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InsideHNE

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Inside HNE is also available online at the HNE website, hne.com. Direct questions to Health New England's Sales Department at 800-842-4464 or 413-787-4000.

INDUSTRY TRENDS

A recent survey published by Mercer Oliver Wyman Actuarial Consulting, Inc., provides insight into pricing trends across the country. The survey summarized the responses of almost 100 insurance carriers regarding their January 2004 pricing trends. Pricing trends reflect the cost and utilization of medical services used in the development of premium rates.

The median pricing trends from the Carrier Trend Report 2004.1 are listed below:

- Group HMO: 14.37% increase
- Group PPO: 15.50% increase
- Prescription Drug: 18% increase
- Group Indemnity Dental: 7.5% increase
- Group Vision Indemnity: 7.0% increase
- ASO Fees: 5% increase

The trends above reflect pricing for about 103 million group members as reported by the participating companies.

HNE VIRTUAL GROCERY STORE TOUR

An exciting offer to Health New England members. Take a virtual tour through a grocery store with a registered dietician who will help you to read food labels, count carbohydrates, determine portion sizes, fat, sodium, cholesterol content, and much more!

Order your copy today!
Call HNE at 413-233-3031 or
800-842-4464 ext. 3031

Available in either
CD-Rom or VHS format.



Or log onto hne.com and start your virtual tour now.

PRODUCT UPDATES

OPTION 9

This HMO product will be available during the 3rd quarter of 2004, offering employers a more affordable premium. Most services are covered with specific copays, except hospital services (including same day surgery and inpatient admissions) which have a \$1,000 deductible.

PCP/GYN Annual Exam	\$20 Copay
Specialist Office Visit	\$40 Copay
Inpatient/Outpatient Hospital Services	\$1,000 Deductible
ER	\$1,000 Deductible, then a \$100 Copay
Pharmacy	\$250 Deductible, then: <ul style="list-style-type: none"> • \$10 for Generic Drugs • \$20 for Brand Name Formulary • \$35 for Brand Name Non-Formulary

NEW PHARMACY RIDER CHOICE

Effective April 1, 2004, and upon renewal, employers will have the choice of a \$10/\$25/\$45 pharmacy rider in addition to our standard rider of \$10/\$25/\$35. The new rider will provide employers with another option for premium savings.

HNEDIRECT IMPROVEMENT

We are pleased many employers have signed up to use our web-based employer transaction system, HNEConnect, currently available through HealthTrio. Beginning in April 2004, HNE switched to a new version of the employer web-site, called HNEDirect. We are now managing this application in-house, enabling our staff to ensure less downtime and to address any issues you may encounter more readily.

On May 14, your HealthTrio account expired. All 2004 transactions with HNE must be submitted through the new HNEDirect web-site. If you have not already done so, you will need to complete and submit a new registration form to switch HNEConnect to HNEDirect. You can visit hne.com and follow the HNEDirect link and instructions to register for the new system.

Also, based upon your recent feedback, we have added *Initial Enrollment*. This feature gives you the ability to enroll a new employee by submitting enrollment transactions directly to us online. We are confident that this new feature and our focus on making HNEDirect easier to navigate will prove helpful and reduce your administrative efforts.

We appreciate your continued support and welcome your feedback.

HNE'S EMPLOYER PAGE ON HNE.COM

At HNE, we are constantly looking for ways to update and enhance the employer page of our website. Recent updates to the this page reflect our efforts to meet your need for current and concise information presented in a user-friendly yet professional format.

Some recent additions to the employer page of hne.com include:

Frequently Asked Questions: Find answers to the questions that employers most commonly ask HNE member service associates.



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NEW PHARMACY BENEFITS MANAGER

Effective June 15, 2004, HNE will be replacing its pharmacy benefits manager, MedImpact. The new pharmacy benefits manager will be Express Scripts. Express Scripts has been providing services to HNE members through the mail order prescription program. Now, in addition to mail order services, Express Scripts will manage our national pharmacy network. Through this national network, members may obtain prescriptions at participating pharmacies wherever they are located. As part of this transition, all members with a pharmacy benefit will receive an Express Scripts card. Members must present this card at participating Express Scripts pharmacies to obtain pharmacy benefits. Members will still need to present their HNE Membership ID card for all other services.

