



Tip of the Week

IBC quoting

- **Having a hard time getting an IBC medically underwritten quote?** If you ran the quote, make sure you “transmit to PB” before you send questionnaires to your Account Manager. Also, be sure you looked over the questionnaires. IBC will flag any submission if any question is left unanswered. Work with your Account Manager beforehand to assure a timely submission. Clean submissions have returned with firm rates in less than 3 days!!

WEEKLY CARRIER UPDATES

AETNA

- [PA-DE 2-100 Product Portfolio Meetings](#)– As a reminder, Aetna’s local broker sessions will be occurring next week. This new product suite has been created to help employer groups with up to 100 employees position for Health Care Reform. Effective with May 1, 2012 renewals, Pennsylvania groups with 2-50 employees, and Delaware groups with up to 100 employees will transition to the new product portfolio. Plus, the compensation model will be changing for your 51-100 clients with the May 1st effective date as well. Plus, we will also be hosting our own Brown & Brown session in March to ensure that you are fully aware of all of these updates and new product portfolio. Once the date and location is confirmed we will alert you.
- [2012 Submission Calendar Updates \(Small Group PA/NJ/DE/NY/CT\)](#) – Starting with April 1st effective dates, the cut off timeframes are not changing. Please remember, the 25th is the deadline for 1st of the month requests and the 10th for the 15th of the month effective dates. Plus, the Late Submission Letter is being discontinued with April 1st effective dates. Please reach out to your account manager if you have any new business case submissions!
- [eBusiness Tools](#): Don’t forget to review the enrollment and billing tools available on eBusiness today! This resource will help you to advise your clients on a more efficient and effective way to manage their Aetna benefits.
- [New Dental Cross-Sell Campaign for Pennsylvania and Delaware](#)– Aetna has created a new marketing campaign to encourage employers on the benefits of adding a dental program along with their existing Aetna medical plan. You can learn more about this program by visiting www.smilebrighterwithaetna.com.
- [Health Reform Weekly](#) – Recent updates are available for you to reference.

AMERIHEALTH

- [NEW Price Reduction 4/1/2012 on select plans](#) – Effective with April 1st effective dates for new business opportunities, the following plans have **reduced rates**: HMO Coinsurance option 3 30/50 \$2500 Deductible, EPO 30 50% Coinsurance with \$2500 Deductible and the \$2500/50% and \$2500 Deductible.
- [EXCLUSIVE BROWN & BROWN/AMERIHEALTH/CHOICE STRATEGIES MEETING](#) - Please join us on Friday, February 24th from 9:00am to 11:00am, at our Mt. Laurel, New Jersey office. We will have our carrier partners discuss the Amerihealth product suite and then our Choice Strategies contact provide you with insight into the coordination of implementing a Health Savings Account and/or a Health Reimbursement Accounts with these plans, to be able to assist you this process to evaluate with your clients. To conclude, Ryan Petrizzi, the Director of Sales Operations and Small Markets, will be presenting an informative session on Health Care Reform. While another invite will be sent out in another communication, please RSVP to [Lisa Fisher](mailto:Lisa.Fisher@amerihealth.com) by February 23, 2012. Don’t miss out on this educational session!

HORIZON

- [Ranked Among "The Best Insurance Companies" for Overall Customer Satisfaction](#) – According to Insure.com, an industry website addressing consumer-focused insurance information, surveyed over 4,500 customers on the following five measurements of customer satisfaction 1) Customer service. 2) Claims experience. 3) Value for the price paid. 4) Percent who plan to renew their policies. 5) Percent who would recommend their insurers.
- [Strategic Partnership to Purchase NaviNet](#) –Horizon Blue Cross Blue Shield of New Jersey, Highmark BCBS, Independence Blue Cross, and the Lumeris Corporation have combined to purchase NaviNet, the nation's largest real-time communications network connecting data between physicians, hospitals and health insurers. This acquisition will allow NaviNet to expand its reach and increase the coordination of care between health plans and providers to ultimately benefit patients and lower health care costs.
- [Launch Nurse Training Collaborative](#) – Horizon Healthcare Innovations, LLC, a subsidiary of Horizon BCBS of NJ, Duke University School of Nursing and Rutgers College of Nursing announced a partnership to train at least 200 nurses over the next two years to be Population Care Coordinators throughout primary care practices in New Jersey, to continue to support the Patient-Centered Medical Home program and other initiatives.
- [FastStart Mail Order Program and Update to "Try It On Us"](#) – These programs are designed for members to have an easier and most cost effective way to access their prescriptions. Members are saving money by encouraging the use of a generic drug, as well as switching to a mail-order option.

