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HNE RANKED AMONG TOP 10 HEALTH PLANS IN AMERICA

Health New England (HNE) placed among the top-ten health plans in the nation according to the *U.S. News & World Report/NCQA America's Best Health Plans** 2007 ranking. HNE ranks 9th among the 250 plans reviewed.

Peter Straley, President and CEO said this is the highest ranking HNE has ever achieved. "This is an example of how a small plan like HNE can have a big impact, even on a national level," Straley said. "We are grateful to all our members, providers and employees who made this honor possible."

Each year *U.S. News & World Report* magazine works with the National Committee for Quality Assurance (NCQA) to determine the rankings. Health plans are rated on a variety of measures including access to care and service, overall member satisfaction, preventive care and overall quality.

HNE scored highest in the areas of diabetes and asthma disease management programs, continuity and coordination of care through the case management program, behavioral health initiatives and outreach to members (through phone calls, letters, educational materials.)

"It's satisfying to see an independent survey confirm that our strength is in areas that we believe set us apart. We are most proud of the programs that touch our members directly and the way the health plan reaches out and engages our members."

- Peter F. Straley, President & CEO

More than 100,000 people in Western Massachusetts already know the benefits of being an HNE member—local access, an extensive network of independent providers, wellness programs and most importantly, personal and accountable service.

* *America's Best Health Plans* is a trademark of *U.S. News & World Report*

PRODUCT UPDATES

NO COPAYMENTS FOR PREVENTIVE CARE

by Joe Kane, Communications Manager

Staying healthy involves commitment – to eating right, staying active, and scheduling regular check-ups with your doctor. At HNE, we want to help you keep that commitment. That’s why we no longer require a copayment for most in-plan preventive care services. HNE covers these services 100% - you pay nothing.

What is preventive care?

Preventive care includes periodic health evaluations, like annual physicals. It does not include services to treat an existing illness, injury, or condition.

The health care industry defines preventive care based on medical guidelines and research. Medical guidelines provide information about appropriate care and treatment. They also indicate things you can do to stay healthy and prevent illness. HNE used these guidelines to identify which services don’t require a copayment.

What services don’t require a copayment?

- Routine Prenatal and Well-child care
- Adult Routine Exams
- Child and Adult Immunizations
- Annual OB/GYN Exams
- Annual Routine Vision Exams

As a reminder, for plans with a deductible, these in-plan services will not apply to the deductible, either.

ALLIANCE NETWORK

A Healthcare Partnership Between Our Members and Their Doctors

A strong doctor to patient relationship – this can be just as important as any other factor in managing patient care. That’s why we’ve identified a select group of primary care physicians (PCP) who are committed to just such a partnership. Along with our current network of specialists and hospitals, these PCPs form HNE’s Alliance Network.

PCPs in this hand-selected network:

- Were chosen based on quality data about past performance

- Have demonstrated a willingness to build a partnership with their patients
- Will manage any specialty care the member may need

As with any partnership – the commitment works both ways. Members in the Alliance Network should:

- Participate in a health risk assessment
- Follow the advice and direction of their PCP
- As necessary, pursue health style modifications – like smoking cessation, weight management, and exercise programs

How can we help?SM Of course, HNE is here to support this partnership.

- We provide health coaching, disease management, case management and member outreach from our Health Promotions, Health Services and Member Services Departments
- We are committed to ensuring that our members have access to the same high quality care and service they’ve come to expect from HNE.

See Plan Overviews page 4

ALLIANCE NETWORK PLAN OVERVIEWS

6+ Eligible Employees

PLAN OVERVIEWS	HNE Principle Alliance	HNE Focus Alliance
Up-Front Deductible	N/A	N/A
Preventive Care Services	\$0	\$0
Doctor's Office Visit Copayment	\$15	\$25
Hospital Stay Copayment	\$250	\$1,000
Drug Copayments	\$10/\$30 Performance Formulary	\$10/\$30 Performance Formulary
Emergency Room Care	\$50	\$100
Diagnostic Imaging: CT, MRI, PET Scans	\$0	\$150
Outpatient Surgical Services	\$150	\$500
Out-of-Pocket Maximum	\$500 Individual / \$1,000 Family	\$2,000 Individual / \$4,000 Family

