



Walsh Benefits "PARTNER PRESS"
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- Effective 1/1/05, **Aetna** is launching a new HSA-compatible plan for **small businesses**. This consumer directed, high deductible plan works in conjunction with a third party administered Health Savings Account. Please contact Walsh Benefits for rates and more information.
- **Aetna** is launching a new program called "pick-a-plan" for the New York marketplace. Three of the Aetna "MC" plans have been packaged together to allow the employees of a small business to pick the plan that is right for them. There are some minimum requirements which include:

Minimum of 5 lives

Minimum of 60% participation

For more information, please log on to *Producer World* or please call our office.

- **Aetna has changed their small group new business cut-off date from three business days prior to effective date to five business days prior effective 1/1/05. PLEASE MAKE NOTE OF THIS AS THERE WILL BE NO EXCEPTIONS!**
- **Aetna** is launching a new service called "Resource Connection" which will allow for small business owners to receive discounts on goods vital to their business. **Aetna** clients can visit www.aetna.com/employer/smallgroup.html for more information.



- Effective January 1, 2005, **AIG/American General** will introduce a new Vision plan known as AIG Group Vision. Administered by EyeMed Vision Care under the Premier -Plus plan, this new arrangement will bring access to 25,000 vision care providers across the nation.

- **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.
- New plan summaries for AIG's life, LTD, STD, vision and dental plans have been posted in the Forms Warehouse on www.walshbenefits.com. Brokers can also view the AIG quote guide and a new case checklist.



- **Effective 1/1/05**, **Allied Dental Design** will feature two new plan designs: an indemnity and PPO (In/Out) Plan. Both plans offer a choice of buy up enhancements. Contact Walsh Benefits for more information on these new plans and options.



- **AmeriHealth** is now offering a **Freestanding Vision Program for 51+** regardless of whether members are enrolled in HMO/POS, PPO or other traditional medical programs.
- **AmeriHealth** has partnered with **Magellan Health Services, Inc.** to provide greater access to mental health services. Magellan serves members who participate in **AmeriHealth** HMO, POS and PPO plans.
- **AmeriHealth** has introduced **new Select Drug Program Options** available . These new co-payment options are available for and are based on a three-tier co-payment schedule using a prescription drug formulary.
- **Coverage is available for same sex domestic partners for groups that** . The State of NJ requires same sex domestic partners to obtain a "Certificate of Domestic Partnership" from a NJ state registrar in order for the dependent partner to be eligible.
- **Effective 3/1/05**, extracorporeal shock wave therapy for musculoskeletal conditions and plantar fasciitis will no longer be a covered service by **AmeriHealth**. There will be no payment or reimbursement on any claims for this therapy on or after 3/1/05.
- On **amerihealthexpress**, your clients can update their current enrollment, pull up a consolidated list of invoices, request new ID cards and pay their invoice online.



CIGNA

A Business of Caring.

- **CIGNA** has announced a new program called "**Academy by CIGNA**", a comprehensive Continuing Education program designed to educate brokers in the area of employee benefits. Some of the courses offered in the curriculum include:

"Principles in Underwriting"

"Hospital Contracting"

"International Benefits"

"War Risk"

There will be new courses offered in 2005. For more information, you can contact **CIGNA's** Patricia Caballero at 201-533-5028.

- **Cigna** offers a "Build-A-Plan" tool to allow brokers to build customized plan designs. Through this tool, clients receive a unique URL link through which they enter a customized site with the broker's custom message and view the plan design that the broker customizes. [Click here](#) to log on for more information.



*for what happens next**

- **Colonial** is offering a new medical plan, **Medical Bridge (sm) 1000**. The plan provides indemnity benefits for hospital confinement and outpatient surgery. Three different plan designs are available with five levels of benefits that are provided for a covered accident or covered sickness only.

Call Walsh Benefits for more information.



- Effective **January 1, 2005**, **Empire BCBS** has more competitive pricing for their most popular HMO plan designs. Downstate small group HMO rates are now different than large group downstate rates.
- Effective **January 1, 2005**, **Empire BCBS** will introduce a voluntary dental plan for groups 51+. The employer need not contribute and you only need a minimum of five (5) employees to enroll.
- Visit www.empireblue.com and click on the "Brokers" tab to access [www.empireblue.com](#). Through this site, brokers can view and submit upcoming group renewals, modify existing plan designs or run quotes for new plans. The site also offers multi-region quoting which allows brokers to create only one HMO or POS quote for a group with employees residing in more than one of Empire's five rating regions. Contact Walsh Benefits for more details.

- **Starting January 2005, Empire** will offer the Premium Care Voluntary PPO dental plan to employers with [REDACTED]. Employers do not need to contribute towards the dental plan and only five employees need to enroll. Contact Walsh Benefits today for information on how your clients can customize their own plan.
- Just a reminder...**Empire** members with children who are full-time college students must submit a completed Student Coverage Questionnaire to ensure uninterrupted coverage into the 2005 Calendar year. Go to www.walshbenefits.com, log in and download the questionnaire from the forms warehouse.



