



Wisconsin Small Group and Dental Product Updates for July 2009

Our small group product portfolio continues to evolve to better serve the needs of our clients. Below is a summary of the changes effective July 1, 2009.

Group Size Factor

We've moved from three to two group size factors in Wisconsin. We now have factors for groups of one to five (1-5) and six to 50 (6-50). The six to 15 (6-15) band has been eliminated. Also, the group size factor changed from 1.0 to .98.

Medical Plan Benefit Changes

Convenience Care

Lower member copay for Convenience Care (CC) – convenience clinics, scheduled telephone visits and e-visits

- \$15 Office visit /\$5 CC
- \$20-\$25 OV/\$10 CC
- \$30-\$35 OV/\$15 CC
- \$40 OV/\$20 CC

Injectable/Implantable Birth Control

Coverage for these services is being moved to the office visit benefit to reduce member confusion regarding what benefit applies since these are administered in an office setting. Coverage will still be at 80 percent, however if a deductible applies to the office visit, then this will apply to the injection and/or device, as well. These drugs and devices are currently covered at 80 percent under the pharmacy benefit. As such, no deductible is applied because most of our plans do not have a separate R_x deductible.

There is no noticeable change for members with an office visit copay. They will pay their copay, plus 20 percent for the injection/device. For members on deductible coinsurance plans, they'll pay deductible and coinsurance on both the office visit and the injection/device. Previously, the deductible was not applied to the injection/device.

Palliative Care

We are implementing a new palliative care benefit for small group plans, which mirrors the same large group addition made in January 2008. Palliative Care focuses on developing goals of care, educating patients about end-of-life choices, pain control and symptom management. The benefit provides members up to eight (8) visits per year from RNs, social workers or case managers in their home. Unlike hospice care, members who use their palliative benefit can still pursue other treatment plans, no matter how aggressive.

Medical Plan Product Additions

HealthPartners consistently offers the most HSA options for your clients – and we're adding another option to meet your needs, which will allow your clients to mitigate the impact of deductible leveraging over time.

The following Empower HSA option has been added:

Embedded deductible HSA
\$2,500-80%

Medical Plan Area Factor Changes

As part of our annual rate filing analysis we have reviewed experience by area and made the adjustments listed below. No changes are being made to the number of areas. For counties, Barron and Rush moved from Area 3 to Area 4. Other details are listed below.

Area	Counties	Old Factor	New Factor
Wisconsin Area 1	Pierce, Polk, St. Croix	0.95	0.92
Wisconsin Area 2	Burnett, Douglas	1.05	1.02
Wisconsin Area 3	Ashland, Bayfield, Dunn, Sawyer, Washburn	1.10	1.10
Wisconsin Area 4	Barron, Chippewa, Clark, Eau Claire, Iron, Lincoln, Marathon, Oneida, Pepin, Price, Portage, Rush, Taylor, Vilas, Wood	1.15	1.15
Wisconsin Area 5	Adams, Buffalo, Crawford, Grant (northern only), Jackson, Juneau, La Crosse, Monroe, Richland, Sauk, Trempealeau, Vernon	1.15	1.18