1-5 Eligible Employees

PLAN OVERVIEWS	HNE Principle Alliance	HNE Complete ^{Max} Alliance	HNE Focus Alliance
Up-Front Deductible	N/A	N/A	N/A
Preventive Care Services	\$0	\$0	\$0
Doctor's Office Visit Copayment	\$15	\$20	\$25
Hospital Stay Copayment	\$250	\$500	\$1,000
Drug Copayments	\$10/\$30 Performance Formulary	\$10/\$30 Performance Formulary	\$10/\$30 Performance Formulary
Emergency Room Care	\$50	\$50	\$100
Diagnostic Imaging: CT, MRI, PET Scans	\$0	\$0	\$150
Outpatient Surgical Services	\$150	\$250	\$500
Out-of-Pocket Maximum	\$500 Individual / \$1,000 Family	\$1,000 Individual / \$2,000 Family	\$2,000 Individual / \$4,000 Family

These charts show a partial listing of the out-of-pocket costs. For a complete listing, see our summaries of benefits on hne.com or call HNE Sales at the number listed below. Not all plans are offered in all market segments.



* The Massachusetts Division of Insurance (DOI) comprehensively reviews insurance plans issued in Massachusetts. HNE's MedPlus HMO and MedPlus PPO are currently under review by the DOI.

MEDPLUS HMO & MEDPLUS PPO*

Your employees don't have to give up their HNE coverage when they retire!

Introducing the MedPlus HMO and MedPlus PPO – health plans for your Medicare eligible retirees. HNE's MedPlus plans coordinate coverage with Medicare Part A and Part B. These plans are available for employer groups with active employees covered by HNE.

How does coverage work?

Under Medicare, subscribers pay deductibles and co-insurance for Medicare Part A and Part B covered services. With our MedPlus products, HNE pays some or all of the remaining amount, depending on the type of service and where it's provided.

The Massachusetts Division of Insurance (DOI) comprehensively reviews insurance plans issued in Massachusetts. HNE's MedPlus HMO and MedPlus PPO are currently under review by the DOI.

See Comparison Charts on page 5

HNE MEDPLUS PLAN OVERVIEWS

What is the Network?	MedPlus HMO	MedPlus PPO
	HNE's comprehensive network here in Western MA. HMO members must choose a primary care physician.	HNE's comprehensive network here in Western MA plus HNE's national network through Private Health Care Systems (PHCS).
What are the eligibility requirements?	To enroll in this plan, individuals must be: <ul style="list-style-type: none"> • Retired • Aged 65 or older • Enrolled in Medicare Parts A & B • The retired employee or the spouse of a retired employee This plan provides individual coverage only. A retiree and his or her spouse cannot enroll under family coverage.	

	Member Payment Responsibility	
	MedPlus HMO	MedPlus PPO
Member receives HNE covered service from in-Plan provider (covered by Medicare)	Copayment	Copayment
Member receives HNE covered service from out-of-Plan provider (covered by Medicare)	Not covered	HNE Deductible and Coinsurance
Member receives HNE covered service from in-Plan provider (not covered by Medicare)	Copayment	Copayment
Member receives HNE covered service from out-of-Plan provider (not covered by Medicare)	Not covered	HNE Deductible and Coinsurance



CONSUMER-DRIVEN HEALTH PLANS (CDHPs)

We've provided this comparison chart to help shed some light on the difference between a Health Savings Account (HSA) and a Health Reimbursement Account (HRA).

For more information contact HNE Sales at 800-842-4464 or 413-787-4000.

