

# INTEGRAsider

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*your connection to health related information from the* **INTEGRA Administrative Group**

**please make a note...**

**ALLIANCE PPO, LLC**  
*is now...*  
**ONENET PPO, LLC**

*Effective September 1, 2006, Alliance PPO, LLC changed its name to OneNet PPO, LLC (OneNet). Only the name of the network changed; there were no changes to the current addresses, telephone numbers, procedures, or participating health care professionals. They are the same network, with a new name.*

Due to the name change, INTEGRA will be putting OneNet on all ID cards in the coming year. Participating health care professionals will accept patients with ID cards that display either name until September 1, 2007.

We will also be updating the INTEGRA website to include both names (Alliance PPO and OneNet PPO) for the coming year (see [www.integratpa.com](http://www.integratpa.com)).

## SUBROGATION CLAIMS

Your Group Health Plan's subrogation and reimbursement rights need to be protected to the fullest extent. Subrogation is defined as "the assumption by a third party of another's legal right to collect a debt". These claims, because of their third party liability, can often be difficult and lengthy to process. Since subrogation is a highly legal and technical area of third party administration, in order for the claim to be handled correctly and successfully, it has to be looked upon as a "legal issue" and not just a routine aspect of processing a medical claim. Therefore, INTEGRA Administrative Group recently partnered with The Phia Group, LLC, nationally renowned claim recovery specialists, to assist us with our subrogation issues through personalized service, legal expertise and innovative recovery technology.

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## Student Eligibility

*It is that time of the year again to review student eligibility.*

INTEGRA Administrative Group (IAG) will send you a list of all dependents covered on your health plan, 19 years of age or older, attending an accredited college/university. It is important to review the list and determine if some have graduated or are no longer attending college. Please advise IAG of all persons who no longer meet the dependent qualification standards in your Plan Document so they can be terminated from medical/prescription drug coverage and promptly offered COBRA. It is our procedure to pend coverage for all students until we receive certification of full time status. This is done in September and January, the normal beginning of both college semesters. We usually do not ask for a certification of coverage unless medical claims are received. Please continue to review your group's student eligibility list and give IAG timely notices regarding those students no longer in college.

*Thank you for your kind assistance regarding this matter.*



*We manage healthcare!*

302-629-3518

[integratpa.com](http://integratpa.com)



## President's Corner

This is the second issue of our newsletter and since the first issue I have had quintuple by-pass surgery. The surgery was very successful and I had no heart damage, and have been given a positive prognosis for a long and healthy life with the proper diet, exercise and ongoing cholesterol and blood pressure medication and a reduction in my work schedule.

*I share this with you because I want to thank all of you who prayed as well as sent get well cards and flowers during my recovery.*

However, I also share this with you as a word of caution. Due to a family history of heart disease, I had

been going to my internist twice a year for over 30 years. In my mid-twenties, I was diagnosed with high triglycerides, cholesterol and with moderately high blood pressure. Therefore, along with my regular doctor visits, I have taken blood pressure and cholesterol lowering medication, had stress tests every five years and annual EKGs.

Then this year, I began to experience asthma like symptoms with bronchial spasms and some shortness of breath. When I visited my internist, he began treatment with inhalers and other medication but just as a precautionary step he scheduled me for a "non-treadmill nuclear stress test". This test is like a CAT scan of the heart. A chemical is injected which causes the heart to react under stress during which time the heart's reaction is recorded. Those pictures revealed a problem but not the severity of it. My cardiologist said I would need angioplasty or a stent but assured me that I was not a candidate for open-heart surgery. He scheduled me for a heart catheterization which revealed that I had over 14 blockages ranging from 75% to 95% in all major arteries. It was shocking to both of us that the quintuple by-pass was needed and it was only revealed by the catheterization.

Why is this important to you or someone you love? As you can see

from my story, my culprit was heredity and the fact that regular exams couldn't reveal the entire extent of my problem. I was fortunate to develop symptoms that allowed me to have some of the tests that revealed what was going on. I could have just as easily had a major heart attack and died without the lifesaving measures that were used to give me my life back.