NEW DRUGS ADDED TO THE HNE FORMULARY

The HNE formulary, our list of covered drugs, is evolving constantly to keep pace with ongoing advances in drug treatments. HNE's Pharmacy Department administers the HNE formulary. An important aspect of this responsibility involves the assessment of medications newly approved by the Food and Drug Administration. HNE typically does not add brand-name medications to the HNE formulary for at least six months after FDA Approval. During this time, the Pharmacy Department and the HNE Pharmacy and Therapeutics Committee – a group of local family doctors and specialists – examine the safety and effectiveness of the newly approved medication. Once added to the HNE formulary, the Pharmacy and Therapeutics Committee assigns the drug to one of HNE's three prescription coverage tiers.

Beginning April 1, HNE will add the following prescription drugs to the formulary:

Tier 3 prescriptions (highest copayment level):

- **Cialis™** for treatment of erectile dysfunction – quantity limit of 4 tablets per 30 day period
- **Levitra™** for treatment of erectile dysfunction – quantity limit of 4 tablets per 30 day period
- **Wellbutrin XL™** – antidepressant

Tier 2 prescriptions (middle copayment level):

- **Ciprodex™** for treatment of ear infections
- **Crestor™** for lipid management
- **Seasonale™** – extended cycle oral contraceptive. Each package constitutes a 90-day supply, so three copayments will apply. This medication will not be available through mail order.
- **Stalevo™** for treatment of Parkinson's disease
- **Zavesca™** for treatment of Gaucher's Disease

HNE's Employer Page on hne.com (continued from page 3)

Employer Forms: Now, you can download our Enrollment/Add/Termination form; Group Application; Claims Form; Domestic Partner Forms and our Administrative Manual.

Employer Information: Which HNE Plan is right for your business? Take a look at HNE's Plan Comparison, or follow the links to our Provider Directory and our Formulary Listing.

HNE Direct: Now you can save time by using HNE Direct to enroll a new employee, terminate coverage of an existing employee, change a Primary Care Physician (PCP), update an address, or request a new ID card. It's quick and easy, and best of all, there is no need to fill out a form or leave your office.

Newsletters: No more shuffling through back issues of Inside HNE to find that article about formulary changes. Now you have on-line access to HNE newsletters.

In order to live up to and exceed the expectations of our online customers, we encourage your feedback through our Contact Us link found on the main page of hne.com.



HNE is pleased to announce that we have selected a new partner to administer our chiropractic benefit. Beginning July 1, 2004, ACN Group will replace American Specialties Health Networks (ASHN) as our chiropractic network vendor. We are working closely with ACN Group to ensure a smooth transition for our members. Many of the chiropractors in our existing network are already part of the ACN Group network. Additionally, ACN is working to recruit those chiropractors from our existing network who currently do not participate in the ACN Group network. Following is an overview of the ACN Group.

ACN Group is a health and wellness company with over 15 years of experience. Founded as American Chiropractic Network, ACN Group has evolved into an organization that still specializes in chiropractic and physical therapy management but also offers other specialties such as, acupuncture, massage therapy and nutritional counseling.

Regional Northeast Presence

ACN Group's second largest office is located in Lake Katrine, NY and handles

- Provider recruitment and credentialing
- Utilization management
- Appeals
- Claims processing
- Member and provider services

ACN Group has another regional office located in Albany, NY responsible for

- Account Management
- Sales and Marketing

Low Back & Soft Tissue Rehabilitation/Management

ACN Group's philosophy is grounded in the concepts that health care practitioners should

- Strive to provide best practice care to all patients by accessing quality educational materials and current scientific literature
- Make treatment decisions along with their patients

Our Support Clinicians

- Are licensed peers with experience in clinical practice
- Offer support and guidance to network practitioners so that patients have the best quality care available

Complementary & Alternative Medicine

ACN Group realizes that consumers are more knowledgeable about their health and wellness and the health care choices available to them.

