

## Rates revised

Costs for the most popular types of health care coverage are projected to increase at double-digit rates in 2007, according to a national survey of insurers and administrators. The survey released April 19, 2007 by Buck Consultants, one of the world's leading human resource and benefits consulting firms, analyzed responses of more than 70 health insurers, HMOs and 3rd-party administrators.

On July 1 rates for ISMA/Anthem medical plans will increase by 9.44 percent, slightly below the national average. Rates for the optional 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 July 2, 2006 and July 1, 2007 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 **June 29 deadline for applications, changes**.

## Medical history to be required on waivers

Beginning July 1, 2007, Anthem will require employees waiving medical insurance to complete the medical history section of the enrollment form (Section 10).

Your help in complying with this new requirement will be greatly appreciated.

## New consumer-driven Lumenos HSA plan

On July 1, the ISMA is adding a true consumer-driven health plan using Lumenos and Healthy Rewards. The Lumenos HSA plan is designed to empower you to take control of your health, as well as the dollars you spend on health care.

With the Lumenos Health Savings Account (HSA), you and/or your employer can contribute pre-tax dollars to your HSA account. You can use these dollars to help pay charges applied to your deductible, as well as other qualified medical and dental expenses. Unused dollars can be saved or invested and accumulate through retirement. To help you stay healthy, the plan provides 100% coverage for nationally recommended preventive services (see Medical, Life and Dental Insurance brochure for details.) For your protection, once you meet the annual out-of-pocket maximum, the plan pays 100% of the cost of covered services for the remainder of the plan year. What's special about your Lumenos HSA plan is that you may earn reward dollars to redeem for gift cards to select retailers. Under the **Healthy Rewards** program, you can earn \$50 if you complete the Health Assessment online, \$100 if you enroll in the Personal Health Coach Program, \$200 if you graduate from the Personal Health Coach Program, \$50 if you complete the Smoking Cessation Program, and \$50 if you complete the Weight Management Program.

For more info on the medical insurance plan, see the ISMA Medical, Dental and Life Insurance brochure. For more info on the Lumenos HSA, go to [www.anthem.com/cdhp/cdhp-groups-in.html](http://www.anthem.com/cdhp/cdhp-groups-in.html) and click **Enter** under **Anthem's Lumenos HSA**.

If you decide to change plans, follow the instructions in the **June 29 deadline** article.

## June 29 deadline for applications, changes

July 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 can add dependents, without a special qualifying event. Subscribers may also add or delete Dental, or delete dependents. **All requests for July 1 changes must be postmarked by June 29.**

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 June 30.

**To request a change for your entire group** (i.e., change medical plans or add dental), fax a written request to Donna at ISMA, 317-261-2225 or e-mail [dmallinckrodt@ismanet.org](mailto:dmallinckrodt@ismanet.org). If requesting an upgrade in medical plans (a change to a plan with a higher premium), include completed Anthem Enrollment Applications\*.

**To request a change for specific employees** (i.e., add dependent), fax a completed Anthem Enrollment Application\* to the ISMA Insurance department at 317-261-2225.

\*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, 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 [tmartens@ismanet.org](mailto:tmartens@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 7/2/06 and 7/1/07 your renewal premium is based on a higher age bracket and on a higher rate.

### Q What is a risk class?

A One risk class is assigned to each group. Risk classes are used to adjust rates for medical history upon enrollment and for claims history for established groups. Risk classes are used so that we may offer the most competitive rate possible for each group.

### Q How can we reduce our rates?

A If you are in any of the Traditional medical plans, consider changing to a PPO plan. Over 95 percent of our subscribers are in PPO plans. This change will reduce your rate by about 10 percent and will add copay benefits for Office Visit, Urgent Care, Emergency room and annual Vision exams. Or, change to a medical plan with a higher deductible. Finally, consider a Health Savings Account (HSA) plan.

## 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

## MyAnthem™

Anthem Blue Cross and Blue Shield understands you are busy. Who has time to think about checking the status of a claim or ordering an ID card with work, meetings, kids, appointments and errands?



MyAnthem™ users can:

- order a new ID card
- view benefits
- check claim status
- check the Anthem formulary
- refill a mail order prescription
- save money on health-related products and services with [SpecialOffers@Anthem](mailto:SpecialOffers@Anthem)
- and more

To begin using MyAnthem™ now, go to [anthem.com](http://anthem.com), click the Register button and follow the prompts to set up a User account.

## Anthem Life adding dependent benefit

For groups that have Anthem Life term life insurance, it is our pleasure to announce the addition of Dependent Group Term Life Insurance effective July 1, 2007 - **at no additional cost** to you. Dependent Group Term Life coverage includes \$5,000 for your spouse and \$5,000 for each of your eligible children. Groups that have Anthem Life term life insurance will be mailed amendments to distribute to covered employees.



## SpecialOffers@Anthem

While you're logged on to [anthem.com](http://anthem.com), remember to check out the savings at **SpecialOffers@Anthem**. You'll find discounts on prescription eyeglasses, fitness memberships, books, safety products and more.

## For more info

Call your agent or the ISMA at (800) 257-4762 and ask for the Insurance department or email [tmartens@ismanet.org](mailto:tmartens@ismanet.org) or [dmallinckrodt@ismanet.org](mailto:dmallinckrodt@ismanet.org). Or visit [MyInMed.org](http://MyInMed.org).