INDEPENDENCE BLUE CROSS

- [Acquire Nation's Largest Real-Time Health Care Communication Network, NaviNet](#) – IBC has partnered with Highmark, Horizon Blue Cross Blue Shield of New Jersey, and Health IT Provider, Lumeris, in the acquisition of NaviNet. As mentioned above, this collaborative partnership will continue to build on NaviNet's best-in-class, real-time communication network as new accountable care models expand throughout the country. The Press Release is available for you to review on our Broker Resource Center.
- [Update to Health Care Reform – Women's Preventive Health Coverage](#) – The Department of Health and Human Services (HHS) has modified the August 2011 interim final rule requiring coverage of preventive services for women. The effective date for coverage of contraceptive services will be extended from August 2012, to August 2012 for nonprofit employers, who based on religious beliefs, do not currently provide contraceptive coverage in their insurance plan. Plus, certain religious employers continue to be exempt from this coverage. Press Release is available for more details on this important update.

UNITED HEALTHCARE/OXFORD

- [Pennsylvania Small Business Seminar](#) – At this seminar, the [new Pennsylvania plan portfolio](#) was discussed, as well as the United Healthcare carrier differentiators as they compare to the marketplace. If you need additional insight into this carrier and the NEW options, please reach out to your dedicated account manager.

VALUE ADDED PARTNERS/PROGRAMS

CHOICE STRATEGIES

- [Compliance Alert](#) – February Newsletter available for your review on 2012 Transit Limit, Summary of Benefits and Flexible Spending Account Maximum Changes.

BROKER VISITS

- As a reminder, if you would like a personal visit with one of our vendor partners to discuss any of these programs in more detail, please notify [Lisa Fisher](#) to coordinate a meeting. We are an extension of your service team and want to be able to provide you with the access to the teams dedicated to Brown & Brown.

HR LIBRARY

- February Newsletter available for your review. Brown & Brown exclusive producers have access to the entire newsletter. Don't have access? Contact [Lisa Fisher](#).

LEGISLATIVE UPDATE

LEG REG REVIEW

- Pennsylvania Budget proposal reviewed. The details of the budget proposal are available for review, including the areas pertinent to our industry on the link provided on our website.

NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS (NAHU)

- House votes to repeal the Community Living Assistance Services and Supports (CLASS) Act provisions of the PPACA, which would create a voluntary, federal long-term care program that the Obama administration deemed unsustainable.
- Introduction of Senate Bill 2068, the Access to Independent Health Insurance Advisors Act of 2012. The link and press release is available for your review.

GREATER PHILADELPHIA ASSOCIATION OF HEALTH UNDERWRITERS (GPAHU)

- April 4, 2012 – Day on the Hill – Harrisburg, PA – Please take a look at your calendar to consider joining other industry colleagues as we venture to Harrisburg to meet with legislators and their staff to discuss the important role that the broker has with customers. Please review the flyer and registration information on our website. For more information on joining the GPAHU, please contact Lisa Fisher and review the GPAHU website at www.gpahu.net.

(The above information is a member benefit from our partners at NAHU/PAHU and Phillips Associates to keep insurance professionals aware of the legislative climate.)

Visit our website at www.consultbb.com/brokers to view all of the updates.