You probably know GE Financial Employer Services Group – a trusted leader in the employee benefits industry. Now, they have a new name. They are Genworth Financial Employee Benefits Group and they are part of Genworth Financial, an established global company.

Although their name has changed, Genworth Financial Employee Benefits Group core focus remains the same. They continue their 40-year tradition of providing flexible products and services to meet the benefit needs of small-to mid-sized companies.

Their broad range of products – Life, Short and Long Term Disability, Stop Loss, Medical and Dental – can be packaged together as group plans or with voluntary Life and Dental selections to provide tailored solutions and administrative ease for any business.

For more information, please call:
 Dave Mordo at Walsh Benefits (732) 936-0100 ext. 14 OR
 Morgan Weiner at Genworth Financial (908) 931-0901 ext. 2523

*products are underwritten by GE Group Life Assurance Company under policy form series GP-A and GP-D.



- Beginning 1/1/05, Great-West Healthcare will be switching their client's pharmacy benefits to Express Scripts Inc. All members will receive a new pharmacy card by 1/1/05 and all refills and new prescriptions sent to Caremark/Advance PCS will be filled until 12/31/04.
- Effective 4/1/05, Great West Healthcare will begin offering their clients a new 90-day retail drug program that allows members to purchase a 90-day supply of maintenance drugs [REDACTED]. Members will still pay three co pays.

- **March 2005 renewals** are now available to our brokers online. For those of you want to receive your future **BCBS** renewals on-line and have not yet registered, please call our office so that we can accommodate you.
- Effective 11/1/2004 **Horizon BCBS** will strictly enforce a new rule that you **CANNOT** change the waiting period for a small group health benefits plan except on the group's anniversary date.

HORIZON BCBS ANNOUNCES NEW HSA PLANS!

- **Horizon BCBS** has made available **HSA's** for the small group market (2-50) effective January 1, 2005. They can be quoted off of HealthConnect or the **Horizon BCBS** website.
- **Horizon BCBS** is launching an outbound telephone campaign to obtain [redacted] from employees. Now COB information will be gathered at the beginning of the year to prevent delays in claim payments.
- **A note from BCBS in regards to Broker Customer Service:**

"Privacy requirements have made it difficult for those of us on the customer service side of our industry effectively respond to client inquiries. Since Horizon BCBSNJ does not maintain a record of details at the broker level in its systems, it has been difficult at times for you to be able to obtain necessary information from the Horizon BCBSNJ Customer Service Department."

Beginning immediately, Horizon BCBSNJ has taken steps to make it easier to interact with their Customer Service Department. Please follow the following instructions when calling:

1. Dial 800-355-2583 for the Horizon BCBSNJ Customer Service Department.
2. Follow the phone prompts and, when you reach a customer service representative, identify yourself as a broker who works with the Master Brokerage of Walsh Benefits.
3. Reference the Walsh Benefits Master Broker vendor number of 012886.
4. Be prepared to provide detailed information regarding the member on whom you are calling about (e.g. member ID #, home address, home phone number, date of birth, etc.)

Please let Walsh Benefits know if you have any problems with BCBS Customer Service. Thank you.

- **Horizon Healthcare** will begin a **new call program** for employees which offers [redacted]. The program identifies members who have not reported claims for the

tests and these members will be contacted by an automated calling system that aims to find out why they have not received these services.

- **Horizon Healthcare** has launched their new direct-to-member (DTM) program, [REDACTED].
[REDACTED] Members receive a quarterly statement which helps the member present treatment options to their physician, lower out-of-pocket payments and learn about special programs.



- **Effective January 1, 2005 Oxford** will make available HSA's for the large group (51+) market in New York, New Jersey and Connecticut. [REDACTED]. Oxford has teamed with Exante Bank to create 9 different plan options. For more information, please call our office.
- Please make sure you are familiar with **Oxford's** Broker of Record policy. All Broker of Record letters should be mailed or faxed to **Oxford's** commissions department. The effective date will be the first day of the month following the receipt of the letter provided the broker is licensed and appointed with **Oxford**.



- **United Healthcare** is offering **UnitedHealth Basics**, a new product that offers coverage for [REDACTED] but who would like coverage health services. Different plan designs are available and once an enrollee reaches the annual maximum in a particular service, he or she pays for the service out of pocket.
- **Effective for 2/1/2005 effective dates, you will be unable to quote United Healthcare products on HealthConnect. This is due to the merger between United Healthcare and Oxford.**
- **UnitedHealthcare** has announced a merger with Definity Health. Definity Health is a private, Minneapolis-based company that serves nearly 500,000 consumers located in all 50 states.
- Due to the merger of **UnitedHealthcare** and **Oxford**, **UnitedHealthcare** has decided to change their small group business in NY, NJ and CT to the Oxford platform and product line for new sales only.
Applications for new UnitedHealthcare small group coverage will no longer be accepted after January 1, 2005. This change will also take place for renewals during the third quarter of 2005.