- We offer discounts for complementary and alternative medicine (CAM) providers
- Our practitioners expand patient options outside of traditional medical coverage

ACN Group CAM network includes

- Acupuncturists, Massage therapists, Nutritional counselors and Naturopathic medicine

Consumer Health Initiative

ACN Group will launch a one-stop Internet resource in late spring 2004. This Consumer Health Initiative will

- Help people take a more active role in health and well being for themselves and their families
- Customize information for each consumer's personal needs and interests
- Offer access to discounts on health and wellness resources, including fitness centers, vitamins and nutritional supplements, and personal development resources.

Chiropractic coverage is offered as a rider to the standard benefits of the Plan.



THE STRENGTH OF HNE Member Services

Have you ever noticed that every piece of member literature from HNE says somewhere on it, “If you have any questions, please call Member Services”? Do you have a question about benefits? Need help finding a pharmacy in your area? Want to find out more about one of our health programs? Thinking about changing primary care physicians? Member Services works closely with all departments within HNE to ensure that we are prepared to respond to any type of question a member presents to us. We are your one stop answer place. We take pride in the fact that we can respond to members without annoying telephone transfers, call backs, or recorded messages.

So how do we do it? How do we make sure that we are ready with a solution no matter what issue is waiting on the other end of the line?

It starts with people. In order to provide you with the level of service that you have come to expect from HNE, our Member Services staff must be courteous, friendly, and professional. With those pre-requisites,

Member Services Representatives undergo an intensive training process. They must have an understanding of every benefit and product, group riders, programs, discounts, provider network information – in short, if one of our members needs to know it, we need to know it. In this way, we not only respond to the needs of our members, but we are here to help them get the most out of their coverage.

Next comes technology. Besides all of the basic, general member information (EOC’s, Provider Manuals, Brochures, etc..) there are also other materials that are sent out by HNE (newsletters, notifications, business letters) that we must have at our fingertips. It is much easier to answer members’ questions if you are looking at the same information that they are. Our Intranet capability has allowed us to access any piece of information needed within seconds so we may respond promptly and accurately. Our Member Services Representatives also have on-line access to established protocols and scripting information for answering common inquiries. This allows us to answer all calls not only with accuracy, but consistently as well. In addition, to meet the needs of our members who may not be proficient in English, we utilize Language Line interpreter service.

Finally, we look for results. We carefully monitor certain vital statistics for our call center to make certain that we are providing our members with great service. Some of the statistics we look at include average speed of answer (the average amount of time it takes to answer calls) and the percentage of calls answered within a targeted answer speed. It is our goal to maintain an average answer speed of 30 seconds, and to answer 80 percent of all incoming calls in 30 seconds or less. In 2003, we met or exceeded all of our goals.

In short, our primary focus is to be here for our members when they need us. We take pride in our work, which helped us earn the designation as one of the top 10 Member Services units in the country by the National Committee for Quality Assurance (NCQA) in 2003. We are more than just a customer service department; we are the face that goes with the name, HNE.



MEET FLORA MASCIADRELLI

Have you seen this woman? You probably have. As HNE's Community Relations Sponsorship Coordinator, Flora Masciadrelli devotes a lot of her time to local events. Flora has been serving in this role for a year now – since the time that HNE created the position as a way to put a face with our commitment to the Western Massachusetts community. Prior to that, Flora had been with HNE for six years, and she is a long time resident of the greater Springfield area.

Attending events that HNE sponsors or participates in is only part of what Flora does. She is also responsible for screening the many requests that HNE receives for corporate sponsorship. This screening process is based on HNE's commitment to our local community, and on

(continued on back cover)

HNE IN THE COMMUNITY

By Flora Masciadrelli

Spring/Summer Update

Spirit of Champions

The Spirit of Champions, in memory of Paul O'Reilly is celebrating its fifth year. This year, Health New England has chosen to sponsor this program as our signature event. In 2000, our community lost a very special teacher and basketball coach to Burkitt's Lymphoma, a type of cancer typically found in children. During

his illness, Paul O'Reilly created this run/walk as a way for children in the Pioneer Valley to rally together to help local children who are battling cancer.

