



Walsh Benefits "PARTNERS PRESS"  
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**THE STAFF OF WALSH BENEFITS WISHES ALL  
OUR PARTNERS, COLLEAGUES, FRIENDS, THEIR  
FAMILIES AND LOVED ONES A MOST HAPPY,  
HEALTHY, SAFE AND PROSPEROUS NEW YEAR!**



- **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.
- Those Walsh Benefits partners who have not already registered with Aetna's "Producer World" should do so immediately. This is a wonderful tool **Aetna** has provided. You can download forms, check doctors, formulary lists and other useful information.
- 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** has introduced a **brand new employer application** which has been neatly streamlined to 3 pages. You can download this new application off of the Walsh Benefits website.
- You can now order **Aetna** enrollment kits by simply logging on to Producer World; select the state and quantity (limit of 50 pieces of any one item and a limit of 10 items per order.) and you will receive a confirmation screen showing that your order has been received. You should receive your order in five business days.



- 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, new rates are available for those **terminated** employees who wish to convert to a voluntary group term life program. You can call our office for these new rates and they are being mailed to your in-force voluntary group life clients.



- **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

*A Business of Caring.*

- **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 Blue Cross Blue Shield of New Jersey

- **Horizon BCBS** will extend coverage to include intranasal vaccines such as "FluMist" for healthy people age 5 to 49.
- **Horizon BCBS** is introducing their new **consumer-driven health plan** to the mid-size market. It is called **Horizon MyWay PCA**. *It combines a high deductible PPO or Direct Access plan with an **employer** funded Personal Care Account (PCA). You can view a demo by logging on to [www.horizonblue.com/myway](http://www.horizonblue.com/myway).*
- **Horizon BCBS** will offer an incentive plan for the mid-market (51-500) effective January 1, 2004. Please call our office for details.
- **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.
- **Oxford Benefit Management (OBM)** will be replacing the dental products Careington network with a much larger network of providers thru AIG effective 1/1/2004.
- **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.

- The Domestic Partnership Act (**A3743/S2820**) passed the Assembly on 12-15-03 and now awaits a vote in the Senate. This bill will allow for same sex couples and opposite sex couples age 62 and older who live together to form "domestic partnerships." This arrangement would grant partners many legal rights traditionally given to

spouses. The bill would require insurers to offer a rider which employers can opt to purchase.

- Long Term Care Insurance Regulation ([S2532/S2594](#)) This measure would regulate long term care insurance in New Jersey. There is currently no specific laws governing this type of insurance and since the 1980's it has relied on regulations based on a Model Act adopted by the NAIC. The bill is currently awaiting consideration by the Governor.

## FEDERAL

- President Bush signed The Medicare Prescription Drug & Modernization Act of 2003 into law on December 8, 2003.
- The FDA has announced that they have signed an agreement with Health Canada to share information concerning the re-importation of U.S. manufactured drugs from Canada.
- 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** keep track of the number of group and contracts you have submitted for the bonuses provided by Aetna, Horizon BCBS and United Healthcare.
- When submitting claim issues to our office, **PLEASE** submit the **Explanation of Benefits (EOB)** along with any 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 a WONDERFUL 2003!!!**