

P/NW Health Benefits Consortium

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<http://www.pnwboces.org/hbc/hbc.htm>

200 BOCES Drive, Yorktown Hts. NY 10598

<http://www.aetna.com/index.htm>

Aetna customer service – 1-877-223-1685

CHOICE POS II Plan

Aetna has many different provider network options that vary over time. The Joint Governance Board decided that the Consortium will utilize Aetna's "Choice POS II" plan effective July 1, 2006.

What does this mean for you?

- First of all, the benefits that you are currently receiving under the Open Choice PPO plan will remain the same. Referrals are not needed and there will be NO additional pre-certification requirements.
- With the exception of approximately 20 doctors in states with few members, there will be no change in participating providers.
- You will receive new identification cards within the next few weeks, which will reflect the new plan identification.
- That's it!

Benefit Enhancements

Effective July 1, 2006 the following benefit enhancements will become effective:

- The covered amount for the initial purchase of a wig to replace natural hair lost as a result of an illness, disease or accident will be increased to \$500. Additionally, this will cover hair lost due to various forms of alopecia; contact Aetna prior to purchase, as limitations may apply.
- The number of well child care visits allowed between birth and age 12-months will be increased to seven (7).
- Drugs for the treatment of erectile dysfunction will be covered up to a maximum of six (6) pills per month.

Subrogation

Occasionally the health plan pays claims for which another person or entity is responsible. When that occurs, the Plan attempts to recover its expenses from the other responsible party. For example, if you are injured in an auto accident, the motor vehicle insurance company is responsible as first payer. The Consortium will send a claim to the motor vehicle insurance company to recover expenses paid to you, or on your behalf.

The Consortium and Aetna currently utilize the Rawlings Company to contact members when it appears that another party may be responsible for claims paid. The Rawlings Company will send a questionnaire to members to determine if another party may be responsible. It is your duty, as a participant in the health plan, to cooperate with The Rawlings Company by providing the necessary information for them to determine liability. Even if you do not think another party may be responsible or you do not wish to pursue a claim or lawsuit against the other party, you must still cooperate and provide the requested information. That is because the health plan has a separate legal right to pursue a claim against another responsible party, even if you do not. That is the right of subrogation.

The information requested will be limited to the specific incident that caused, or may have caused, your injury, accident or disease.

Tools to Help You Become a Better Health Care Consumer

Aetna Navigator

Aetna's web site includes a very helpful tool called Aetna Navigator. Aetna Navigator is easy to use. To get the full benefit, you must register with Aetna for a password. Registration is easy.

With Aetna Navigator, you will be able to review your claims history, print Explanations of Benefits and even obtain forms and replacement ID cards. You may also research many different health and wellness issues, ranging from finding healthful recipes to learning what to expect if you are facing the prospect of chemotherapy. How to improve communications with your doctor, or other health care provider, is even a topic for which Aetna Navigator can help.

Learn more about Aetna Navigator by going to the following web address: <http://www.aetna.com/index.htm>

Aetna Informed Health Line

(Available after July 1, 2006)

Informed Health Line gives you 24-hour, toll free access to a team of registered nurses experienced in providing information on a variety of health topics. This valuable service can help you learn about health conditions and medical procedures, or to improve the way you communicate with your doctor. For example, Informed Health Line nurses can help you describe your health symptoms more clearly and ask the right questions during office visits with your doctor.

Call Informed Health Line at **1-800-556-1555**; 24-hours per day, 7 days per week.

Aetna Disease Management

The Consortium subscribes to Aetna's Disease Management service. This service provides personal assistance to members who have been identified as having a certain condition or disease, including Diabetes, Asthma, Chronic Heart Failure.

New York State Hospital Profile

The New York Department of Health web site allows you to compare many quality measures of New York hospitals. The site provides performance measures in numerous areas for each hospital plus explanatory notes. For example, you can find measures of performance for appropriate heart attack care, which is comprised of various sub-components, such as dispensing aspirin or beta blocker upon arrival.

The Department of Health includes the following qualifier for the Hospital Profile tool:

Use this site to find information about hospitals in New York State, and the quality of care they provide. Please be mindful that while we believe these quality measures are among the most reliable, measuring quality is difficult because of the variation among hospitals in the complexity of patients that they treat. You are encouraged to use this information to begin conversations with your doctor, hospital representatives, or other health care professionals about your condition and available treatment options, as well as with family members, friends, and associates who may have direct experience with a particular hospital.

The New York State Hospital Profile may be found at the following web address: <http://hospitals.nyhealth.gov/>