Anyone who has ever experienced cancer treatment, or knows someone who has, understands that there is a great deal of fear, worry and anxiety to endure on top of the physical illness. This experience is particularly difficult for children since they'd much rather be playing with their friends or hanging out at home.

On Saturday, June 19, the Spirit of Champions will be held at Western New England College. This event includes a fun run/walk, along with lots of other fun activities for children from pre-K through 8th grade. There will be lots of prizes, free food and drinks, entertainment and games.



For more information visit hne.com and look for the Spirit of Champions logo, or call Flora Masciadrelli at 800-842-4464.

Memory Walk

On Sunday, September 26, Memory Walk 2004 for Alzheimer's will be held in Westfield at Stanley Park. The Memory Walk is the only national fund-raising event for Alzheimer's disease. This is a fantastic day for all family members, including the dogs! There are 3 levels of walk routes, free information booths, and a free lunch provided by The Outback Steakhouse™ for all walkers.

Alzheimer's disease is a degenerative disease of the brain for which there is no known cure. Currently, more than four million Americans have Alzheimer's disease and it is the fourth leading cause of death among adults. This number will grow dramatically in coming years as our population ages. The families of people with Alzheimer's struggle with the physical, emotional and financial demands of care giving – often referred to as the "36-hour" day.

Health New England will be forming a team to participate in the walk. You may join our team, form your own, or walk on your own. Any one can walk, you don't need to be on a team.



For more information contact Wendryn Case at 413-787-1109.



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 Coordinator, 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.

The "Ask the Fitness Expert" link is coming in December 2004. Click on the Healthy Directions tab on the Health New England home page hne.com to locate the link.

SPRING INTO FITNESS

by Michael Gauvin, MS, CSCS
Health Programs Coordinator

With summer just around the corner, getting fit doesn't have to mean an extreme change in anyone's life. If you have not been active, your regimen should start out slowly. Just start to move more. Take a walk around the block, wash your car by hand or push mow your lawn. By starting slowly you will be more likely to stick with your program. Taking small, manageable steps will lead to increases in time spent being active as you let your body get used to the change.

It is recommended that we all fit 30-60 minutes of moderate physical activity into each day. The following tips can help you stay focused and add some excitement to your daily tasks.

Tips for Staying Physically Active

1. Enjoy yourself! The perfect activity is that which is fun and enjoyable to you, and makes you forget you are exercising.
2. Everyone has good and bad days. On the days you feel sluggish, don't set yourself up for failure. Try a warm-up activity or just get outside for a few minutes. If you still feel unmotivated call it a day and start fresh tomorrow.
3. If bad weather is getting you down, you can move your exercise inside:

walk the mall, use an exercise tape, or go to the gym.

4. Add variety. Try a different activity once in a while, mixing things up will prevent boredom.
5. Reward yourself! Set short and long term goals, and plan a "reward" for achieving that goal.
6. Find an exercise partner. Having a partner makes you more likely to stick to your program. Ask a friend or your spouse if they want to exercise with you.
7. Avoid all or nothing attitudes. Be flexible with yourself. If you don't have time to perform your planned workout, get some time in, or reschedule for tomorrow. A little exercise is always better than no exercise.
8. Break it up. Physical activity can be performed throughout the day. You do not have to perform 30-60 minutes of activity all at once. Split the time up into more convenient blocks of time.
9. Write activity into your calendar. Mark your activity time down in your calendar like a meeting. When you plan activity into your day, you will be more likely to fit it in.
10. Be realistic! Set realistic goals for yourself. Slow and gradual progress is best. Have patience and you will notice great improvements without the frustration.

HEALTH PROGRAMS

VIRTUAL GROCERY STORE TOUR

HNE is proud to announce the creation of the Virtual Grocery Store Tour.

Over the past few years we have held grocery store tours for members who have diabetes, heart disease or high cholesterol levels. The grocery store tour is led by a registered dietician who takes the group aisle by aisle to teach them how to read labels and make the best possible choices. This program is free to our members and the demand is high – the dates are always filled as soon as the program is announced.

Last year the Health Programs Department began to develop the Virtual Grocery Store Tour. Today it is available to members, free of charge, in either a VHS tape or CD Rom version. If you are interested in getting a copy, please contact Maria Garrity, 787-4000 ext. 3391. Please be sure to let her know which version you are interested in.

