



Walsh Benefits "PARTNER PRESS"
January 2005
By: Kim Simpson
email: kim@walshbenefits.com



- 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.



- **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** **AmeriHealth** . 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.



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.



- Effective January 1, 2005, Empire BCBS will introduce new **Consumer** (CDHP). These plans will include high deductible plans with a choice of funding methods such as HRA's and HSA's. These new plans will be called "Empire Total Blue." Initially, these products will only be offered to the 51+ group market.
- **Now you can renew your groups online at www.empireblue.com.** You can also modify existing product designs and run quotes for new products. **Now you can create only one HMO or POS quote for a group with employees residing in more than one of our five rating regions. Contact Walsh Benefits for details.**



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.



Horizon Blue Cross Blue Shield of New Jersey

- 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.



- Effective January 1, 2005 Oxford will make available HSA's for the large group (51+) market in New York, New Jersey and Connecticut. For small group, the HAS is available in New York only. Oxford has teamed with Exante Bank to create 9 different plan options. For more information, please cal 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.**



- 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:

- Acting Governor Codey signed S-963/A-2117 into law of December 7, 2004. This law will allow for continued health benefits for certain persons in certain circumstances. This law which we were calling "mini Cobra" takes effect March 6, 2005. I have attached a copy of the "pamphlet law" on this bill. It is a 2 page document which will help you to better understand the new law.
- 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.

FEDERAL

- The AMA has voted to support the legalization of reimportation of prescription drugs from Canada & abroad provided their safety can be ensured.
- You can look up various pieces of state and federal legislation by logging on to one of the following websites:

www.njleg.state.nj.us

www.cspan.org

<http://thomas.loc.gov>

WALSH PARTNERS

SAVE THE DATE!!

Walsh Benefits Annual St. Patrick's Day Party will take place on Thursday March 10th, 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!!