



The Benefits Group, Inc.

Member of Connecticut Health Partnership
Member of the CT Better Business Bureau since May, 2007



MAR/APR 2010

Your Healthcare Benefit Source
We help, so you benefit.

Health Care Reform: PPACA

On March 23, 2010, President Obama signed into law the PPACA, the Patient Protection and Affordable Care Act.

As expected, there has been a lot of press about the law; it is a very complex law, therefore, there has been a lot of speculation and interpretations.

Our agents will be attending seminars to learn more about how this will impact the health insurance industry and our clients. In addition, the insurance carriers are issuing their own statements about their plans to comply with the new legislation.

We will keep you informed as we learn more about this new legislation and how it will affect you and your employees.

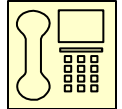


Please circulate this newsletter to:

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

Your Questions Answered

Here's a question which comes up many times during the week: Do we receive copies of your bills or EOB's (explanation of benefits)? *No, we do not.* If you have questions on correspondence from insurance carriers, you should contact them first for an explanation since we do not have access to them. In most cases, they can answer your question quickly so you have one less item on your desk to worry about!



Important Tips to Remember When Making Health Plan Changes

If you are making plan changes to your coverage, we suggest you make employee meetings mandatory, whenever possible. Experience has shown that the employees that did not attend the meetings were the ones most likely to have claims and billing problems.

In addition, new cases cannot be submitted until all of the enrollment forms are completed. If your case has to go in 'late', please advise the employees that they will not have their ID cards, or be 'in the system' for up to 2 weeks after the effective date and to plan doctor visits accordingly. Thanks for your help!



Social Security Numbers Are Required

Insurance companies are required to obtain dependent's social security numbers, *including children's*, on group health insurance applications. This is in response to the CMS/Medicare requirements of the Medicare, Medicaid and State Children's Health Insurance Plan Extension Act of 2007 (MMSEA).



GRADUATION 2010!

It's *GRADUATION* time of year!! Your employees may have a son or daughter graduating from high school or college and may, or may not, be eligible to continue their medical insurance as a dependent. On January 1, 2009, Connecticut introduced a new law to cover certain dependents to age 26. Otherwise, they may be eligible for COBRA benefits. Please check your policy for details.



If you have questions regarding COBRA for dependents, individual medical policies, or short term medical insurance, please call us.

Aging in to Medicare?

Do you have any employees or their dependents that are newly eligible for Medicare since they are turning 65 (aging-in)? If so, please let them know that we offer Medicare Advantage plans from all the major carriers and we can help them find a plan that's cost effective and right for them!



If you would prefer to receive this newsletter via email, please send your request to Nancy at nmccaughey@thebenefitsgroupofct.com