



Walsh Benefits "PARTNER PRESS"
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- The Maryland General Assembly passed **House Bill 2**, which imposed a 2% tax on Maryland HMO premiums effective January 1, 2005. **Aetna** has made a decision to pass along this increase to its customers by calculating the additional premium effective April 2005. [redacted] effective April 1st and beyond will include the 2% tax. In addition, the rates for customers that renew effective April 2005 will also reflect this tax. All other customers regardless of renewal date will be invoiced at the additional 2% tax beginning April 1st.
- **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.
- **Aetna** has introduced 2 brand new plan designs which are very competitively priced.
- **Aetna** will be introducing its HSA product into the small group (2-50) market effective May 1, 2005.



- **AIG** offers an online interactive map that identifies which forms/materials are available for a specific state. To access a list of forms/materials for a specific state:
 1. Visit the private site of <http://www.aigemployeebenefits.com/>.
 2. Click "Marketing Library."
 3. Click "New **AIG** Employee Benefits Products."
 4. Click "Map of collateral/forms available by state."
 5. Click a state to view the forms and sales tools for the product approved in that state.

- New plan summaries for **AIG's** life, LTD, STD, vision and dental plans have been posted in the Forms Warehouse on. Brokers can also view the AIG quote guide and a new case checklist.
- **AIG/American General** is offering some rate relief on the following products:
 1. Employer paid voluntary Dental for 2 – 50 groups – 5%
 2. Employer paid voluntary STD for 2 – 50 groups – 5%
 3. Employer paid voluntary LTD for 2 – 50 groups – 5%

These discounts will be available up to the April 1, 2005 effective date only.

- **Electronic employee benefit certificates** are available from **AIG**. The certificates can be emailed to the plan administrator and employers can load the certificates on their company's intranet site, email them to their employees or print them out. Call Walsh Benefits for more 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.



- **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.
- **AmeriHealth** is introducing their **Consumer Driven Health Care Options**. Their portfolio now includes Flexible Spending Accounts, Health Reimbursement Accounts and new Select Drug Program options. The new co-payment options in the Select Drug program uses a prescription drug formulary that allows members to pay less when using formulary medications but have access to covered non-formulary medications with a higher co-payment.
- **AmeriHealth** is introducing new 51+ POS Plan Options including 3 new copay options and is also introducing S.E.H. \$30 and \$40 copay HMO and POS Options for small groups. Contact Walsh Benefits for more details.
- In the Spring of 2005, **AmeriHealth** members will receive new ID cards with a new member ID number which will replace social security numbers on ID cards.



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** has introduced some **brand new** cost sharing HMO products with very competitive rates. These plans are available for 4/1/2005 effective dates.



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.



- Visit www.empireblue.com and click on the "Brokers" tab to access [redacted]. 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.
- 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.**



- **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.**



- **On www.healthnet.com, Healthnet offers an online self-help program called "it's Your Life." At this site, members will find links to wellness programs to lose weight and quit smoking and they will also find Well Rewards, which provides discounts on eye exams and eyewear, vitamins, and health clubs. Other programs are also available on emotional health, fitness, finances and family.**
- **Effective 3/1/05, Care Core will manage radiology utilization for members who use NJ based primary care physicians and are enrolled in all commercial and Medicaid Health Net Plans.**

- **Horizon Healthcare** will begin a **new call program** for employees. This service will offer [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.
- **Horizon BCBS's 2005 First Quarter Bonus Plan**
For every [REDACTED] contract sold with an [REDACTED], BCBS will pay \$25 per contract.

For [REDACTED], the broker receives:

- 51 to 99 eligible employees: \$30 per enrolled subscriber beginning with the first enrolled subscriber.
- 100 to 250 eligible employees: \$25 per enrolled subscriber beginning with the first enrolled subscriber.
- 251 to 400 eligible employees: \$20 per enrolled subscriber beginning with the first enrolled subscriber.
- 401 to 499 eligible employees: \$15 per enrolled subscriber beginning with the first enrolled subscriber.