- **For 51+ groups, UnitedHealthcare** allows brokers to compare UnitedHealthcare's network of doctors and hospitals to another carrier's. Network information must be submitted as a Microsoft Excel or Access file and must be formatted in a certain order. The order criteria is available at www.walshbenefits.com in the document downloads. Go to the UnitedHealthcare section, select the "Other" folder then select the "Network Comparison Criteria" document for guidelines on how to format your information. Once submitted, comparisons are available in five business days. Contact Walsh benefits for further details.
- **UnitedHealthcare's lab and diagnostic imaging benefits** will be processed differently for fully insured business . If an enrollee visits a non-contracted provider, non-network benefit levels will be applied even if a network physician referred the enrollee to the non-contracted provider.
- **Effective January 31, 2005, UnitedHealthcare** will notify small groups (2-50) who are being reinstated after termination about UnitedHealthcare's policy of consideration for reinstatement. These groups were terminated due to delinquent payment. If any of your clients are affected by this notification, you will receive a copy of the letter your client receives regarding the revised reinstatement policy.



- Log onto www.unumprovident.com to register for their web-based broker services. Through their website, you can download individual long term care quoting software, produce rate sheets quickly, check the status of pending individual long term care business, view commission statements and view a portfolio of Unum/Provident's products and services.
- **Unum/Provident** also offers a free virtual training academy for brokers who sell individual income protection and/or long-term care insurance products. The learning sessions detail Unum/Provident products, provide tips for initiating sales and completing applications and explain the underwriting requirements. Sales partners receive a schedule and registration information in advance of each month's course offerings. Contact Walsh Benefits for more details.
- Visit **Unum/Provident's Long Term Care Website**, <http://w4.unumprovident.com/newltc/> to access educational tools to help you learn all about product features. The site includes a cost calculator, a state-by-state break down of those which have approved this new group product as well as information about individual long term care insurance. It also provides direct links to all marketing materials for both products, including a side-by-side comparison of the new offering and our existing product.

- All brokers doing business with **Wellchoice** should have received via e-mail, a new **Business Associate Agreement**. This form is needed to stay in HIPAA compliance.

LEGISLATION

NEW JERSEY

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

- Senator John Adler has introduced Senate Bills **S2164**, **S2165** and **S2166** all of which deal with tax credits for employers who offer healthcare benefits and tax deductions for employees who contribute to the cost of their health insurance. These bills have been referred to the Senate Commerce Committee.
- The Mandated Health Benefits Advisory Commission is considering **S556**, a bill which require coverage of hearing aids for children.

FEDERAL

- Treasury Secretary John Snow has rejected a request to revise the "use it or lose it" rule that requires employees to return unused funds in their Flexible Spending Accounts to their employers.
- The Rhode Island Department of Health has filed new regulations that will allow for the purchase of prescription drugs from Canada. If there are no legal objections, the new rule will take effect January 21st.
- The U.S. Department of Labor issued new rules concerning notice requirements employers must implement for calendar year plans as of January 1, 2005.

The new COBRA rules now require six different notices:

1. The initial notice to the employee about the availability of COBRA;
 2. The notice that the employer must provide to the plan administrator regarding the occurrence of an event that triggers a loss of coverage under the plan ("qualifying event");
 3. The notice that the plan administrator must provide to covered employees and dependents upon the occurrence of certain qualifying events;
 4. The notice that a covered employee or dependent must provide to the plan administrator at the occurrence of certain qualifying events (e.g., divorce or a child's loss of dependent status under the terms of the plan);
 5. A new notice from the plan administrator to an individual that he or she is determined to be ineligible for COBRA coverage; and
 6. A new plan from the plan administrator notice regarding the termination of COBRA coverage prior to the maximum period permissible under COBRA.
- You can look up various pieces of state and federal legislation by logging on to one of the following websites:

WALSH PARTNERS

SAVE THE DATE!!

Walsh Benefits Annual St. Patrick's Day Party will take place on Thursday March 17th, 2005. Stay tuned for details!

- Walsh Benefit's new Online Quoting System was launched on November 15th. This new quoting system will be replacing the desktop version of HealthSearch. Please contact Walsh benefits for your user name and password if you have not logged on yet. You will be able to save quotes, save current plan design, edit plans and develop alternate options online. This new quoting system also has many improvements over the desktop version including:
 - Save, file and send PDF proposals by email
 - Quote NY, NJ, CT and PA
 - Create Broker web pages
 - Automated renewal notification
 - Attach physician and network information to quotes
 - Download Updated Forms
 - Website for Clients!!!
- **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 our website 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

- **Please send all requests to add, delete or change employee status to our office. Please dissuade your clients from sending it directly to the carrier. Sending it to our office creates a paper trail we can use in the event something gets lost or the change request is never done.**

Thank you for your business!!