

March 2010

Cox HealthPlans receives the VBH award!



The Institute for Health and Productivity Management (IHPM) is pleased to announce that **Cox HealthPlans** has been selected to receive a 2009 Value-Based Health Award for small employers.

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Monthly Quote:

"It is your attitude, not your aptitude that determines your altitude."

Zig Ziglar

Keeping You Updated!



Our Cox Direct Care Plan, announces an upgrade in Benefits-Coming Soon!

Smoking Cessation Benefit

Many of our competitors don't offer this benefit and if it **is** offered, additional costs are involved in order to add this feature as a "rider". With our new Cox Direct Care plan, this benefit is included at no extra cost! This new plan benefit has been added as a way for clients to not only focus on quality health care but gives the added benefit of long term prevention.

Maintenance Ahead!



The screenshot shows the 'Member Information Page' for a user named Mary Smith. The page includes a navigation menu on the left with options like 'Home', 'Member Roster/Search', 'Provider Search', 'Change Password', 'Message Center', 'Log Off', and 'Log In Again'. The main content area displays 'Personal Information' for Mary Smith, including birth date (05/25/1968), address (123 E Main, Springfield, MO 65800), county (Greene), country (UNITED STATES), phone number ((417) 555-5555), and email ((417) 555-9999). There are two links: 'Edit Personal Information' and 'Edit Address'. A yellow arrow points to the 'Edit Address' link, which is highlighted in blue, indicating it is the focus of the maintenance notice.



The "Edit Address" function on the web portal is currently unavailable as it is undergoing maintenance. It will be available again very soon!

Web Portal Updates:

Announcing our new "Patient Express" Link!

This link is used to pre-register for your hospital procedures and events. Check your symptoms online. In addition, if your clinic participates in Patient Express, you will also be able to journal and monitor your personal health records online, schedule an appointment online, retrieve lab results and test results online and communicate with your healthcare providers online!

To access this link, visit www.coxhealthplans.com, click on; I'm A Member, and then click on "Links". The Patient Express link will be listed

COMING SOON!

- Updated Administrator Online Reporting-providing even more information!
- Administrators will be able to make additions & terminations via the Administrator Portal.



Exciting News!



Coming Soon: eVisits

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Cox HealthPlans is pleased to announce a new online service available to our members. **eVisits** are a new convenient way of visiting with your physician from the comforts of your home or office – without time or inconvenience of travel to the physician’s office or spent in waiting rooms!

Existing patients of participating health care providers may log in through their own computer to their Patient Express account to access the new eVisit feature. For a \$10 copay*, members may communicate with their physician safely and securely with responses from their physician within 24 hours (or sooner!).

eVisits are now available to patients of the following participating clinics:

- * **Steeple Chase**
- * **Cox Family Medical Associates**
- * **Willard Clinic**

Existing patients of these health care providers will receive postcard communication regarding the new eVisit service availability. eVisits will become available to additional members as providers begin participation in the new service.

** High Deductible Health Plan (HDHP) benefits do not allow office visit copays. Members will be charged \$10 at the time of the eVisit and will be balance billed for the remaining \$20 charge (\$30 total charge for eVisit).*

NOTE: eVisits are not a substitute for all office visits and may be used only for issues that do not require an in-person examination. Patient Express registration is required to use eVisits; initial registration is available through the member’s physician’s office. The Patient Express link may be accessed through www.coxhealthplans.com / Member / Links.

COBRA Subsidy Updates:



COBRA Subsidy and UI Extension Signed Into Law

On March 2, 2010, the U.S. Senate passed **H.R. 4691**, the Temporary Extension Act of 2010 by a vote of 78-19. This Senate action follows House passage of H.R. 4691 on February 25, 2010. The President immediately signed this bill into law on March 2, 2010.

The Temporary Extension Act:

1. Extends the COBRA subsidy program that was enacted under the American Recovery and Reinvestment Act
2. Extends unemployment benefits through April 5, 2010.

