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On the Cover: Carla Rivera, Medicare Advantage Advisor, attending the HNE Associate Health Fair

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COBRA PREMIUM SUBSIDY EXTENSION

On December 19, 2009, President Obama signed into law the Department of Defense Appropriations Act (the "Act"), which among other things, includes important new changes to the COBRA premium subsidy that was created by the American Recovery and Reinvestment Act of 2009 (ARRA). The changes made by the Act are retroactive to the original February 17, 2009 ARRA enactment date.

The Act extends and expands the COBRA subsidy rules as follows:

Extension of Eligibility Period

ARRA provided a COBRA premium subsidy for certain employees (and their families) who were involuntarily terminated between September 1, 2008 and December 31, 2009. The eligibility period has been extended for an additional two months through February 28, 2010.

Extension of Duration of Premium Subsidy

Under ARRA, assistance eligible individuals were entitled to a subsidy for up to nine months

of their COBRA maximum coverage period. The maximum period for receiving the COBRA premium subsidy period has been extended for an additional 6 months to 15 months.

Additional Notification Requirements

Notice of the changes made by the Act must be provided within 60 days after the date of enactment (that is, by February 17, 2010) to: (1) individuals who are assistance eligible on or after October 31, 2009, and (2) individuals who have a COBRA qualifying event of termination of employment (voluntary or involuntary) on or after October 31, 2009. In addition, notice of the changes must be provided consistent with

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Cobra Premium Subsidy Extension

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COBRA's normal election notice timing rules to individuals who have a qualifying event after December 19, 2009 (the date of enactment).

Transition Period Rules

- Assistance eligible individuals may have the ability to retroactively pay reduced premiums for the “transition period” (i.e., any period of coverage that began before the enactment of the Act and to which the extension from 9 months to 15 months for the reduced COBRA premium applies).
- Assistance eligible individuals who have paid the full premium amount during the transition period may receive either a reimbursement of the excess premium amount paid or a credit toward future premium payments.

Eligibility Based on Timing of Qualifying Event

The Act clarifies that for purposes of an individual's eligibility for the subsidy, as well as the timing of notices, the qualifying event is what matters, rather than eligibility for COBRA.

That means the qualifying event must occur on or before February 28, 2010.

The Act does not extend the otherwise applicable federal COBRA coverage period (i.e., generally 18 months) or the state continuation coverage period. The amendments to ARRA made by the Act are effective immediately.

Here is a link to the full text of the government fact sheet:
www.dol.gov/ebsa/newsroom/fsCOBRApremiumreduction.html

Here is the link to the update model notices for the COBRA premium subsidy extension:
www.dol.gov/ebsa/COBRAmode-notice.html

HNE ID Cards Have a New Look!

Beginning in January, HNE removed the primary care provider (PCP) name from our ID cards. We did this for several reasons:

- First, HNE constantly looks at ways to decrease administrative costs. Having the PCP name on our ID cards meant that every time a member changed PCP, HNE had to print out and mail a new ID card. In one year, HNE reissued over 10,000 ID cards simply because of PCP changes.
- Second, we wanted to free up space. This allows us to include more important

information on the card, such as additional copayments and important phone numbers.

- Finally, we confirmed that our providers don't require this information on the ID cards.

Although the PCP name is no longer on the ID card, choosing a PCP is still an important step. Most HNE plans require each member to select a PCP.



Staff Changes at HNE

Introducing New Employees



June Gardner,
HNE's new
Director of
Sales

June Gardner joined HNE

as Director of Sales on January 4, 2010. June comes to HNE from Avaya, Inc. (formally Lucent Technologies) and has broad sales experience in the technology sector. She developed, trained, and managed a global sales team and has a wealth of experience in driving adoption of new models. She will enhance HNE's abilities in account planning and solution selling, as well as help HNE to continue to have a high performance sales team.

June has lived in Northampton for 16 years with her husband Bob and their three children, Kelly, Scott, and Kate.



Wanda I. Whyte,
HNE's new
ASO Account
Executive

Wanda I. Whyte joined HNE as ASO Account Executive on January 19, 2010. Wanda comes to HNE from MassMutual Retirement Services with 10 years of experience in the retirement plan marketplace. In her previous position as an Internal Wholesaler, she was responsible for the acquisition, implementation, and ongoing services of corporate benefit plans. She will provide exceptional account services to secure client retention and achieve HNE's sales goals. Wanda earned a Bachelor of Arts in Liberal Studies with a concentration in Business Management from Bay Path College in Longmeadow, MA.



