare** was **ranked 15th out of 24 insurers** doing business in the New York City market. The list was ranked by the number of enrolled New York City members.
- **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:
 - Basic, standard and high plan options
 - Split copayments (lower copayments apply to preselected PCP)
 - Higher copays and deductibles than their other Horizon Direct Access plans)
 - Higher copayments for outpatient surgery and emergency room visits
 - Limited Durable Medical Equipment benefits

Additional plan highlights are available on www.walshbenefits.com



- 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: HMO copayment plans (in-network only), Freedom Plans (point-of-service options), HMO deductible and coinsurance options, Freedom Plan and Liberty Direct Plan Direct. Also **mail order will be included at two-times the retail copayment** on certain pharmacy options. Contact Walsh Benefits for details.



- **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.



- Please remember that paperwork for new business submissions is due into **Wellchoice 10 BUSINESS DAYS** before the requested effective date.

LEGISLATION

NEW JERSEY

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

- **A-2261/S862** was signed into law by Governor James Mc Greevey on 7/7/04. The law requires insurance companies to cover mammograms for women under 40 with a history of breast cancer when recommended by her doctor.

FEDERAL

- According to the August 11, 2004 *BSBC HealthIssues* weekly briefing, "nearly half of Medicare beneficiaries have an "unfavorable" view of the new Medicare law, but a majority would prefer that Congress make changes to the law rather than repeal it, according to a new survey by the [Kaiser Family Foundation](#) and the [Harvard School of Public Health](#), the *Boston Globe* reports (Rowland, *Boston Globe* , 8/11). Participants who said they view the law unfavorably most frequently cited inadequate help with drug costs as a primary reason. Other reasons included the beliefs that the law is too complicated for beneficiaries to understand and that it benefits private health plans and pharmaceutical companies too much (*Wall Street Journal*, 8/11). According to the *Washington Post*, the survey shows that the new Medicare law "has not provided the political boost among seniors that the White House and independent analysts expected" (Connolly, *Washington Post*, 8/11)."
- A new study posted on the *Health Affairs* Website this week found that heart disease, mental disorders, lung disorders, cancer and trauma are responsible for 31 percent of the \$314 billion increase in U.S. healthcare spending between 1987 and 2000. (*Scripps Howard/Detroit News*) The *Washington Post* reported that the study is the first comprehensive examination of the link between treatment costs for certain medical conditions and the rise in health care spending. The study's authors suggested that more emphasis on disease prevention and the creation of best-practice guidelines for providers would help slow healthcare spending and improve overall health nationwide. (reprinted from *HealthIssues Daily Briefing*, August 26, 2004)

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 September 15th, 2004 at the Molly Pitcher Inn in Red Bank, NJ. This will be a 2 hour, 2 CE credit course on **Medicare**. Please call Nancy Sedlak to secure your reservation.
- When terminating an employee off of an existing group health plan, please try to send us the request as close to the date of termination

as possible. Please DO NOT wait until the 30th day. This will affect your client's bill adversely. COBRA or NJ Continuation can be retro back to the date of termination if the employee decides to avail themselves of the coverage.

Thank you for your business!!