



Walsh Benefits "PARTNERS PRESS"  
DECEMBER, 2003  
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**THE STAFF OF WALSH BENEFITS WISHES ALL  
OUR PARTNERS, COLLEAGUES, FRIENDS, THEIR  
FAMILIES AND LOVED ONES A MOST HAPPY,  
HEALTHY AND PROSPEROUS HOLIDAY SEASON!**



- **Aetna's** Consumer Driven Health Fund is gaining attention in the middle market. (50-99) Please call our office for more information on this rapidly growing concept in healthcare cost containment.
- 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.
- **Aetna** has a new website for Pharmacy Management. Please log on to [www.AetnaPharmacy.com](http://www.AetnaPharmacy.com)
- **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.
- Please try to have all new business submissions with a December 1, 2003 effective date into our office by Tuesday, November 25<sup>th</sup>.



- 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 continue to offer their Amerihealth 65 plan to group members in calendar year 2004. The renewal notices should have gone out already. Anyone with questions can call the Medicare Marketing Unit at 215-241-2954.
- Amerihealth is adding 3 new HMO plans and 13 new POS plans to their 51+ market effective November 1, 2003



*A Business of Caring.*

- **Cigna's Small Group Sales Unit is now fully operational in Hooksett, New Hampshire for all your 2 to 50 business in New Jersey and New York. All new business and service for existing business will be processed out of that office. The telephone number is 800-456-6575. Representatives are available Monday through Friday from 8:00 AM to 5:00 PM.**
- **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 has rolled out a new bonus plan. If you sell 35 small group contracts between May 1, 2003 and December 31, 2003, you will receive an additional \$20.00 for the 35 contracts and \$20.00 for every contract after that.
- 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 November 1, 2003 Empire will require in-network pre-certification for CAT scans, PET scans and nuclear cardiology services.



- 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 which Health Net had previously utilized. You can log onto [www.health.net](http://www.health.net) and link to First Health.



- **Horizon BCBS** has updated their procedures for **STUDENT VERIFICATION**. New enrollments with a dependent child between the age of 19 and the maximum age allowed by the contract, **MUST SUBMIT PROOF WITH THE INITIAL ENROLLMENT!** The only acceptable proof will be a signed letter from the school's registrar on school letterhead. If proof is not submitted, then only the applicant and other eligible dependents will be enrolled. The contract type will be adjusted and billed accordingly, i.e. from family to husband/wife. For in-force business, letters are mailed to all subscribers requesting the proper verification twice each year. If the proper paperwork is not received, that dependent will be terminated off the plan. **PLEASE, PLEASE ADHERE TO THESE NEW RULES!** It will save you from a lot of aggravation later on.
- **COMING SOON!!!!** **Horizon BCBS Dental Programs** will be available on HealthConnect. You will have the availability of running quotes, looking up participating dentists and downloading forms.
- **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 received the highest rating in nine separate categories in the 2003 New Jersey HMO Performance Report which is published by the NJ Department of Health and Senior Services.
- **Horizon BCBS** has added St. Mary's Hospital in Passaic and Raritan Bay Medical Center in Old Bridge to their network of participating hospitals. This will be effective November 1, 2003.



- **Oxford** is having great success with their online renewal process. If you aren't already logged on to Oxford's IDEA Management System, do so as soon as possible. Phase II of this system has been operational since July 1, 2003 and allows for new business quoting, broker appointments for various states and of course, renewing groups online. Log on to [www.oxfordhealth.com](http://www.oxfordhealth.com) and get registered.
- As a reminder, please note that, if a participating doctor performs a non-emergency procedure at an out-of-network facility, it will be deemed as "out-of-network" and all expenses will be subject to deductible and co-insurance.
- **Oxford** introduces **Oxford MyPlan**, an easy to understand consumer driven health plan for ALL businesses of all sizes. This is a fully insured, high deductible, non-referral plan coupled with an HRA that is **employer** funded.



- **United Healthcare** has announced that they have released two NEW cost-sharing plans. (LP-Z and EC-A) Please call our office for details.
- 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**.

# LEGISLATION NEW JERSEY

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

- Governor McGreevey **has signed the bill**, [A3137/S2275](#). This will establish the Mandated Health Benefits Advisory Committee.

## FEDERAL

- The United States House of Representatives **PASSED H.R. 1** The Medicare Prescription Drug & Modernization Act of 2003. The vote was 220-215. The bill goes to the Senate next.
- 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 your business.**