New Role for
Eric Harlow

Current HNE associate Eric Harlow has assumed the

role of Broker Relations Manager and will focus his attention on building upon the positive relationship HNE has fostered with the broker community. Eric will be responsible for developing and coordinating all broker communications, oversight of broker events, training seminars, and credentialing programs. He will manage the compensation

program for consultants and brokers as well as coordinate broker appeals and exception requests. Eric's responsibilities also will include managing the HNEDirect web portal for online quoting services. HNE has identified and prioritized key opportunities as the result of a recent broker survey, and Eric will lead the charge to deliver on these opportunities. Eric has been on the HNE Sales team for 18 years and has in-depth knowledge of the health insurance industry, regulations, the competition, and product distribution.

MHQP Releases Sixth Annual Report on Quality

This February, Massachusetts Health Quality Partners released its sixth annual report on clinical quality in primary care, comparing the performance of more than 150 medical groups across the state. MHQP offers easy online tools to help people access this information and compare how well medical groups provide preventive care services such as cancer screening and well-child care, and how well they help their patients manage chronic diseases such as diabetes

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TAKING WELLNESS TO NEW HEIGHTS: “NO CHILD LEFT INSIDE.”

In September 2009, HNE’s Health Programs Department rolled out a 10,000 Steps program complete with pedometers, maps, a link to the trails.com website, and other materials. Terri Strobel, an employee in Accounts Payable and Payroll at Sanderson MacLeod, Inc., a twisted wire brush manufacturer in Palmer, heard about it and decided to champion the walking program at Sanderson MacLeod. Their program has been a huge success.

It could serve as a model for other companies interested in adopting the program. Sanderson MacLeod not only has their employees walking, but also their children and grandchildren. Three generations are excited about going on the hikes.

Connie Lynch, HNE Health Programs Educator, recently interviewed Terri on their adoption of the 10,000 Steps walking program.

CONNIE: How did your program get started?

TERRI: Our open enrollment period is August 1 – August 31.

During this time HNE brought the 10,000 Steps program to our attention. I offered to run or “walk” with it. I got the 10,000 Steps program information out to all of our employees and handed out pedometers and monthly calendars for people to keep track of their steps. I took this program one step further and started implementing weekly walks on Wednesday evenings and Saturday mornings (everyone is encouraged to bring family members or friends with them – as I like to quote, “no child left inside” – I think I heard this saying from a football commercial).

CONNIE: What were some of the challenges you faced in getting the program started?

TERRI: The biggest challenge in getting the walks started was to determine a time to meet that would work for most people. Sanderson MacLeod is a three shift operation and trying to find a time that worked for the majority of people when they were not scheduled was hard. The second challenge was determining the locations to meet and walk. We have employees living in a variety of different towns – some closer, some farther away. To solve this

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Sanderson Macleod employees and families. (Left to Right): Michael Malcovsky, Michael Labossiere, Zachary Strobel, Terri Strobel, Abigail Shea, Linda Mitchell, Patricia Ptaszkiewicz and Janina Stachowicz.

Taking Wellness to New Heights

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problem, I have put together a handful of different places to hike or walk and the location changes every Saturday. This keeps the walks interesting and also allows everyone to share in the driving time there. You may have a long drive one Saturday, and the next one may only be a few miles down the road from your house.

CONNIE: How many people are participating, and what percentage of your employees does that represent? Do you anticipate more participants joining the group?

TERRI: We have approximately 25 people participating in the 10,000 Steps program. This represents about 25% of our staff. Out of these 25 employees, approximately 4 to 8 employees participate in the walks on any given Saturday, with the total Saturday group ranging anywhere from 4 to 15 people.

CONNIE: Do you have any quotes from employees about their enjoyment of the program and the benefits they have received by participating in it?

TERRI: A quote: “I know I need to walk and this helps me because

I know that someone is waiting for me.”

