

A Publication of the New Hampshire School Health Care Coalition

November 2007

*These occasional Bulletins are mailed to Membership Council Representatives and other contacts. Please reproduce this material and distribute it to all subscribers in your locality. Contact Lisa Duquette (232-8062) or Marc Benson (224-7751, ext. 337) or e-mail [mbenson@schoolcare.org](mailto:mbenson@schoolcare.org) or [lduquette@schoolcare.org](mailto:lduquette@schoolcare.org) if you have any questions about the contents of this Bulletin.*

### **ANNUAL MEETING HIGHLIGHTS**

On November 8, more than 50 employee and employer representatives from the Membership Council attended the 12<sup>th</sup> Annual Meeting of the New Hampshire School Health Care Coalition in Concord. “Driving Change in the Healthcare Market . . . Employers and Employees Working Together” was the theme for the keynote speaker, Maureen Kenney, Benefits Solutions Manager for Hannaford Brothers. She stressed that employers must take a more active role in promoting wellness and insisting on quality healthcare. Employees must become more engaged and responsible for healthy behaviors. Currently, both play a passive role, simply purchasing and consuming health care services. Maureen gave examples at both Hannaford and Bath Iron Works in Maine on how employers, unions, health care plans and providers worked together to actively promote wellness and insisting on quality health care services from the provider community.

The Membership Council received important information about health care costs and trends, the financial statement for the prior plan year and the Coalition budget for 07-08. The representatives approved three benefit enhancements to the SCHOOLCARE plans and adopted

another plan design, all to be effective July 1, 2008 (See following article.)

Two new board members were elected by the Council: Dolores Moran Employee Representative from the Jaffrey-Rindge Cooperative School District; and Derek Patterson, an Employee Representative for the White Mountains Regional School District. The Board has five employer and five employee representatives. The current chair is Michael Trojano, Business Administrator for the Milford School District.

### **COUNCIL APPROVES BENEFIT CHANGES**

Beginning July 1, 2008 the following benefits will be added to all SCHOOLCARE plans: (1) Increasing the maximum number of chiropractic visits from 12 to 20 per person per year (July 1-June 30). The copay remains at \$10 per visit. (2) Adding acupuncture (subject to CIGNA coverage guidelines) as a new benefit, with 12 visits per person per year; maximum reimbursement per visit will be \$75. (3) Adding coverage for removal of boney impacted wisdom teeth, with reimbursement subject to reasonable and customary charges.



## NEW PLAN DESIGN

After considerable discussion, Membership Council Representatives approved an additional plan design for the SCHOOLCARE program: **The Open Access +**. To further encourage preventive care and management of chronic conditions the plan covers preventive services at 100% (no copays). There are also no copays for generic maintenance medications ordered through Tel-Drug. A large portion of our medical expenses are attributed to chronic conditions, such as high blood pressure, cholesterol, diabetes, asthma, depression and cardiovascular disease. When members are compliant with their medications, they live healthier lives and reduce overall costs through early diagnosis and treatment. Similar to an HMO, the plan provides in-network benefits only, but no referrals are required from your PCP to see CIGNA specialists. Other services are subject to an annual deductible, 20% coinsurance, with an out-of-pocket maximum limited to \$1,000 per plan year (individual), \$2,000 per family, after which all services are covered at 100%

The **Open Access +** can be offered in addition to the existing SCHOOLCARE plans, as a replacement for the current HMO or POS (OA), or as a stand alone plan. Each school district or town (in conjunction with their unions, where appropriate) should notify the Coalition by April 1 if they wish to offer the **Open Access +** to their employees. The premium is approximately 5% lower than the HMO plan.

*Visit the new SCHOOLCARE  
Website at [www.schoolcare.org](http://www.schoolcare.org)*

## ANOTHER ENHANCEMENT TO THE SCHOOLCARE PROGRAM

Identity fraud and theft continue to be not only the fastest growing crime in America, but the most insidious one, since victims often are not aware their identity has been compromised until thousands of dollars in purchases have been made in their name. As an example, the TJX breach affected 65 million Visa Cards.

Beginning January 1, 2008, the Coalition will provide, at no charge, to all subscribers and members of their household an Identity Fraud Expense Reimbursement Policy. This policy covers lost wages (since victims often must take time from work to resolve the issue), various fees and attorney costs, up to \$10,000 per person for each separate identity fraud incident. More details are available at the new SCHOOLCARE Website: [www.schoolcare.org](http://www.schoolcare.org), and your employer or employee representative will be distributing additional information. No sign-up is necessary. Coverage is automatic as of January 1, 2008.



## CIVIL UNIONS

Also, on January 1, 2008, under New Hampshire law a same-sex couple may enter into a Civil Union, which provides all the rights, obligations and responsibilities that are granted to a spouse under state law. This includes eligibility for enrollment in group health insurance. Qualified dependents may also be added to the plan. For more information or any questions contact SCHOOLCARE (See heading on first page for contact information.)

OVER