The Health Programs Department plans to develop a virtual diabetes and a virtual asthma class in 2004.

EMPLOYER GROUP HEALTH EDUCATION AND WELLNESS PROGRAM OFFERINGS

In a previous issue of Inside HNE, we introduced Mike Gauvin, Health Programs Coordinator. Mike has been busy developing several different seminars that are available now to employer groups at the worksite. These programs include:

Brown Bag Lunch Series

sessions last approximately 25 minutes

- Guidelines for Optimal Nutrition
- Food Labels: Know the Score
- What's on Your Plate?
- Eating Plan Basics: The P-C-F Principle
- Know Your Nutrients

- Fast Food Facts
- Overweight or Overfat?
- The Role of Physical Exercise in Weight Control
- Goal Setting: Getting Started and Sticking with It

WORKSHOPS

- Self-Care (45 minutes- 1 hour)
- Back-N-Action (1 hour session)
- Stretch Break Workshop (30 minute session)
- Building Your Personal Health Improvement Plan (45 minutes-1 hour)
- Stress Management (1 hour session or 30 minute session)
- Asthma Education Workshop (1 hour)
- Diabetes Education Workshop - The A-B-C's of diabetes (1 hour)
- Living Well with Chronic Conditions Program* (2½ hours; six weeks)

* *denotes that there is a fee charged to cover the cost of materials and/or vendor*

KNOW YOUR NUMBERS

- Blood Pressure Screening
- Body Composition Screening
- Cholesterol and Glucose Screening*

* *denotes that there is a fee charged to cover the cost of materials and/or vendor*

HEALTH FAIRS

HNE is available to participate in on-site health fairs – providing educational screenings and/or health education/information materials. From our dynamic display boards to exciting give-aways, we are sure to raise awareness about particular health topics.

If you are interested in offering health education programs, workshops, or screenings at your worksite, please contact Mike Gauvin at 413-787-4000, ext. 3388.

HEALTHY FAMILIES 2004

HNE is committed to meeting the health care needs of our members and improving the quality of life and health status of our communities. Throughout this year, we will offer seminars that address important health issues that affect people of all ages.

Food Play

Our seminar series began with a live production of FOODPLAY, the National Award-Winning Show that turns kids on to healthy habits. This production took place on March 31, 2004 at the Best Western Sovereign Hotel and Conference Center in West Springfield.

This live theater show of FOODPLAY was for elementary school children (ages 5 to 12) and their parents. Together, parents and children learned to see through media messages and take charge of growing up healthy and fit. The show addressed how to read food labels, cut down on sugar and fat, and eat a wide variety of wholesome foods. Also, the importance of eating breakfast and being active everyday was highlighted.

All attendees received a home snack guide, which has healthy snack ideas, and tips on how to “treat your body right”!

Menopause Revisited

On May 26, 2004, HNE presented MENOPAUSE REVISITED. A couple of years ago we invited the researchers and physicians working on the Women’s Health Initiative to do a Menopause Management Town Meeting. Back, by popular demand, were Carol Landau, Ph.D., Michelle G. Cyr, MD and Anne W. Moulton, MD of Brown University School of Medicine to help demystify menopause. The presenters helped us learn the facts about “hot flashes,” medication management options, stress and depression, and cardiac health, as well as updating us on the findings of the Women’s Health Initiative.

Dr. Landau is a Clinical Psychologist and Dr.’s Moulton and Cyr are internists. All specialize in women’s health and are nationally known lecturers. Together they

founded the practice, Women’s Health Associates in Rhode Island, and they are the authors of *The Complete Book of Menopause: Every Woman’s Guide to Good Health*.

Osteoporosis Update

The third program in the Healthy Families 2004 series is OSTEOPOROSIS UPDATE. We are pleased to welcome back Dr. Mary Pat Roy and Jessica Tropp, NP, both of whom have lectured on many different women’s health issues. Valuable information will be shared about the causes and treatment of osteoporosis, as well as prevention of the disease – from medication to nutrition and more!