	Health Savings Account (HSA)	Health Reimbursement Account (HRA)
Who contributes?		
Employer	Yes (not required)	Yes
Employee	Yes	No
Is there a maximum contribution?	Yes, greater of deductible or statutory maximum	No
Are tax-free withdrawals allowed:		
For qualified medical expenses?	Yes	Yes
For qualified non-medical expenses?	Yes	No
Can interest be earned on money in the account?	Yes	No
Can unused balances be carried over?	Yes	At employer's discretion
Can terminated employees access unused balances (i.e., portability)?	Yes	At employer's discretion
Is the account compatible with flexible spending accounts (FSAs)?	On a limited basis (after deductible is met)	Yes
What HNE health plans can I pair with these accounts?	HNE Wise ^{Max} HNE Wise ^{Plus} HNE PPO Wise	HNE Wise ^{Max} HNE Wise ^{Plus} HNE PPO Wise HNE Essential ^{Max} HNE Essential ^{Plus} HNE Focus

PHARMACY UPDATES

GENERIC MEDICATIONS

Q What is a generic medication?

A A generic medication is identical to a brand-name drug in dosage form, safety, strength, route of administration, quality, performance and intended use. Although the active ingredient is chemically the same as the branded counterpart, a generic medication typically costs substantially less than the branded product price.

Q If they are the same, why do generic medications cost less than their brand-name counterparts?

A Creating a drug and conducting clinical trials is expensive. Generic drug makers don't develop a drug from scratch or have to conduct studies to prove safety and effectiveness. As a result, their expenses for bringing generic drugs to market are less. But generic pharmaceutical companies must show that their product performs in the same way as the brand-name medication.

Q Are there advantages to using generic drugs instead of brand name?

A By using generic medications or generic alternatives, a member can save a significant amount of money. For example, a member filling a prescription for Actonel® or Boniva® will have a co-payment of \$45 for a "Tier 3" medication while that member would pay \$10 for the generic Alendronate "Tier 1" medication, resulting in savings of more than \$400 dollars in one year.

NEW GENERIC MEDICATIONS

Brand Name	Generic Name	Possible Alternative Medications
Coreg®	Carvediol	
Fosamax®	Alendronate	Actonel®, Boniva®
OTC Zyrtec*	Cetirizine	Clarinetx®, Allegra®
Trileptal®	Oxcarbazepine	
Zocor®	Simvastatin	Lipitor®, Crestor®, Vytarin®

* OTC- Over the counter

PERFORMANCE FORMULARY

What is the HNE Performance Formulary?

The HNE Performance Formulary is our innovative, 2-Tier pharmacy benefit. Tier 1 includes **all** generic drugs and has the lowest member cost sharing. Tier 2 includes specific brand name drugs carefully selected based on clinical efficacy and cost

Continued on page 7

efficiency. When we designed this formulary, we made sure that at least one medication is available to treat each disease state.

What about brand name drugs that are not on the HNE Performance Formulary?

If a medication is not listed in the HNE Performance Formulary, members can get the medication at a participating pharmacy for the HNE drug discount rate. The discount rate varies by the particular drug, but in general, is between 10% and 30% off of the retail cost.

Is the HNE Performance Formulary right for my group?

Here are some things to keep in mind as you make your decision:

- Choosing the HNE Performance Formulary is a way to maintain or even lower your premiums without reducing any other medical benefits.
- 70% of the prescription drugs HNE members purchase today are generics.
- The HNE Performance Formulary includes drugs from all therapeutic classes.

- Member cost sharing is low – at \$10 (sometimes even less!) for generic and \$30 for formulary brand drugs.

We can help you decide:

- With our drug interchange sheet, you can find out which drugs have generic equivalents, and which will require a therapeutic substitution (*from one brand name to another*). Check it out on hne.com. It's on the "Pharmacy" tab under the "Performance Formulary."
- Call HNE Sales at 800-842-4464 or 413-787-4000. We can work with you to see how your employees might be affected if you decide to switch.



MARCH IS NATIONAL COLORECTAL CANCER AWARENESS MONTH

Colorectal cancer can be prevented. If detected early, it also can be treated and is often curable. HNE encourages members aged 50 or older to have a screening colonoscopy every five years; more often for people with additional risk factors. Colonoscopy is also an important test for men in detecting prostate cancer. Remember, for most HNE members, HNE covers one screening colonoscopy every five years with no copayment – you pay nothing. Why not talk to your doctor about scheduling one today!



