



## Rates increasing

According to a November, 2008 Employee Benefits Market Survey by The Council of Insurance Agents & Brokers (CIAB), 82 percent of benefits consultants responding said during the previous six months, prices increased for small groups with 50 or fewer employees, with over half of the increases falling in the 11-20 percent range.

A survey published by Milliman in November, 2008 estimated premium rate increases for January, 2009 renewals at 10.7 percent to 12.1 percent for PPO plans.

On October 1 rates for ISMA/Anthem medical plans will increase by 11.58 percent. This is consistent with the surveys by CIAB and Milliman. Rates for the dental plan will be held.

Rates for some groups will also be affected by a decrease or increase in risk class based on claims experience. Subscribers who attained age 30, 35, 40, 45, 50, 55, or 60 between October 2, 2008 and October 1, 2009 will see a further rate change.

The enclosed Plan Options and Rates report provides rates for your current plan selection and all alternatives.

For information on how to change plans, see article entitled **Submit applications, changes by September 30.**

## Take note of these plan changes

On October 1, ISMA will make the following plan changes.

Plan	Revision
PPO 250	Discontinuing this plan due to low participation - moving participants to PPO 500
Traditional 500	Discontinuing this plan due to low participation - moving participants to PPO 500 (or participants can select Traditional 1,500)
HSA 3,000/6,000	Discontinuing this plan due to similarity to Lumenos HSA 3,000/6,000 - moving participants to Lumenos HSA 3,000/6,000 (or participants can select HSA 3,500/7,000)
PPO 10,000/20,000	Adding this new high deductible plan featuring office visit copay, prescription drug copay, high deductible and out-of-pocket maximum to minimize premium.
HSA PPO 5,000/10,000	Adding this new HSA-compatible high deductible plan featuring preventive care benefit, high deductible and out-of-pocket maximum to minimize premium. Ideal for subscribers who have accumulated funds in a Health Savings Account.

See the ISMA Medical, Dental and Life Insurance brochure for details.

## Submit applications, changes by September 30

October 1 is the one date each year on which subscribers may request changes in medical plans. It is also the only time employees who previously waived coverage can enroll, and insured employees who previously waived coverage for dependents can add them without a special qualifying event. Subscribers may also add or delete Dental, or delete dependents. All requests for October 1 changes must be postmarked by September 30.

The enclosed Plan Options and Rates illustration provides rates for your current plan selection and all other available plan options.

To renew your current option, simply pay the enclosed invoice by September 30.

To request a change for your entire group (i.e., change medical plans or add dental), fax a written request to Jolene at ISMA, 317-261-2235 or e-mail [jcollins@ismanet.org](mailto:jcollins@ismanet.org). If requesting an upgrade in medical plans (a change to a plan with a higher premium), include completed Anthem Enrollment Applications\*.

Please keep in mind when you change to a plan with a higher deductible that any future request to change to a plan with a lower deductible will require a completed Anthem Enrollment Application and Underwriting approval.

To request a change for specific employees (i.e., add dependent), fax a completed Anthem Enrollment Application\* to the ISMA Insurance department at 317-261-2235.

\*Print an Enrollment Application from the Health Administration menu at MyInMed.org or call ISMA at 800-257-4762, ask for the Insurance department, and request to receive by fax or mail.

Check us out online at

### MyInMed.org

Expert advice, products and more to help you manage your practice. Please visit the new ISMA Insurance Agency website for additional member resources.



## F.A.Q.

To help us serve you, the following is a list of Frequently Asked Questions and Answers. If you have other questions, please call your agent or ISMA at (800) 257-4762 and ask for the Insurance dept, or email [jcollins@ismanet.org](mailto:jcollins@ismanet.org) or [dmallinckrodt@ismanet.org](mailto:dmallinckrodt@ismanet.org).

**Q How does age affect rates?**

**A** Age has a direct impact on your rates. If you attained age 30, 35, 40, 45, 50, 55 or 60 between 10/2/08 and 10/1/09 your renewal premium is based on a higher age bracket and on a higher rate.

**Q What is a risk class?**

**A** A risk class is assigned to each new group to adjust rates based on medical history. Risk classes for existing groups are reviewed annually based on claims history. Risk classes are used so that we may offer the most competitive rate possible for each group.

**Q How can we reduce our health care costs?**

**A** Change to a medical plan with a higher deductible and out-of-pocket maximum. Or consider one of the HSA plans, which are compatible with Health Savings Accounts (HSAs). HSA plans cover preventive care but premiums are kept low because all other charges apply to deductible. Contributions into a Health Savings Account are tax deductible.

## Other insurance needs?

ISMA Insurance Agency is dedicated to providing comprehensive insurance services to Indiana physicians, their families and their firms. Please contact us if we can be of service.

**MyInMed.org**

(877) 647-2242 toll-free

(317) 471-4229 local

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## Don't forget to add the baby

Anthem covers children for 31 days from the date of birth for newborns. But don't forget to call the ISMA to officially add your newborn within 31 days of the date of birth for newborns or within 31 days of placement in your home for newly adopted children.

## Prescriptions for self or family members

We want you to know that like most if not all other insurers, Anthem excludes coverage for prescription drugs prescribed by a member of your immediate family, including your spouse, child, brother, sister, parent, or self. To be eligible for benefits, prescriptions must be written by another physician.

## For More Information

Call your agent, whose name and phone number are listed on your invoice. Call the ISMA at (800) 257-4762 and ask for the Insurance department. Email [jcollins@ismanet.org](mailto:jcollins@ismanet.org), [dmallinckrodt@ismanet.org](mailto:dmallinckrodt@ismanet.org), or [tmartens@ismanet.org](mailto:tmartens@ismanet.org). Or visit [MyInMed.org](http://MyInMed.org).

