

# CARRIER NEWS

## AETNA

- 2007 NY Portfolio Update and Rates**

Aetna has announced the following changes for 2007;

1 - Plan MC 32 has been withdrawn and can no longer be offered for sale OR renewal business. Existing MC 32 groups will be automatically moved to Managed Choice 26 OA 2007. The group must notify Aetna in advance of the renewal if they want another plan in the portfolio.

2 - Domestic partners can now be covered. Groups must have a 2007 MC plan to have domestic partners covered so a renewing group would need to move to a plan in the 2007 portfolio.

3 - Enhanced physical exam coverage for ages 19 and over will be 1 exam every 12 months.

4 - Transition of coverage for precertification and step therapy for RX.

5 - There are 5 New plan designs (3 EPO, 1 MC, 1 MC HSA) available.

Click on the links provided below for updated underwriting guidelines and a NY Medical portfolio brochure, plus 1st Q07 rates for the NY portfolio.

- <http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna -NY UWG 2007.pdf>
- <http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna NY Medical Brochure 07.pdf>
- [http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna RA-11 LI 1st Qtr 2007 \(2\).pdf](http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna RA-11 LI 1st Qtr 2007 (2).pdf)
- <http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna RA-11 LI 1st Qtr 2007.pdf>
- <http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna RA-12-14 NYC 1st Qtr 2007.pdf>

- Member Flu Shots Available at Maxim Health System Clinics**

Again this year, Aetna members can get flu shots at any Maxim Health Systems clinic location **at the same benefit level they would if they received the flu shot from their doctor.**\* This arrangement pertains to all products and is part of Aetna's ongoing contract with Maxim. Click [here](#) for more information.

- Aetna NJ Small Group Plan Portfolio**

Aetna Small Group in New Jersey has introduced new medical plan options that include Health Maintenance Organization (HMO) and Point Of Service (POS) Referral and No-Referral plans. The updated portfolio includes:

- two POS Cost-Sharing No-Referral plans
- two POS Health Savings Accounts (HSA) No-Referral plans

### Submission Deadlines

(at Bollinger GA by 4:00 pm)

November 15 Effective Date

Aetna	Nov 6
AIG (emp spons)	Oct 26
AmeriHealth	Nov 10
CIGNA	Nov 10
Guardian/ HealthNet	Nov 10
Horizon BCBSNJ	Nov 10
MetLife	Nov 10
OHP	Nov 10
UHC	Nov 8
WellChoice	Oct 26

December 1 Effective Date

Aetna	Nov 22
AIG (vol emp spons)	Nov 10
AmeriHealth	Nov 28
CIGNA	Nov 28
Guardian/ HealthNet	Nov 28
Horizon BCBSNJ	Nov 28
MetLife	Nov 28
OHP	Nov 28
UHC	Nov 22
UnumProvident (LTC only)	Nov 30 Nov 1
WellChoice	Nov 10

- three HMO HSA No-Referral plans

These options provide you with even more flexibility and diversity when presenting options to your clients. Click on the links provided below for plan details and relativity sheets.

[http://www.bollinger.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna NJ SBS Underwriting Guidelines Insert.pdf](http://www.bollinger.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna%20NJ%20SBS%20Underwriting%20Guidelines%20Insert.pdf)  
[http://www.bollinger.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna NJ SBS Product Overview Brochure.pdf](http://www.bollinger.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna%20NJ%20SBS%20Product%20Overview%20Brochure.pdf)  
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[http://www.bollinger.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna NJ CD Relativity Sheet v 11 1 06.pdf](http://www.bollinger.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna%20NJ%20CD%20Relativity%20Sheet%20v%2011%201%2006.pdf)  
[http://www.bollinger.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna NJ HMO Relativity Sheet v 11 1 06 Updated 2.pdf](http://www.bollinger.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna%20NJ%20HMO%20Relativity%20Sheet%20v%2011%201%2006%20Updated%202.pdf)  
[http://www.bollinger.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna NJ POS Relativity Sheet v 11 1 06 Updated.pdf](http://www.bollinger.com/all-pages/new3/11.05.02/pdf/11-08-06/Aetna%20NJ%20POS%20Relativity%20Sheet%20v%2011%201%2006%20Updated.pdf)

- **Aetna's MC OA 29-06 Plan Remains on the Market**

In response to the broker feedback Aetna received on their New York portfolio, **they will continue to allow existing customers to renew into the Managed Choice Open Access (MC OA) 29-06 plan with pharmacy A and B. Additionally, Aetna will offer new versions of MC OA 29 in the 2007 NY product portfolio.** With the addition of the MC OA 29-07 plans, the 2007 NY product portfolio now includes 15 medical offerings, most of which have a choice of three prescription drug programs. Click [here](#) for more details.