HEALTH CARE REFORM UPDATE: HNE ISSUES FORM IN PREPARATION FOR TAX SEASON

by Sarah Peix,
Compliance Coordinator

It's your favorite time of year, right? Tax time is probably not, but we all know it has to get done! We want to give you a quick reminder about a new tax schedule to file this year.

As a result of the new health care reform law, most Massachusetts residents aged 18 and over are required to have health insurance. Those who did not have health insurance by December 31, 2007 may lose their personal exemption. As proof of coverage, the MA Schedule HC must be completed by all full-year residents and certain part-year residents aged 18

and over to determine the amount of their personal exemption. Most likely, you will be required to submit this new schedule along with your tax return this year. In order to fill out this form, you will need the Form MA 1099-HC, which is issued by your health insurer. HNE has issued the form by 1/31/2008 as required. (You should have already received it from us.) This form will include the name of your carrier or employer, the name of the insured individual and all insured dependents, aged 18 and over, identification of the insurance policy, dates of coverage, and any other

information required by law. For detailed instructions, visit the Department of Revenue website (mass.gov/dor).

You can also request a copy of your 1099-HC form on-line at hne.com

If you have questions or need to report a problem with receiving this form, please call Member Services at 413-787-4004 or 800-310-2835. Our staff is available Monday - Friday, 8:00 am - 5:00 pm



IDENTITY THEFT

New Consumer Protection Law

by Sarah Peix,
Compliance Coordinator

Banks, credit card companies, insurers, retailers, the internet – if you want to do any kind of business in today’s world, you have to be willing to trust someone else with your personal information. So, how safe is your information? What can you do to make it even safer? And what can you do if it does get misplaced or falls into the wrong hands?

On October 31, 2007, Massachusetts enacted the identity theft prevention law. Under this law, consumers can place, temporarily lift, and remove security freezes on their credit reports. In addition, businesses must notify consumers of any breach of their “personal information” that creates a substantial risk of identity theft or fraud. The only exception is when a law enforcement agency determines that notice may impede a criminal investigation. This law applies to every person or business that has personal information.

“Personal information” is defined as a Massachusetts resident’s first name and last name or first initial and last name in combination with any of the following:

- Social Security number;
- Driver's license number or state-issued identification card number; or
- Financial account number, or credit or debit card number, that would permit access to a resident’s financial account.

“Personal information” does not include information that is lawfully obtained from publicly available information, or from federal, state, or local government records lawfully made available to the general public.

The law requires that consumers be notified of the breach by the business or person responsible. Notification of a breach must include:

- The approximate date of the breach
- Steps taken to deal with the breach
- The consumers’ right to obtain a police report

- Instructions for requesting a credit report security freeze

HNE maintains the privacy and security of our member information. We are required to do this under the HIPAA privacy and security rules. To protect our members’ personal information, we:

- Do not use Social Security numbers as member identification numbers. Instead, we use randomly assigned numbers.
- Notify members affected by any type of inadvertent disclosure of identifying information, even if it is not “personal information” under the law.

If you have questions about how HNE protects your privacy or would like a copy of HNE’s Notice of Privacy Practices, please go to hne.com or call Member Services at 413-787-4004 or 800-310-2835. Our staff is available Monday through Friday, 8:00 am to 5:00 pm

CONTEST! SUBMIT YOUR DISEASE MANAGEMENT SUCCESS STORIES

by Alres Dinnall,
Disease Management Manager

What's Your Success Story?

HNE associates work with members every day who successfully manage chronic conditions such as diabetes, asthma and high blood pressure.

If you have a story that you are willing to share, this is your opportunity to help others to manage their chronic conditions inspired by your good example.

What makes a Success Story?

- If you're living with diabetes and you are balancing diet, exercise and medication to keep blood sugar levels in the proper range.
- If you are coping with asthma and you are able to control asthma triggers and manage your symptoms.

- If you have taken successful measures to lower and control your blood pressure.

These are only a few examples. Your story may help others who are trying to manage chronic conditions and inspire them to take control, too!

Here are some thought starters for your personal success story:

- How have you learned to cope with your condition(s)?
- What made you decide to take control?
- What worked well for you?
- Was there a family member, friend or healthcare provider who helped you make a positive change?
- Was there someone who supported and motivated you?
- How has the quality of your life improved?