COBRA

The law's COBRA provisions:

- Extend the eligibility period for the 15-month 65 percent premium subsidy to those involuntarily terminated from March 1 through March 31, 2010.
- Allow employees to receive the subsidy if they first lost group coverage due to a reduction in hours and then were terminated after enactment of the bill.

Unemployment Insurance

The law's unemployment insurance benefit provisions:

- Extend the period during which individuals may file applications for Federal Emergency Unemployment Compensation (EUC) from the current end date of February 28, 2010 to April 5, 2010 and the period during which individuals may claim and be paid EUC is extended from July 31, 2010 to September 4, 2010.
- Extend the period during which individuals may qualify for the Federal Additional Compensation (FAC), the extra \$25 weekly benefit amount on state and federal unemployment compensation, from the current end date of February 28, 2010 to April 5, 2010 with weekly payment provided during the phase out period for weeks ending October 5, 2010 instead of August 31, 2010.
- Extend the period during which 100% federal reimbursement for weeks of regular federal extended benefit payments to April 5, 2010, with the state option to continue the extended period from July 31, 2010 to September 4, 2010.

Additional Extension

These "short-term" extensions of the COBRA subsidy and unemployment benefits are intended to give Congress more time to consider legislation to extend these programs through 2010. Under H.R. 4213, a bill the Senate is currently debating, both the COBRA subsidy program and unemployment benefits would be extended through December 31, 2010.

NOTE: The information provided above applies generally and is not specific legal opinions. Please note, that relying solely upon one source for COBRA information may not satisfy proper compliance standards. Specific answers concerning specific situations should be obtained from your own legal counsel.

COBRA Administrator Letter

Over the past year, there have been many changes regarding COBRA/Continuation of coverage, causing a significant increase in the number of COBRA participants on group health plans. This increase in COBRA participation can have a direct and significant impact on the claims cost associated with your group health plan, which can result in higher premiums over time. A letter will be mailed to each of our employer groups this week (individuals currently on COBRA will also be sent a letter), in an effort to identify those members who may no longer be eligible for the COBRA/Subsidy benefit.

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Notes From Individual Marketing:

"Tips For Faster Application Processing"

- *Effective dates are on the first day of every month, & applications MUST be received on or before the last day of the previous month.*
- *Be sure to select the Plan Type, Deductible, Coinsurance, and Office Visit Copay (if applicable)*
- *Mark the Maternity Waiver Rider to remove maternity benefits*

(More tips in next month's Eblast!)



REMINDER:

For those agents who use Form Fire or Easy App: *Be sure to load the new Cox HealthPlans HMO & PPO employee applications into these programs!*



Announcing A Change In Leadership!

Cox HealthPlans sends a heartfelt good-bye and THANK YOU to Heather Swearengin, former Director of Marketing for her years of service and friendship! Heather recently accepted a position with CoxHealth Network as Manager of Provider Relations, and we wish her the best of luck with her new responsibilities. For those of us at CHP, we feel fortunate that we will still be able to work with her from time to time in light of our relationship with the Network.

Since coming to CHP in 2002 as the Marketing Receptionist, Heather made her way quickly through the company having worked as a Member Services Representative, Marketing Customer Service Representative, Small Group/Individual Sales Manager, and ultimately Director of Marketing. She has demonstrated exemplary leadership affecting significant positive change internally, and by strengthening relationships with our brokers, respective clients and within the community through knowledge of the industry and of Cox HealthPlans/CoxHealth organizations. In doing so, she has earned the highest level of respect at all levels being known for fairness, "thinking outside the box" and "telling it like it is".

Heather extends her appreciation to all of you with whom she has had the privilege to work with over the years.



Welcome!

Cox HealthPlans formally welcomes Ethan Sheffield, Vice President of Marketing, who will officially be on site as of March 17, 2010. Ethan brings 15 years of industry experience, coming to us from the Searcy, Arkansas branch of Mercy Health Plans. Those of us in the Marketing Department look forward to working with and getting to know Ethan, and he will begin making introductions upon his arrival!