*What about you? Do you have a family history of heart disease? Are you a little overweight? Do you have a regular exercise program? Are you having regular physicals? Are you taking medicine prescribed for you to control diabetes, high blood pressure, high triglycerides and cholesterol? Lastly, are you discussing openly with your doctor how to make sure your readings are accurate and that your risks for heart failure are being minimized?*

Hopefully, this article will cause you to think about your heart health or that of someone you care about and encourage you to ask probing questions of the physicians providing you or your loved ones care even though you think everything is under control.

Dave Smith, President

## SAVING CLAIM DOLLARS

INTEGRA has partnered with Preferred Medical Claim Solutions (PMCS), the nation's first and only **Advance Funded Provider program**. This program was created to process and negotiate settlements specifically on out-of-network medical claims. Through EDI connectivity, medical out of-network claims with a payment of \$100 or more are automatically extracted from the claim paying system following the adjudication process and forwarded directly to PMCS for processing of payment. Each claim is automatically reviewed for claim integrity, processed by qualified PMCS staff and upon provider acceptance, automatically returned to INTEGRA reflecting the lower PMCS Adjusted Payor Remittance Value. PMCS then funds a reduced payment settlement to the Provider within 3 to 5 days. The Provider agrees to transfer all ownership rights of the claim to PMCS, thereby eliminating any issues of balance billing, except for applicable deductibles, co-insurance and co-payments. When INTEGRA reimburses PMCS, the benefit payment is made payable to the Provider, but remitted to PMCS. The out-of-network claims are adjudicated at the out-of-network benefit level. This adjudication also helps the employee in a reduced out-of-pocket expense. We are in the process of "turning on" our client groups with PMCS. This is an opportunity to seamlessly reduce medical costs regarding out-of-network claims and save claim dollars. ■

### 2006 INTEGRA Employee Promotions

#### Cyndee Garrett

Senior Underwriting & Proposal Specialist

#### Terri Looney

Senior Proposal & Renewal Specialist

#### Teresa Marine

Assistant Claims Manager

#### Cindy Prag

Customer Service Manager

#### Kim Sheridan

WinFlex One Systems Manager

#### Vicki Taylor

Claims Manager

# Your assistance is needed!

INTEGRA Administrative Group (IAG), as your Plan Administrator, performs various functions on your behalf. One of the key elements in that role is to determine claim eligibility. Written communication to your covered employees is our best way to gather essential claims data.

For example, our claim analysts monitor whether an enrolled spouse or dependent has other insurance coverage that could be the primary payor. If this is the case, we also need the primary plan's explanation of benefits statement to coordinate payment to the provider if appropriate. Twice a year, we need full-time college student information. Other situations that may need the cooperation of your employees include checking for pre-existing health conditions or investigating accidental injury responsibility. This type of information is always requested from the employee and until we receive a response, processing of the claim is pending.

If IAG does receive the information prior to the one year claims submission deadline and all other requirements are met, the claims are processed and paid. Depending on the type of Stop Loss Contract your company has in place, claims that are incurred in the current plan year and paid in the next plan year could be excluded from coverage under the aforesaid contract. Therefore, you need to be aware of the specific and aggregate Stop Loss Contracts in place and this is especially the case as your group approaches the end of the Plan Year.

**To reduce the claims exposure to your plan, we recommend that you remind your employees of the importance of quickly responding to any request from IAG. You may want to include this in your company newsletter or send a friendly reminder with paychecks.**

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## **HIPAA** *Notice of Privacy Practices*

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INTEGRA Administrative Group, Inc. has provided a Notice of Privacy Practices for each client in the HIPAA Compliance Manual and on the INTEGRA website ([www.integratpa.com](http://www.integratpa.com)). All Plan Documents include this information in the Document itself, or in an Amendment to the Plan Document.

