

# TheWPInsider

## Your Carrier Update from Warner Pacific

December 2008 Warner Pacific 4600 S. Syracuse #525 Denver, CO (800) 801-2300

As 2008 draws to a close, Warner Pacific would like to wish you a wonderful holiday and a festive New Year. We look forward to serving you in 2009, which promises to be full of opportunity. Cheers from your Warner Pacific team.

### Our Carrier Partners:



### Pharmacy - All Carriers

January is the time when carriers have changes, revisions, additions and deletions to their formulary lists. Now is a good time for your clients to review their medications and determine if and how they may be affected in 2009 and make any necessary adjustments with their physician.

### Anthem - Small Group

**Effective 01/01/09 – Nexium will be added to Anthem's formulary as a covered medication.** In making this change, Anthem considered that:

- Nexium is one of the most commonly prescribed medications for the treatment of acid reflux, indigestion and heartburn. This coverage addition will be popular with members and employers
- Research has determined that all PPIs (proton pump inhibitors, the class of medications to which Nexium belongs) offer clinically equivalent treatment and symptom relief
- The PPI coverage strategy is designed to give members a choice of medications that are effective and offer the best value
- Management of this highly utilized drug class contributes to the goal of keeping the overall cost of health care affordable

### Anthem - Individual

**Are you familiar with the new SmartSense portfolio?**

- Full medical benefits
- Range of deductibles (\$500 - \$7,500)
- First three office visits available before deductible
- Choice of prescription drug benefits (generic only or comprehensive)
- If one member on a family policy meets their individual deductible, they can move forward with their individual benefits before the family deductible requirements are satisfied
- \$7 million lifetime maximum

For more details, email Maha Roberts at: [MahaR@warnerpacific.com](mailto:MahaR@warnerpacific.com) or call (800) 801-2300 ext. 6114

### Aetna - Large Group

**Win with Aetna's Spectrum plans!**

**Aetna SpectrumSM Integrated Benefits – cost-effective benefits plans for employers with 51-124 eligible employees.**

[Back To Top](#)

Aetna Spectrum offers employers a standardized portfolio of benefits plans – now 49 - with a choice of health benefits and health insurance plans, available statewide, designed to address your clients' business needs and the health care needs of their employees.

**You could win\* a weekend for two at The Broadmoor!**

The producer who sells the most Aetna Spectrum cases from November 3, 2008 – January 15, 2009, will win\* a French-inspired, gourmet weekend (a 2 night stay from Friday, January 30, 2009 – Sunday, February 1, 2009) for two, at the luxurious Broadmoor Resort in Colorado Springs.

### **Kaiser Permanente--Group**

**Effective 01/01/09 - KP will recognize domestic partners.**

Small and large groups of 51-100 will have the option to elect same gender domestic partner coverage.

**Effective 01/01/09 – New Underwriting Procedure.**

Currently, Kaiser requires a minimum of six weeks payroll records as proof of employment for start up businesses. Beginning January 1, 2009, this will change to a minimum of four weeks payroll records.

**Kaiser Permanente Colorado awarded the J.D. Power and Associates Award for Highest Member Satisfaction of all health plans in Colorado!**

Kaiser Foundation Health Plan of Colorado received the highest numerical score for member satisfaction among large commercial health plans in Colorado in the proprietary J.D. Power and Associates 2008 National Health Insurance Plan StudySM.

The study was based on 37,060 total member responses, measuring four plans in Colorado (excluding Medicare and Medicaid). The proprietary study results were based on the experiences and perceptions of members surveyed from November to December 2007. The study looked at coverage and benefits; choice of doctors, hospitals and pharmacies; information and communication; approval processes; claims processing; insurance statements; and customer service.

### **Kaiser Permanente-- Individuals & Families**

**Tap into this ever-expanding market!**

**What's new for 2009:**

- **PLEASE MAKE SURE TO GET A COPY OF THE NEW INDIVIDUAL APPLICATION!**
- Prescription coverage is back! Kaiser now has 10 new plan options available - featuring the new \$5 generic prescription benefit
- Kaiser has retained all 2008 plan options for 2009, so your clients don't need to change plans unless their budget and/or lifestyle needs have changed
- New clients can select an effective date on either the 1st or 15th day of the month
- Beginning with January effective date applications, the first month's premium will be required to be submitted with the application
- A URL link is available for use on your Web site that will give you credit for your client's applications
- To save you time, a new flexible family application is available—now you only need one application per family
- Revised height/weight charts

Remember when presenting KPIF plans that every KPIF subscriber active March 1, 2009 will receive a premium credit of \$287 in May, 2009. In many cases this will be 3+ months of premium.