Some of the benefits include:

- Employees feel that they are becoming closer to their children or grandchildren, as it is a weekly event that they get to do together.
- Employees who have had changes in their lives within the past year feel that these walks are filling a void and giving them something to do.
- Employees who are participating in the program or Saturday walks have received compliments from other employees on weight loss.
- Employees are excited to see different trails, reservoirs, etc. in the area that they have not

seen before. It keeps walking interesting.

- Children are getting interested in walking and being outside. About eight children have joined in on the walks and they keep asking their parents or grandparents if they are going to go walking again this weekend. They have a lot of fun!

CONNIE: Is everyone utilizing the pedometers provided by HNE?

TERRI: People are utilizing the pedometers when they remember to put them on and people do like wearing them. They notice when they forget and get upset with themselves. Most people enjoy using the basic “free” pedometers from HNE because

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Sanderson Macleod employees and families. (Left to Right): Jennifer Fontoura, Lisa Fueston, Megan Fueston, Patricia Ptaszkiwicz, Janina Stachowicz, Michael Labossiere, Lydia Weldon, MacKayla Weldon, Rose Marie Mickey, Paige Canary, Zachary Strobel and Margaret Babyok.

Taking Wellness to New Heights

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they are easy to use and there is no programming involved.

On the Saturday walks, people use pedometers and make a game out of it. At the end of their walks they compare the steps and see who “won.” This also happens when the HNE 10,000 Steps Program map is updated monthly. People want to know if they have “caught up” or passed the person in the lead (so far no one has).

CONNIE: Do people participate individually or in groups organized by the company?

TERRI: People participate in groups on their own or on their own time. It is a nice mix. We have the Massachusetts State Parks map in our cafeteria along with brochures and trail maps from several local state parks.

CONNIE: What is the most popular part of the program: the trails, the pedometers, the map, or some other aspect of the program?

TERRI: Socialization. The group walks provide employees a chance to socialize on a personal level leaving work issues behind, and also to socialize with co-workers on

different shifts who they may not see or speak to normally. This also provides employees a chance to spend more time with their children or grandchildren in a way that promotes good health habits in a fun way that may not happen otherwise.

Walkers see different areas of the Pioneer Valley by changing them up every week. A few people thought they saw a bald eagle on one of their walks. Walking with others is a great motivator. Sometimes when the group meets on Saturdays, people decide to meet again the next day.

CONNIE: How do you measure the success of the program?

TERRI: By the number of people joining in the group and getting excited about walking and those eating healthier and becoming healthier.

CONNIE: You began the program in the fall of 2009, right?



Sanderson Macleod employees and families. (Left to Right): Top Row: Abigail Shea, MacKayla Weldon, Michael Malcovsky; Middle Row: Janina Stachowicz, Lydia Weldon, Patricia Ptaszkiwicz, Terri Strobel, Emily Malcovsky; Bottom Row: Maddison Weldon.

Do you plan to continue the program next year? If so, do you plan to do anything different in 2010 with the program than you did in 2009 to keep it fresh and interesting for participants and kids alike?

TERRI: The program is still continuing and we see it continuing once the official year is up in the fall of 2010. In order to keep the program fresh we will continue to think of new areas to walk or creative ideas, such as “wear your pedometer to work day.” Some of the ongoing challenges when looking at locations to walk are the parking, whether or not dogs are allowed, the views, the trail being marked

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InsideHNE

A RESOURCE FOR DECISION MAKERS

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and safe and appropriate for all (as there is a wide age range of people walking from 5 years up to 70 years).

CONNIE: How can HNE help you with this program to be more successful than you already are?

TERRI: Any ideas on places to walk or hike to keep walks fresh and new would be great.

MHQP Releases Sixth Annual Report on Quality

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and asthma. Healthcare consumers can look up and compare objective quality information from over 150 medical groups with more than 5000 adult and pediatric primary care physicians, by entering a physician's name, a medical group's name, or a zip code at www.mhqp.org.

This year's report finds that, overall, Massachusetts physicians performed better than the national average on 28 of 29 adult and pediatric quality-of-care measures reported, and above the national 90th percentile on 15 of these measures.

MHQP is a non-profit independent organization dedicated to improving the quality of care in the Commonwealth by publicly reporting quality information on Massachusetts primary care providers. To learn more about how MHQP can help consumers make informed decisions about the care they receive, go to www.mhqp.org and click Quality Reports at the top of the page.