Share Your Story and Win!

If we publish your story, you'll win a **\$25 Gift Card to CVS Pharmacy**-- use this to pay prescription drug copays, or whatever you choose! Your

story may be published in this newsletter or in other HNE publications.

Success Stories will be published throughout the year.

Success Story Contest Rules

Stories should be:

- 200 words or less, typed, double-spaced (or neatly hand written)
- Include your name, address and daytime telephone number (anonymous entries will not be accepted)
- Upon receiving your story, HNE will send you a Release and Consent form. Read, sign, date and return the Release and Consent (entries will not be accepted without a signed Release and Consent.) If you do not want your name to appear in print with your story, indicate this on the Release and Consent.
- You must be a current HNE member.
- You must be at least eighteen years of age.

Deadline: entries must be received by June 30, 2008. All entries become the property of HNE. Winners will be notified by telephone. Gift cards will be sent by mail.

ASK THE FITNESS EXPERT



Are you trying to establish a personal health and fitness plan? Are

you struggling with questions about your exercise routine? At HNE, we understand that the world of health and fitness can be overwhelming. Our Health Programs Manager, Michael Gauvin, is available to help you. With a background in exercise physiology and health and fitness, Michael has the knowledge that can help you answer your questions related to the ever expanding world of physical fitness. Starting and maintaining a personal health and fitness plan can be difficult. Let Michael help you find the answers that will inspire you to reach your long term goals.

To access the “Ask the Fitness Expert” link, click on the Healthy Directions tab on the Health New England homepage, hne.com.

SPRING FEVER

by Michael Gauvin,
Health Programs Manager

When the sun is shining, who wants to stay indoors, especially when it comes to exercise? Spring is the perfect time of year to shake up your exercise program. Taking your exercise routine outside can help to eliminate boredom, which often challenges a “regular exerciser’s” adherence. Now that the cold winter is almost in our rear view mirror, we all have a great opportunity to get out and add excitement to our stale winter routines.

Following these outdoor exercise tips will help you enjoy the warm weather and introduce some excitement to your spring exercise routine.

- Make certain your surroundings are safe and that you are wearing proper shoes and gear to support your choice of outdoor activity. Make yourself visible at all times of the day, especially at dawn, dusk and during evening hours. Wear white or light-colored clothing. Wearing reflective material is even better (and not just

on your shoes; a reflective vest is your best choice).

- Don’t progress too quickly even though the weather is beautiful. Drastically increasing intensity or duration is a leading cause of exercise burnout.
- Face the traffic. Runners and walkers need to see the traffic coming their way.
- Leave your portable music player behind. We all enjoy listening to music while we’re exercising, but headphones may hide the sound of approaching cars or footsteps coming up behind you.
- Know your route. Are there stores or businesses open along the way? Are there deserted streets, areas with few or no people?
- Change your route frequently. This will help spice up your routine and keep you interested in continuing your program.
- Exercise with a friend. Exercise is more fun with a friend and it will help keep you safe.





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InsideHNE

A RESOURCE FOR DECISION MAKERS

CONSUMER ADVISORY CELL PHONES AND THE DO NOT CALL REGISTRY

According to the Massachusetts Office of Consumer Affairs & Business Regulation (OCABR), claims that cell phone numbers will be released to telemarketers in the near future are not true. While any consumer can register a cell phone with the Federal Do Not Call Registry, there is no deadline by which you must do so. Federal Communications Commission (FCC) regulations

prohibit telemarketers from using automated dialers to call cell phone numbers and the national association representing telemarketers has stated that their members do not intend to start calling consumers' cell phones.

While the telecommunications industry has been discussing the possibility of creating a wireless 411 directory, most telemarketing calls to cell phones would still be illegal according to the FCC, regardless of whether the number is listed on the Federal Do Not Call Registry.

More information is available from:
The Federal Trade Commission at <http://www.ftc.govopa/2007/10/dncellphones.shtml> and,
The Federal Do Not Call Registry at <http://www.donotcall.gov>