For more information, contact Maha Roberts: [MahaR@warnerpacific.com](mailto:MahaR@warnerpacific.com) 800-801-2300 x6114

### **Humana – Large Group**

**Effective 02/01/09, Humana will require short form (“no-worry” form) medical questionnaires on all 51-99 eligible groups in order to firm up rates.**

Humana will still issue a quote based on a submitted RFP and census, however those rates will be their most aggressive baseline. Humana is making this change in order to provide more accurate pricing up front on cases in this space. More accurate rating on the front end will increase retention and customer satisfaction. For a copy of the form, contact your Warner Pacific Sales Executive.

### **Delta Dental – Individual**

**For each individual plan sold now through December 31, 2008 - Delta Dental will pay you a \$20.00 bonus, per sale, in addition to an 8% commission.**

Consider the number of people who are currently lacking dental coverage. Every one of them is eligible for this product. And you are eligible for every one of the bonuses that come with each sale. Now is the time to sell Delta Dental for Individuals and Families!

[Back To Top](#)

## Principal

### Employer online access is now available!

eService is available to all employers that have group insurance products through Principal Life. Simply log on [www.principal.com](http://www.principal.com) and use eService to:

- Add new members
- Make member changes
- View and download detailed billing statements
- Pay premiums electronically
- Print or order ID cards
- Access benefit summaries and more!

## VSP

Effective 01/01/09 – Any plan can be sold to groups of THREE or more (currently it is four).

The Signature Plans are not experiencing any rate or benefit changes for 2009!

The Value Plans are experiencing some decreased rates and some increased benefit changes effective February 2009. Contact your Warner Pacific Sales Executive for more details.

## Legislation

**Effective January 1, 2009** - Group health plans must provide reports to the Centers for Medicare and Medicaid Services (CMS) about plan participants who also have Medicare coverage.

These new reports will help CMS enforce Medicare secondary payer (MSP) rules, which generally make employer group health plans the primary payers of claims from active employees and their family members also covered by Medicare.

Insurers, third-party administrators (TPAs), and self-insured and self-administered group health plans are primarily responsible for producing the reports. However, all employers offering group health coverage will feel the effects of the new requirements.

For more information, visit [www.warnerpacific.com](http://www.warnerpacific.com) "News & Updates" or visit [www.medicare.gov](http://www.medicare.gov)

### HB-1385 – Commission Disclosure

Passed in this year's legislative session, House Bill 1385 will require disclosure of producer commissions for "health care insurance". Disclosure is to be provided to the consumer at the time of proposal and must be re-submitted to the consumer if compensation rates change before the time of sale. The disclosure to the consumer must include notification that the producer is compensated with a commission and also must include a copy of the standard commission schedule for the product(s) being proposed. Additional compensation, such as bonuses need not be disclosed. DOI regulations require that the disclosure shall be made in writing, that it should be signed by the consumer and that a copy be retained by the Producer.

Under DOI regulation 1-2-17 "health care insurance" is defined as having the same meaning as "health coverage plan" as defined in the Colorado Revised Statutes. This interpretation means that producers will be required to disclose commissions on all insurance products that provide payments to medical care providers. This includes group and individual medical, dental, vision, long term care, Medicare supplement, Medicare Part D and Medicare Advantage plans.

A sample form should be available mid-December. Contact your Warner Pacific Sales Executive for more information.

## Warner Pacific System Enhancements

To better serve your needs, Warner Pacific's website is now regionalized by state! You only need to log in one time and our system will automatically remember the state you select.

To assist you in the event you forget your password, we have a new self-service security Q & A. When you log in, you will be prompted to choose a security question and supply your answer. In the future, if you forget your password you will be able to use this feature to create a new password. Once you have logged in, you will also see a new "Manage My Account" menu option. This allows you to change your password and update your existing security question and answer.

[Back To Top](#)

## Tips

Having trouble locating the correct SIC code? Try these FREE websites!

- <http://www.osha.gov/pls/imis/sicsearch.html>
- <http://www.zapdata.com/>

## Quotes

Send **GROUP** quote requests to: [quoteco@warnerpacific.com](mailto:quoteco@warnerpacific.com)

Send **INDIVIDUAL** quote and prescreen requests to [denverindividual@warnerpacific.com](mailto:denverindividual@warnerpacific.com)

All information is subject to carrier approval and guidelines.  
All benefit summaries and forms are available at [www.warnerpacific.com](http://www.warnerpacific.com)

Questions? Call your Warner Pacific Sales Executive at (800) 801-2300.