- For those of you **NOT YET LICENSED** with **Oxford**, PLEASE, PLEASE either log on to www.oxhp.com or call the licensing department at 888-666-6844. You **MUST** be licensed and have a "broker code" in order to be paid commissions.
- 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**.

- **Effective April 1, 2005** all eligibility transactions must be received within 31 days to ensure United Healthcare's systems reflect accurate information at the time of claim payment and premium billing.
- **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.**
- 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.
- **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 [REDACTED]. 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.
- **UnitedHealthcare** introduces **UnitedHealth Wellness**, a program that offer on-site and online wellness services that are available with most **UnitedHealthcare** medical plans upon renewal or for new business cases effective on or after April 1, 2005. These programs include:

- **My Renewal** – a total well being program that helps members find health and wellness services, discounted products and wellness information.
- **United Health Allies** – a health value program that enables members to save up to 50% on health care products and services that are not covered such as chiropractic, acupuncture, massage therapy, cosmetic dentistry, laser eye correction and more.
- **Online Health Assessments and Health Assessment Participation Reports for Employers**
- **Six week, Online Health Improvement Programs**
- **Healthy Pregnancy Program**

Contact Walsh Benefits for information on how your clients can access these programs.



- **Unum Provident offers two different products to protect your client's business:**
 - **Business Overhead Expense Insurance** – helps to cover normal operating costs when a business owner is unable to work because of illness or injury.
 - **Business Buy-Out Insurance** – helps to provide funds to purchase disabled partner's interest in the business

Contact Walsh Benefits for more information on these products!!

- **[Click here](#) to access Unum Provident's Income Protection Needs**. This tool lets clients enter variables such as monthly income and total expenses to determine how much disability income protection they need.
- 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 states 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:

****THE NEW RULES CONCERNING NEW JERSEY CONTINUATION OF COVERAGE TAKE EFFECT MARCH 7, 2005.**

- Assemblywoman Loretta Weinberg has introduced **A2006**, a bill that would establish joint purchasing alliances for people covered by individual health insurance plans. This bill is in its second reading in the Assembly.
- **A3379** is a bill that will allow for credit to be given towards minimum participation percentage for people covered under Medicaid and NJ Family Care. This bill is currently in its second reading in the Assembly.
- **A2835** is a bill that was introduced which would make 2 acts of insurance fraud a second degree crime. Current law allows for 5 acts or more.
- **A3759** has been introduced by Assemblyman Cohen. This bill would allow for the extension of health benefits coverage for certain dependants up to the age of 30.
- 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

- On February 18th, President Bush signed the "*Class Action Fairness Act of 2005*" into law. This bill would seek to reduce the number of

class action lawsuits seeking 5 million dollars or more by moving them from the State Court to the Federal Court.

- 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.
- **H.R. 525** has been introduced as the "*Small Business Health Fairness Act of 2005*." This bill would once again allow for the formation of Association Health Plans (AHP) through the Department of Labor.
- **S. 109** has been introduced in the Senate as the "*Pharmaceutical Market Access Act of 2005*." This bill would allow for reimportation of drugs into the states from a designated permitted country. **S. 184**, the "*Safe Import Act of 2005*" would allow for reimportation from Canada 1 year after enactment of the law.
- The Senate passed "*The Genetic Information Nondiscrimination Act of 2005*" on February 17, 2005. This bill that would prevent insurers and employers from using genetic information to discriminate against potential policyholders and workers. It is unlikely that the house bill will pass.
- **H.R. 218** has been introduced into the house. "*The Health Care Tax Deduction Act of 2005*" would provide for a tax deduction for amounts paid towards health insurance and prescription drugs.

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:

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 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.**
- **When submitting new business, please make sure you include dates of birth and social security numbers for [redacted] insureds and dependents. Also, please try to include any proof of full-time student status with the [redacted] submission as opposed to a few days afterward. Your full cooperation will speed along the underwriting process.**
- **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!!