**The Privacy Rule requires a health plan to remind enrollees of the availability of its Notice of Privacy Practices, as well as how to obtain a copy, no less frequently than once every three (3) years.**

**Health Plans may satisfy this requirement in a number of ways, including by:**

- Sending a copy of their Notice of Privacy Practices.
- Mailing only a reminder concerning the availability of the Notice of Privacy Practices and information on how to obtain a copy.
- Including in a newsletter or other publication information about the availability of the Notice of Privacy Practices and how to obtain a copy.

For Clients (small health plans) that had until April 14, 2004 to first distribute their Notice of Privacy Practices, the compliance date for the triennial reminder notice requirement is April 14, 2007. Clients that became Self Funded after April 14, 2004, would count 3 years from the first notification to their enrollees.

Prepare now to meet this requirement using the most efficient means, such as including the reminder notice of the availability of the Notice of Privacy Practices in open enrollment materials, a newsletter provided to all members, or similar all-member mailings. ■

## **HIPAA** **SECURITY TIPS:** **PASSWORDS**

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It may come as no surprise that some of us out there have been using the same passwords for years.

With HIPAA Security rules now in place, the use of strong passwords has become even more critical. Although these rules only apply to systems that may have access to PHI (Protected Health Information); it's still a good practice for us in this day where threats may come from hackers, identity thieves and spyware.

A password "policy" for your organization that governs the creation and lifespan of passwords should now be enforced by your security officer. We recommend passwords be at least six characters in length and mix both letters and numbers and you may even use both upper and lower case. It is extremely important that you don't post your passwords where someone could easily read them; such as your monitor screen. ***Change your password often, we recommend at least every 3 months.*** Never share your password with co-workers unless directed to by your Security officer. If you are unsure if your password is considered strong enough, speak with your Security Officer for assistance. You may also visit this website as a tool for helping generate strong passwords.

[Http://www.winguides.com/  
security/password.php](http://www.winguides.com/security/password.php)

If your PC displays PHI, then a privacy screen may be helpful in public areas to prevent sensitive information from being viewed by unauthorized individuals. Another suggestion is to use your screen saver with password protection. We recommend a time setting of 10 minutes of inactivity as a reasonable average. ■

## SAFETY TIPS -

**STEER CLEAR OF  
WINTER DRIVING  
HAZARDS**

Authorities on the subject say the rules for vehicle maintenance and driving technique apply in all seasons.

But the penalty for not heeding them is more serious in winter.

With that in mind, consider this advice from the National Safety Council:

Before even considering driving in bad weather, make sure your vehicle checks out and all systems are working properly. Make sure you have all-season or snow tires, and that they are properly inflated.

Assemble your emergency kit. A plastic crate or tote bag will hold gloves, a scarf, knit cap, extra clothes, ice scraper, safety goggles,

flashlight, flares, jumper cables, water, and a first aid kit. You could add boots, blankets, a snow shovel and snow brush. A bag of sand or two pieces of burlap will give extra traction.

**Now ask yourself  
if you really have to go.  
Check the weather report and  
your own physical and  
emotional state. If you can  
postpone the trip, do so.  
If not...**

- **Buckle everyone up.**

The Insurance Institute for Highway Safety says kids under 12 should travel in the back seat in an age-appropriate safety seat.

- **Be gentle on your car.**

Turn everything off before starting the engine. Avoid braking too hard or too abruptly, and accelerate smoothly.

- **Double the 2-second rule** for the interval between your vehicle and the one ahead. Sometimes a 6-second interval is better. ■

## The Presidential PARDON

What do turkeys named Marshmallow, Yams, Stars, Stripes, and Gravy have in common? They have all lived a life of comfort after being pardoned by the President of the United States in a special White House ceremony.

The origin of this Thanksgiving tradition is unclear but some say it started when President Abraham Lincoln pardoned his son Tad's pet turkey.



**Happy Thanksgiving  
from the INTEGRA staff!**