



Walsh Benefits "PARTNERS PRESS"  
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- **Aetna** has made available a new administration manual for all your small business accounts. These manuals will be mailed or e-mailed to the client at the time the group is enrolled with **Aetna**. A copy of the manual has been attached to this newsletter for your convenience.
- When writing an **Aetna** Dental plan, you **MUST** fill out an NB750 (employer application) and submit it with the employee applications. The employer application for group medical **IS NOT AN ACCEPTABLE SUBSTITUTE FOR DENTAL**. You can download the NB750 off of the Walsh Benefits website.
- **Aetna WILL NOT ACCEPT ANY OLD PAPERWORK BEARING THE U.S. HEALTHCARE LOGO OR THE OLD 6 PAGE EMPLOYER APPLICATION. THERE WILL BE NO MORE EXCEPTIONS OF ANY KIND TO THIS RULE WHICH TOOK EFFECT 1-15-2004. PLEASE DISCARD ALL OLD FORMS.** **Aetna** has introduced a **brand new employer application** which has been neatly streamlined to 3 pages. You can download this new application as well as all others off of the Walsh Benefits website.
- **Aetna** members can now access Certificates of Creditable Coverage off of the Aetna Navigator website at [www.Aetna.com](http://www.Aetna.com). Members have already received notification of this new service from **Aetna**.
- **Aetna** has instituted a new rule concerning receipt of new business submissions. Effective 4-1-2004, all new business must be received in Aetna's Cranbury, NJ office **THREE BUSINESS DAYS** before the requested effective date. That means that you should have the paperwork into our office a few days before that.
- **Aetna** has introduced new 3 tier prescription drug options effective July 1, 2004. The new options, \$15/25/40 and \$10/20/35 will have a **2 TIMES CO-PAY** mail-order benefit.
- Effective July 1, 2004 **Aetna** will introduce a new Vision Reimbursement Benefit for certain plans.



- **AIG/American General** has a new commission schedule for their **Business Travel Accident** product. The product is available to group of 2+. Commissions on premium will be paid at 15%.
- Effective immediately, **AIG/American General** has increased its rate guarantee for their life and disability products to two (2) years.



- **Amerihealth** has announced that **AdvancePCS** will be their new Pharmacy Benefit Manager. This transition is scheduled to take place effective July 1, 2004.
- **Amerihealth** has introduced a new deductible/co-pay drug program. It is designed for two and three tier co-payments plans only. Deductible will be \$100 and \$200. These new drug programs **CAN ONLY BE OFFERED WITH THE HMO, POS AND OPEN ACCESS MEDICAL PLANS THAT HAVE A OFFICE VISIT CO-PAY OF \$15 OR MORE. PPO PLANS MUST HAVE A \$20 OR MORE OFFICE VISIT CO-PAY.**



CIGNA

*A Business of Caring.*

- **Cigna DOES NOT** permit off-anniversary plan changes to a small group's benefit package. **Cigna** will allow, upon written request, changes in group name, employee effective date, employee termination date and/or employee eligibility **ONCE** per calendar year.
- All **Cigna** small group new business submissions **MUST** be accompanied by the **CAF 1 and CAF 4 forms**. These commission forms should also be submitted when doing a Broker of Record change.



- **Empire BCBS** will be issuing non-social security numbers as empire identification numbers. Members will begin to receive their new ID cards as follows:
  1. **New Groups with June 1, 2004 effective dates**

2. Group renewing with benefit changes effective June 1, 2004
3. Groups renewing without benefit changes will receive their card two months after the renewal.

- Empire BCBS offers "Empire Healthy Discounts" for the following alternative therapies, acupuncturists, massage therapists, dieticians and chiropractors.
- Empire BCBS has introduced a bonus program that runs from January 1, 2004 to December 15, 2004. If you sell 50 new Empire small group contracts, you will be paid an additional \$30.00 per contract. Bonus payments will be made in April of 2005.
- All new business submissions MUST be in at least **10 BUSINESS DAYS** before the requested effective date.



- Effective April 1, 2004 Health Net will institute changes to New Case Submissions. These changes will apply to New Jersey cases only with 5 or fewer employees enrolling.
  1. The most recent Quarterly Wage and Tax Statement (WR30) must be submitted.
  2. A W4 may be substituted for employees NOT on the WR30.
  3. Husband and wife groups may submit a spousal business statement.
- Health Net has a **new business bonus program** for 2004. To be eligible you will have to satisfy these minimum requirements:

Five new cases written in the calendar year.  
25-99 New Employee/contracts – 1.00%  
100-174 New Employee/contracts – 2.00%  
175+ New Employee/contracts – 3.50%

For more details, please call our office.



Horizon Blue Cross Blue Shield of New Jersey

## **HORIZON BCBS EXTENDS BONUS INCENTIVE PLAN THROUGH THE 3<sup>RD</sup> QUARTER 2004!!!!**

Here are the criteria and qualifications for this new incentive program:

1. The new business must be effective date by June 28th, 2004
2. The case must have 51 to 499 eligible employees and must be **NEW** to Horizon BCBS.
3. You must submit the notice of sale by September 15, 2004.

