



The Benefits Group, Inc.

Member of Connecticut Health Partnership
Member of the CT Better Business Bureau



JUL/AUG 2009

Your Healthcare Benefit Source

Back to School!

Among a college student's important back to school items (clothes, laptops and supplies) should be a few insurance related items, too, especially for those going away to school for the first time.

- ◇ Contact your insurer for another ID card for the student to keep in his/her wallet.
- ◇ Anthem and Cigna offer an 'away from home program' to get in-network benefits, but it must be requested *before* your child leaves.
- ◇ Contact other insurance carriers about whether they have in-network benefits, even if they are out of state, by using a network local to their school.
- ◇ Make sure they know how to access a provider through the online directory in their area.
- ◇ Find out if their school's infirmary is a participating provider.

Knowledge is power...and it may offer a better health insurance benefit, too! Please call your insurance carrier or agent if you have questions.



Please circulate this newsletter to:

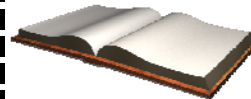
- Human Resources
- Accounts Receivable
- Insurance/Plan Administrator
- Post on employee bulletin board

Insurance Tidbit:

Re: *Participating Providers*

Please make sure members check to make sure the doctor, hospital or other provider they are visiting participates with their plan *before* their appointment.

It has come to our attention that many doctors will 'accept' the insurance card without saying, "No, we do not participate with XYZ Insurance". They may do this because they assume the patient has out of network benefits they choose to use and, also, the doctor doesn't want to lose the appointment.



Ultimately, it is the *patient's* responsibility to check whether the provider participates; they can either call their carrier or check on line.

Reminder!

Re: Prior Authorization of Services

Members need to remember that although their insurance plan may no longer require 'referrals' from their PCP in order to visit a specialist, that certain procedures still require 'prior authorization' from the attending physician. This is especially important when using out of network physicians, because the responsibility of the doctor obtaining the required authorization lies solely on the insured. Employees should call the customer service number on their ID card to check their benefits and authorization guidelines.

MEDICARE PLANS

Did you know that The Benefits Group offers Medicare supplements and Advantage plans? We certainly do! If you have employees, or their spouses, that are over age 65 that do not have a Medicare plan, or are unhappy with their current carrier provider, please contact us. We may be able to offer a more cost effective insurance plan with great benefits.

We also welcome referrals from your parents, friends and neighbors! Thank you!



New CMS Guidelines

CMS, the Centers for Medicare and Medicaid Services, has instituted new reporting guidelines that affects employers with 20 or more employees. Employers must comply with the law to report member and group eligibility data to CMS by providing social security numbers for members. CMS has a compliance schedule that must be followed or you may be fined.

Please note that employers with less than 20 employees and are not part of a multi-employer group health plan are not required to provide this information. (You will be contacted if this info becomes required in the future.)



This information is required to meet obligations under the Medicare Secondary Payer-Mandatory Insurer Reporting requirement of the Medicare, Medicaid and State Children's Health Insurance Plan Extension Act of 2007 (MMSEA).

If you need additional information, please visit their website: www.cms.hhs.gov/mandatoryinsrep.

View Claim History Online

We encourage employees to sign up online with their insurance carriers to view their claim history online. It's easy to sign up and view family claims (please note that due to HIPAA privacy laws spouses have to set up separate accounts). Our clients that have used this online service have found it to be invaluable; in fact, they're surprised at how often they refer to it to check on claims and benefits. Why not give it a try?!



Student Verification Forms

Employees with college age children should be on the lookout for the student verification forms from their insurance carrier. Please make sure the employee returns the requested information back to the carrier promptly to make sure there are no gaps in coverage. If the child is no longer a full time student, please call your agent for other coverage options.



It's not always good news...

Sadly, we have clients who had to close their doors due to the economy. We thank them for the wonderful relationships that we have enjoyed throughout the years and wish them well.

Due to the current economic situation, if you find you have to take similar action, please remember you must notify your insurance carrier that you are no longer in business. You are still responsible for the premiums unless they are notified that you are cancelling.

In addition, please note that you cannot continue a group health plan, or COBRA, if you are no longer a business. Please contact your agent to discuss individual health insurance options.



HSA Plan Renewals

Please remind employees who have a Health Savings Account when their new deductible year begins. It may be at the plan's renewal, which may not be 'calendar' year.



Our Broker Services

As your broker, we are pleased to assist you with the *administration* of your health insurance plan.

However, when employees have claims or provider billing questions, most can be resolved by calling the customer service number on their ID card or by calling their providers directly; they may find that many providers are already working to resolve the claim from their end.

We can offer the employees guidance, but we are limited in how much we can help since the providers will not speak to us due to HIPAA privacy laws.



Summer Hours

The Benefits Group will be closing at 1 pm on Friday's through September 4th.