The program will be held at Best Western Sovereign Hotel and Conference Center in West Springfield, on September 30, 2004, from 6:00-8:00pm.

Women’s Night Out!

The last program in the Healthy Families 2004 series will be the WOMEN’S NIGHT OUT! *health fair* scheduled for October 14, 2004. This program will begin at 5:00 pm and end at 9:00 pm. The Women’s Night Out! program will provide several health screenings such as bone density, skin analysis, cholesterol, blood pressure, and body fat analysis. There will be expert panelists on women’s health conducting breakout sessions that repeat throughout the night. In addition, there will be many health and hobby related vendors, demonstrations, prizes and much more.

Register early, space is limited!

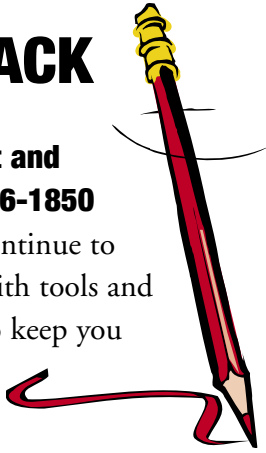


For more information about these programs, please contact Maria Garrity at 413-787-3391.

FEEDBACK

Please fill out and fax to 413-736-1850

We want to continue to provide you with tools and information to keep you informed and make it easy to do business with us. To do that, we need your continued help. Please take a minute to answer a few simple questions below, then tear it out and fax it to our Sales Department at 413-736-1850. *Thank you!*



1. **How would you rate Inside HNE?** Overall, did you find the newsletter *(please check one for each)*:

- Informative? Yes No
- Useful? Yes No
- Interesting? Yes No
- Easy to read? Yes No

2. **What would you like to see from Inside HNE?**
Please indicate the importance of each topic to helping you do your job. (Check one box in each row).

Network Updates

Changes in participating doctors and facilities

- Very Important
- Somewhat Important
- Not Very Important
- Not Important At All

Regulatory Updates

Changes in state and federal laws affecting health care

- Very Important
- Somewhat Important
- Not Very Important
- Not Important At All

Product Updates

New HNE products

- Very Important
- Somewhat Important
- Not Very Important
- Not Important At All

Benefit Updates

Changes in benefits

- Very Important
- Somewhat Important
- Not Very Important
- Not Important At All

Health Programs *Info on new programs and other activities*

- Very Important
- Somewhat Important
- Not Very Important
- Not Important At All

Pharmacy Changes

Changes in formulary, prior approvals, etc.

- Very Important
- Somewhat Important
- Not Very Important
- Not Important At All

Industry Information

Trends/developments in health care

- Very Important
- Somewhat Important
- Not Very Important
- Not Important At All

Strength of HNE *Features on HNE departments: What they do, who they are, and how they serve you*

- Very Important
- Somewhat Important
- Not Very Important
- Not Important At All

3. **What future topics would you suggest? *(please print)***
Please give us your ideas for future articles or regular features.

4. **Any other comments?**
(Please print)

5. **Please tell us about yourself.**
(Optional; please print)

Name

Company

Phone

E-mail



One Monarch Place, Suite 1500
Springfield, MA 01144-1500
hne.com



MEET FLORA MASCIADRELLI (continued from page 7)

the concerns and issues that most directly impact our members, among other things. Once HNE commits to an event, Flora is responsible for coordinating the company's participation. Depending on the type for event, this may involve arranging for monetary donations, scheduling time for requested HNE participants, or rallying her fellow employees to join the HNE event team.

According to Flora, the part of her job she enjoys most is representing HNE in the community. Flora explained that HNE sponsors a wide variety of events – from family-oriented events like Kindervision to more formal receptions like the Bright Nights Ball. As a result, Flora notes, "I get to meet face to face with a real cross section of the community – kids and families, business leaders and professionals." Flora said that she is especially excited about this year's Spirit of Champions event,

which will take place at Western New England College on June 19. "It's a really exciting and important event, and HNE is proud to be taking it on this year as our signature event."

Just a few of the local organizations we support:



For more information about HNE's activities in the community, you can call Flora directly at 413-233-3178, or visit hne.com and click on the Community tab.