

IN THIS ISSUE

- ✓ **Introducing HealthEssentials EPO: A Low-Cost Alternative for Small Groups**

[New Underwriting Guidelines for Small Groups](#)

[Serving Your Clients in Their Neighborhoods](#)

[Better Outcomes, Reduced Costs](#)

[We Have Big Plans for Western NY](#)

[New Program Lowers Hospital Readmissions, Reduces Costs](#)



Introducing HealthEssentials EPO: A Low-Cost Alternative for Small Groups

If your small group clients are looking for an alternative to higher-priced products, EmblemHealth's new HealthEssentials EPO plan is a great choice. It's available for small groups in the downstate region, including New York City, Westchester and Rockland counties, and Long Island.



This exciting new plan provides coverage for full preventive care, as well as hospital-billed services within our National Network of facilities. The plan also covers the following services:

- Hospital inpatient services (performed and billed by a hospital or facility)
- Preventive care (including all PPACA services, covered in full in network)
- Outpatient services (performed and billed by a hospital or facility)
- Inpatient and outpatient treatment for chemical dependency and mental health (performed and billed by a hospital or facility)
- Generic prescription drug coverage with a small copay

Except for preventive care, medical services that are billed by a physician (rather than a network hospital or surgical center) are not covered under this plan.

A [sales sheet](#) with 4th quarter 2012 rates is now available. A brief summary of the plan can be found in the [Health Plans](#) section of our Web site, under the "EPO Plans" heading.

For details, please contact your EmblemHealth Sales representative.

OCTOBER 2012 IN THIS ISSUE

[Introducing HealthEssentials EPO: A Low-Cost Alternative for Small Groups](#)

✓ [New Underwriting Guidelines for Small Groups](#)

[Serving Your Clients in Their Neighborhoods](#)

[Better Outcomes, Reduced Costs](#)

[We Have Big Plans for Western NY](#)

[New Program Lowers Hospital Readmissions, Reduces Costs](#)

New Underwriting Guidelines for Small Groups

Beginning November 1, we will be updating our [underwriting guidelines](#) on community-rated plans for small groups, including sole proprietors. Among the major changes are:

- Participation has been increased to 60 percent
- Waiver eligibility is being changed so that coverage by another carrier is no longer a valid waiver reason
- Effective November 1, 2012 for new business, groups may choose up to **two** products in the product suite but need a minimum of **five** enrolled employees. Groups may choose up to **three** plans in the EmblemHealth suite provided they have a minimum of **20** enrolled employees. Until further notice, renewing and existing groups that already have members enrolled in more than one particular benefit plan type may renew in the same plans.



If you have questions about the new guidelines, please contact your EmblemHealth sales representative.

OCTOBER 2012 IN THIS ISSUE

[Introducing
HealthEssentials
EPO: A Low-Cost
Alternative for
Small Groups](#)

[New Underwriting
Guidelines for
Small Groups](#)

✓ [Serving Your
Clients in Their
Neighborhoods](#)

[Better Outcomes,
Reduced Costs](#)

[We Have Big
Plans for
Western NY](#)

[New Program
Lowers Hospital
Readmissions,
Reduces Costs](#)

Serving Your Clients in Their Neighborhoods

We're pleased to announce the grand opening of the first EmblemHealth Neighborhood Care facilities in Harlem (215 W. 125 St. on November 16) and in Cambria Heights, Queens (206-20 Linden Blvd. on December 3). These unique places are designed to provide caring, face-to-face support and personal attention to our members – and your clients – right in the heart of their communities.

We're Here to Help

Neighborhood Care is a warm and inviting space staffed by a dedicated team of EmblemHealth solution experts and



clinical staff. They're specially trained to help members better understand and navigate the complex health care system. Members can get assistance finding a doctor, arranging needed medical care, solving claims issues and much more — all at no cost to them. All members of the community are welcome to take classes and use our health care educational resources.

Grand Opening Block Party

To celebrate the opening of Neighborhood Care in Harlem, we'll be throwing a neighborhood block party. There will be music and fun, engaging activities. We'll also be handing out EmblemHealth care packages containing a pedometer, water bottle, hand sanitizer, a flier with helpful health tips and a buy one/get one free coupon to Applebee's toward the purchase of a Healthy Meal.

We invite you and your clients to check out Neighborhood Care, where you can experience firsthand what care feels like! For more information about Neighborhood Care, please visit www.emblemhealth.com/EHNC.

Save the Date!

You and your clients are invited to attend a neighborhood block party to celebrate the opening of Neighborhood Care in Harlem.

When:
November 16 –
from 12 noon to 6 pm

Where:
Adam Clayton Powell, Jr.
State Office Building Plaza,
163 W. 125th St.