For each case that qualifies, you receive:

51 - 99 eligible employees - \$30.00 per enrolled subscriber  
100-250 eligible employees - \$25.00 per enrolled subscriber  
251-400 eligible employees - \$20.00 per enrolled subscriber  
401-499 eligible employees - \$15.00 per enrolled subscriber

There is **NO** limit on the number of cases you can sell as long as they are sold in the third **calendar** quarter of 2004.

- **Horizon BCBS** has updated their student verification procedure for May 2004. I have attached a copy of the **Horizon BCBS "Brief Note"** for your convenience. I **strongly suggest** that you and your clients read it carefully.
- Blue Cross & Blue Shield Association CEO Scott Serota announced the formation of a task force to combat **healthcare fraud**. Investigators from the Blue Plan will team with the FBI to fight major insurance fraud schemes. A toll free hotline (1-877-327-BLUE) is available to report suspicious activity.
- **Horizon BCBS** will begin to **STRICTLY ENFORCE** 90 day supply limitations that currently exist in your client's prescription benefit plan. Beginning on May 1, 2004, your clients and their employees **WILL NO LONGER** be able to purchase an amount greater than a 90 day supply on any new or refill prescription. This **IS NOT** a benefit change; this is simply stricter enforcement of the existing contract.
- **Horizon BCBS** will introduce their new PPO 100/80/60 Plus plans to the small group market effective July 1, 2004.



- **Oxford** will be introducing an HMO plan effective 5/1/2004. Two (2) options will be available, both with in-hospital co-pays and a new 7/15/25 drug card.
- Effective May 1, 2004, **Oxford** will offer a \$25.00 co-pay option for Point of Service plans in New York. This option will be available with a \$500 hospital and a \$2,000 out-of-network deductible.
- **Oxford** has announced a merger with United Healthcare. This merger will hopefully be a positive for both companies. Press releases are available from both of the carrier's websites. We will pass along more information as we receive it.



UNITED'S NEW 2004 BONUS PROGRAM IS DRIVING  
BROKERS..... INSANE!!!!!!

**United Healthcare** has announced their 2004 Bonus Program for the Small Business market (2 to 50). The qualifying period is effective dates of January 1, 2004 through June 15, 2004. All you have to do is sell two (2) group per month with at least 10 enrolled and you will be earning the following each month:

10 – 25 subscribers	- \$1,000.00
26 – 50 subscribers	- \$2,500.00
51 – 75 subscribers	- \$5,000.00
76 – 100 subscribers	- \$7,500.00
101+ subscribers	- <b>\$10,000.00</b>

This is an unbelievable opportunity to earn extra dollars. Please call our office for more details or our United Healthcare Representative, Kevin Martin at 973-244-8055.

- Please note that ALL of **United's** products are **non-gated**. Your clients will not have to get referrals with any United plan design.



- Effective April 1, 2004, **Wellchoice** will increase their commission to a flat 5.5% for new HMO and PPO business. Renewal business will remain at a flat 4.5%
- 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.

- **S557/A2214** was signed into law on April 27, 2004 by Governor McGreevey. The New Jersey Patient Safety Act requires healthcare facilities to report serious preventable adverse events to the Department of Health and Senior Services.
- **A1911** was signed into law by Governor McGreevey on May 7, 2004. This law will now require health care providers to offer parents of infants the option to test for disorders that are not included in the mandatory state screening program.
- The N.J. Senate approved medical malpractice legislation that includes a proposal to subsidize medical malpractice insurance premiums with a \$3.00 per employee fee on employers which can

be passed on to the employee. The Bill, [A50](#) now goes back to the Assembly to vote on the new Senate amendments.

- [A1914](#) passed the Assembly 72-6-1 and now moves back to the Senate Health & Human Services Committee. This is the bill that would require small employer health insurance carriers to provide coverage for the treatment of infertility.
- [A2261](#) was passed by the Assembly by a vote of 79-0. This bill would require health benefits coverage for annual mammograms for women under 40 years of age in certain circumstances. The bill now moves to the Senate.

## FEDERAL

- [S2077](#) seeks to establish long term care partnerships under the Medicaid program. The bill is currently in the Senate Finance Committee.
- [S 2328](#) "*The Pharmaceutical Market Access and Drug Safety Act*" A group of non-partisan Senators has introduced legislation that would allow the reimportation of drugs from other nations.
- Senator Charles Grassley has introduced legislation ([S2307](#)) also allowing for the reimportation of drugs from Canada with certain limitations.
- The House passed [H.R. 4281](#), *The Health Fairness Act of 2004* by a vote of 252 to 162. This bill would allow for AHP's as an alternative method for employers to provide low cost health insurance for their employees. The bill now moves to the Senate.
- The House passed [H.R. 4279](#) *FSA Rollover*. This legislation will allow employees to carry over up to \$500 from the unused portion of the previous year's FSA account.

## WALSH PARTNERS

- We can **no longer work on your claim issues** unless you send us a legible **Explanation of Benefits (EOB)** along with other documentation. It helps immensely in the successful resolution to the claim problem.
- Walsh Benefits **DOES NOT** accept quote requests over the phone. Please continue to fax or e-mail your requests to our office.
- **Please make sure your clients fill out and send back their New Jersey Certification form. The insured group generally will**

**receive this form 90 days before their renewal date. Carriers reserve the right to terminate a group if they do not receive the certification form back.**

**Thank you for your business!!**