## AMERIHEALTH

- **Small Employer Health Account Installation Update**

In order to reduce paperwork and streamline the account installation process, AmeriHealth has consolidated the list of forms required for new group setup. Effective immediately, they will no longer require the SEH AmeriHealth Group Enrollment Form for Small Employer Health Account Installation. The following forms and information will continue to be required:

Member enrollment form (must use an original form)

[Group enrollment form](#)

[Small Employer Health Benefits Waiver of Coverage](#) (as applicable)

[New Jersey Small Employer Certification](#)

Proof of Business

First month's premium (corporate check)

- **Sweeping Changes to Prescription Drug Program**

AmeriHealth is announcing its significantly enhanced approach to managing pharmacy benefits, including a partnership with FutureScripts(TM), their new pharmacy benefits manager. The carrier expects to save their group customers roughly \$9 million over the next five years as FutureScripts and the other elements of the pharmacy initiative lower pharmacy drug costs for customers, thus reducing premium increases. Click [here](#) for more details.

## CIGNA

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- **CIGNA Expands Voluntary Product Portfolio for 51+ Groups**

CIGNA HealthCare recently announced the availability of Fundamental Care, a plan that will give employers the ability to provide substantial benefits to employees who are ineligible for or do not have access to traditional major medical coverage. Companies can offer Fundamental Care to all employees as the core medical plan; to a selected class of employee within the entire population; or to employees during their service waiting period until they are eligible for the company-sponsored major medical plan. Click [here](#) for more information.

- **Broker eNewsletter *The Big Picture***

Click [here](#) to read the most recent issue of *The Big Picture*, which features stories on;

- New broker tools for making Medicare Part D sales
- CIGNA expands online capabilities
- Health coaching now available for mid-sized companies
- Specialty pharmacy – a significant cost challenge
- CIGNA double-winner of *Information Week* awards

## COLONIAL BENEFITS

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- **The Right Bait Can Help You Catch Some Big Fish**

If you want to win and keep large-account clients (500 plus employees), you have to be flexible to meet their varied enrollments needs. That means providing a wide range of options to deliver full-service enrollment through quality enrollment professionals, technology and back-office support. Click [here](#) to continue.

For details and quotes on Colonial Benefit's wide range of Supplemental and Voluntary Insurance products, please contact Craig E. Chapin, District Development Manager for Colonial Benefits at:

**Colonial Benefits, LLC**

1864 Route 70 East

Cherry Hill NJ 08003

Phone: 800-662-3982 ext 2

Fax: 215-359-1375

Email: [ContactUs@ColonialBenefits.Info](mailto:ContactUs@ColonialBenefits.Info)

## GUARDIAN/HEALTHNET

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- **Health Net of CT Ranked One of Best Commercial Health Plans**

Health Net of Connecticut ranked No. 14 as one of the best commercial plans in the U.S. according to the November 6th edition of *U.S. News and World Report*. In addition, Health Net of New York and Health Net of New Jersey ranked No. 89 and No. 97 respectively, posting impressive gains over last year to crack the Top 100. Click [here](#) for more details.

- **New Jersey Report Ranks Health Net Best Overall HMO**

The NJ Department of Banking and Insurance has released its 10th Annual *New Jersey HMO Performance Report*. The report contains information on the performance of NJ's Health Maintenance Organizations (HMOs), how well these HMOs deliver important health care services and how members rate the services they receive. Out of the eight surveyed HMOs, Health Net "performed the best overall, with higher-than-average scores in the 'Staying Healthy' and 'Getting Better/Living with Illness' categories. The company achieved average scores in 'Services and Access' and 'Doctors and Medical Care' categories." Click [here](#) to view the complete report.