OCTOBER 2012
IN THIS ISSUE

[Introducing
HealthEssentials
EPO: A Low-Cost
Alternative for
Small Groups](#)

[New Underwriting
Guidelines for
Small Groups](#)

[Serving Your
Clients in Their
Neighborhoods](#)

✓ [Better Outcomes,
Reduced Costs](#)

[We Have Big
Plans for Western
NY](#)

[New Program
Lowers Hospital
Readmissions,
Reduces Costs](#)

Better Outcomes, Reduced Costs

Delivering quality care with better outcomes and reducing costs for your clients is a top priority at EmblemHealth. One way we're doing this is by helping smaller primary care practices transition to Patient Centered Medical Home (PCMH) status. Under the PCMH model, patients actively participate in their own care, and treatment is coordinated through a primary care physician.



Research Proves Effectiveness of the PCMH Model

In a major [study](#) published in the September 2012 Journal of General Internal Medicine, EmblemHealth and researchers at the University of Connecticut found that smaller primary care practices (10 or fewer doctors) can make a rapid and sustained transition to PCMH status when provided with external support, including practice redesign, care management and payment reform. The 18-month study showed that small practices receiving EmblemHealth support improved significantly on eight of the NCQA's (National Committee for Quality Assurance) nine standards for medical homes.

We're confident that this increasingly popular delivery system innovation will lead to safer, higher quality care, more empowered patients and a renewal of the patient-provider relationship.

OCTOBER 2012
IN THIS ISSUE

[Introducing
HealthEssentials
EPO: A Low-Cost
Alternative for
Small Groups](#)

[New Underwriting
Guidelines for
Small Groups](#)

[Serving Your
Clients in Their
Neighborhoods](#)

[Better Outcomes,
Reduced Costs](#)

✓ [We Have Big
Plans for
Western NY](#)

[New Program
Lowers Hospital
Readmissions,
Reduces Costs](#)

We Have Big Plans for Western NY



If you do business in Western New York, you'll be seeing more of EmblemHealth. To announce our expansion into the region, we launched our "What Care Feels Like" campaign in Erie and Niagara counties on October 1st.

A Multimedia Effort

Positioning EmblemHealth as "the Neighborhood Health & Wellness Company," the campaign includes television commercials airing on broadcast and cable stations, static and digital billboards, pharmacy bags, hand sanitizers and print ads in *Buffalo Business First*. (To view the new commercials, please visit <http://www.whatcarefeelslike.com>).

We'll further support your sales efforts with a direct mail campaign later this month to businesses in Erie and Niagara counties, inviting them to contact you to see how they can save money on health care by choosing from among our most popular products:

- EmblemHealth PPO
- ConsumerDirect EPO
- ConsumerDirect PPO
- InBalance EPO
- Dental options
- Pharmacy options

Extensive Provider Network

Our roster of quality medical practitioners in the Buffalo region includes over 90 percent of the providers participating in other plans – and the list is still growing. In addition, our network includes the area's top physician group practices, urgent care centers, ambulatory centers, hospitals and health systems.

For more information about any of the products mentioned above, please contact Mark Digaudio at 1-716-843-3753 or Patrick Murphy at 1-716-843-3752. Or, you can [visit our Web site](#).

OCTOBER 2012
IN THIS ISSUE

[Introducing
HealthEssentials
EPO: A Low-Cost
Alternative for
Small Groups](#)

[New Underwriting
Guidelines for
Small Groups](#)

[Serving Your
Clients in Their
Neighborhoods](#)

[Better Outcomes,
Reduced Costs](#)

[We Have Big
Plans for
Western NY](#)

✓ [New Program
Lowers Hospital
Readmissions,
Reduces Costs](#)

New Program Lowers Hospital Readmissions, Reduces Costs

At EmblemHealth, we're striving to reduce costs so you can provide your clients with more value for their health care dollars. Results from a recent study published in the *American Journal of Managed Care* showed that an EmblemHealth pilot program to provide care after hospitalization significantly reduced the 30-day readmission rate per member by almost 37 percent and the total number of hospitalized days by 43 percent.



In this study, a dedicated treatment team was integrated into a large, urban medical group to provide transitional care to our members after their hospital stays. The team, which included a nurse, social worker, pharmacist and two point-of-care “navigators,” identified barriers to treatment or medication adherence and worked with members to overcome those barriers.

Lead investigator Dr. Andrew Kolbasovsky stated, "By locating this diverse clinical team at the point of care — in the offices of a medical group — we were able to significantly reduce hospital 30-day hospital readmissions and their associated costs. The savings we realized were more than sufficient to cover the costs of the program."

For details on this pilot program, we encourage you to read the [study](#).