



Walsh Benefits "PARTNERS PRESS"  
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- **Aetna** will be covering FluMist during the 2003-2004 Flu season. The Center for Disease Control and Management has recommended that healthy individuals receive this new nasal spray vaccine. Once the flu season is over, **Aetna** will continue its current policy of covering only the injectable flu vaccine.
- Effective January 1, 2004 **Aetna** will change its procedures for handling HMO dependants residing separately from the employee in a non-approved HMO service area. The new procedure will require the dependants to be enrolled on the subscriber's HMO plan and they will need to access care through the selected PCP in the subscriber's HMO service area. The exception to this is urgent and emergency care. This **WILL NOT** impact anyone currently enrolled on the dependant **Aetna** PPO plan. Each of your **Aetna** clients received this notification in early December.
- **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.
- Effective January 1, 2004, **Aetna** cannot offer network based HMO/POS plans to employees of southern NJ and Pennsylvania based companies who reside in Maryland, Virginia and the District of Columbia. These employees may select one of **Aetna's** out-of-area PPO plans.



- Effective January 1, 2004, all voluntary dental plans, comprehensive dental plans and the comprehensive portion of the dual option plans will be administered by Healthplex. **AIG/American General** will no longer be issuing certificates or I.D. cards. **All enrollments, changes and terminations must be sent to Healthplex. Producers MUST BE licensed and appointed with Dentcare!** You can call Healthplex at 516-794-3000, ext.2230 for administration and ext. 2269 for marketing. Your clients will be receiving a letter from **AIG/American General** making them aware of these new changes.
- Effective January 1, 2004, AIG will no longer send out correspondence with the Social Security Numbers of the insureds on it. This is in response to the new California law which prohibits the same. While this is just a California law, AIG has made a decision to enforce it for all of their business corporate-wide.



- **Amerihealth has announced that they will institute new deadlines for the submission of changes to EXISTING small group health plans effective October 1, 2003. All groups with "1<sup>st</sup> of the month" effective dates will be required to be in Amerihealth's office by the 15<sup>th</sup> of the previous month. All groups with a "15<sup>th</sup> of the month" effective date need to be in by the 1<sup>st</sup> of that month. If these dates fall on a weekend, the deadline will be the PRIOR business day.**
- **Amerihealth will implement a new program to improve health care coverage. Effective February 1, 2004 Amerihealth has contracted with American Imaging Management (AIM) to bolster outpatient diagnostic imaging services. All Amerihealth network physicians will be required to contact AIM prior to prescribing the following:**

CT  
 MRI  
 MRA  
 Nuclear Cardiac Studies  
 PET Scans

The HMO and Point of Service programs will no longer require referrals for these services.



- **Cigna's** announced that it is extending its flu vaccine coverage to include intranasal vaccines (such as FluMist) for people aged 5 to 49.
- **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 now has an HMO product with a \$25.00 office visit co-pay. It also has a plan that offers a split co-pay of \$25.00 for a PCP and \$40.00 for a specialist.
- Empire's effective dates are the first and fifteenth of each month. New group submissions **MUST** be in 10 business days before the requested effective date.
- Effective January 1, 2004 Empire BCBS will go to a (2 x co-pay for a 90 day supply) mail order provision.



- Effective January 1, 2004 Health Net will be using the First Health PPO Network for their out-of-state members. This will replace the Beech Street Network will Health Net had previously utilized. You can log onto [www.health.net](http://www.health.net) and link to First Health.
- 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 BCBS INTRODUCES A 2004 FIRST QUARTER BONUS PLAN!!!!**

For every new business contract sold with an effective date between January 1, 2004 and March 31, 2004, Horizon BCBS will pay \$25.00 per contract. This bonus is in addition to the standard commission for this type of business.

# HORIZON BCBS INTRODUCES **ANOTHER** BONUS INCENTIVE PLAN!!!

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

1. The new business must be effective date by March 31, 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 March 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 first **calendar** quarter of 2004.

- **Horizon BCBS** will extend coverage to include intranasal vaccines such as "FluMist" for healthy people age 5 to 49.
- **Horizon BCBS** has introduced their newest Health and Wellness Education Program to fully insured members. The *Hepatitis C Education Program* will allow members to receive assistance from a personal care specialist who will provide education and support. This is a voluntary program and is offered at **NO** additional premium cost. Members can call 888-334-9006 for more information.
- **Horizon BCBS** has made enhancements to its Pharmacy Services Web page. There is a new pricing and coverage tool which allows your clients to see the formulary status of their medication. There are also features that include pharmacy locators, reference tools and mail order management. Log on to [www.horizonblue.com](http://www.horizonblue.com) and click on **pharmacy services**.
- **Horizon BCBS** has reached the end of their contract with Hackensack University Hospital effective 12/31/03. There is a four (4) month extension period to April 30, 2004.



- **Oxford** has received approval for their new mandated prescription drug rider. Effective 1/1/2004, the new \$7/15/25 rider will be available. (90 day mail order will be 2 times the co-pay) The \$5/10 option will **NO LONGER** be available for new business submissions.
- Keep in mind that there is a list of medications that require precertification from **Oxford**. Members can call 800-905-0201 for more information.

- Effective January 10<sup>th</sup>, 2004 the following enhancements will be available on Oxford's website, [www.oxfordhealth.com](http://www.oxfordhealth.com):
  1. Enrollment of new members prior to the requested effective date.
  2. Expanded Enrollment reason increased to five (5).
- **Oxford** has introduced their new "OxfordFlex", a flexible spending account (fsa) which gives employees some pretax savings for certain eligible healthcare expenses. There are four different types of plans to choose from. Please call our office for more details.



## 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 January 1, 2004, **Wellchoice** will reduce their large group (51+) HMO rates by 3%.
- **Wellchoice** has put the \$15.00 prescription option back on **Healthsearch**.
- 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.

- Governor McGreevey signed [A2444/A1933/S2256](#) into law on January 16, 2004. This bill will require **Medicaid** coverage of HIV drug resistance testing.
- The N.J. Assembly Health & Human Services Committee heard testimony on A/1914, a bill that would require insurance carriers to offer coverage for the **treatment of infertility** in the small group (2-50) market.

## FEDERAL

- President Bush signed The Medicare Prescription Drug & Modernization Act of 2003 into law on December 8, 2003.
- President Bush is pushing very hard for AHP's. The NJ Chamber of Commerce, in its "Walk to Washington" train ride will be lobbying hard for passage in the Senate.
- The House extended the Medical Savings Account (MSA) law for 1 year through 2004. the Senate has not acted on this yet. Also the Mental Health Parity provision was extended for 1 year.

## WALSH PARTNERS

- **PLEASE** make sure the paperwork you send is legible. Please take a few minutes to review your submissions before you send them to us. Remember, **if you can't read it, we probably can't read it either!**
- 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.
- The Monmouth/Ocean AHU is holding a C.E. class on Thursday, February 19<sup>th</sup>, 2004 at the AIG/American General Building in Neptune, NJ. The course is one of the **NEW** ethics topics now

**REQUIRED as part as part of your license renewal. It is a 2 credit, 2 hour course. Please call our office for more details.**

- **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!!**