- **4thQ 06 Rate Relativity Grids for Small Group (NY, NJ & CT)**

Click [here](#) for the grids and a list of the of the top five plans by number of lives sold.

## **HORIZON BCBSNJ**

- **Horizon BCBSNJ Achieves Highest Level Accreditation for HMO**

The commercial Horizon HMO has been awarded the National Committee for Quality Assurance's (NCQA) highest accreditation status, Excellent. Click [here](#) to read a Broker Briefing from Horizon BCBSNJ.

## **INFINISOURCE**

- **What Employers Should Know to Avoid ERISA Application to an HSA**

With the increase in Health Savings Accounts (HSAs), the Department of Labor has seen an increase in questions. As a result, the DOL recently issued Field Assistance Bulletin (FAB) 2006-02, which clarifies the Department's prior guidance (FAB 2004-01) on how employers can avoid ERISA application to HSAs made available to employees who participate in high deductible health plans (HDHPs). Click [here](#) to continue.

- **IRS Issues Final Rules on Electronic Notices, Elections and Consents**

Our communications increasingly take electronic form. Recognizing this reality, the IRS recently published final regulations on the use of electronic media for providing employee benefit notices and making employee benefit elections and consents. Click [here](#) to continue.

- **A Swing And Hit For Employers With Wellness Programs**

Employers are asking employees to step up to the plate and not strike out when it comes to being healthier. Lifestyle changes, eating habits; early disease detection and exercise patterns can offset the rising costs of health care. The average annual health care cost, per person, in the United States exceeds \$3,000. Preventable illness makes up approximately 70 percent of the total costs of illness. Much of the cost can be linked to unhealthy habits. Thus, more employers are taking action toward reducing health care costs by implementing a wellness program. Click [here](#) to continue.

## METLIFE

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- **MetLife's Customer Service Center Offers Valuable Lessons**

A culture that encourages consistency in high quality and proactive customer service has helped beat a path to customer satisfaction at MetLife. Since customer feedback is deemed essential to improving products and services, MetLife invests significantly in highly customized research each year. Click [here](#) to continue.

## OXFORD

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- **Changes to OHP's Laboratory Program Effective 01/01/07**

OHP has announced an important change to their network of laboratory service providers for Oxford products. The carrier has reached an agreement with Laboratory Corporation of America (LabCorp) to be the sole national laboratory services provider, effective January 1, 2007. As before, Oxford's network will also include a broad array of local laboratories. However, **Quest Diagnostics will no longer provide contracted laboratory services for Oxford products.** Click [here](#) for more details.

- **OHP Pharmacy Benefit Changes for 2007**

Click [here](#) for complete details from Oxford regarding pharmacy benefit changes to be effective 1/1/07.

- ***Oxford Broker Newsletter***

The latest edition covers a wide variety of product, network and benefit information for brokers who do business in the tri-state area. Click [here](#) to read the latest edition.

## UNITED HEALTHCARE

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- **UHC/OHP Producer eUpdate**

Click [here](#) to read the most recent issue of UnitedHealthcare/Oxford Health Plans Producer eUpdate. Topics covered include;

- New Convenient Care Clinics Added to Network
- Total Affordability Management
- Specialized Solutions for Complex Medical Conditions
- Albuterol Inhaler Shortages
- Diverse Health Solutions for a Diverse Workforce
- Individual Market: New Short Term Medical Plan

- **United Healthcare Announces a Series of Actions**

UnitedHealth Group's Board of Directors recently announced the findings of a special review committee's inquiry into the Company's stock option programs, along with a number of important actions the board has taken. Click [here](#) for the press release issued by UnitedHealth Group Company.

## UNUMPROVIDENT

- ***The Pulse Broker Newsletter***

Click [here](#) to view the latest issue of UnumProvident's broker newsletter. Articles include;

- Challenges You can Help your Customers Tackle
- Helping Sales Partners Shine
- Cut down on Application Delays

- **Earn Continuing Education Credits with UnumProvident**

UnumProvident's New Jersey Sales Office invites you to attend the latest in a series of Continuing Education credit courses they'll be offering in the coming months. Click [here](#) for details and registration links.

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