

INTEGR@ INSIDER

1st Quarter 2007
Volume 2 • Number 1

your connection to health related information from the INTEGRA Administrative Group

HEALTH Advocate *@your service*

Have you ever felt overwhelmed with the complexities of the healthcare and insurance systems, particularly when you aren't feeling well or are worried about a loved one?

Do you have a parent or parent-in-law with health needs and a maze of insurance and Medicare issues?

Have you had a delay in the processing of your Social Security disability coverage?

Are you facing surgery, and want to find the best surgeon for your procedure that participates in your network?

Health Advocate was founded to help employers and their employees better navigate the clinical and administrative complexities of the nation's healthcare and insurance

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PHI What is that again?

Have you ever had a medical appointment and found it uncomfortable when the physician, or perhaps some other representative of his staff talked a bit too publicly of your condition for your comfort? Perhaps you have felt that the treatment you or a loved one is receiving is simply a personal matter and not something you wish to be shared with anyone else. These concerns are nearly universal, and it is such concerns that help us identify what PHI or rather, protected health information, is all about.

This portion of the HIPAA regulations requires you to ensure no persons without proper authority have access to PHI and that those

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A New Year's Check List...

Happy New Year! As we begin a new year here is a checklist to help track your group's eligibility. *Please notify INTEGRA regarding:*

- 1. Enrollments.**
- 2. Terminations.**
- 3. Changes-** Only 30 days to make most changes (marriage, divorce, birth of a child etc and please don't forget addresses)
- 4. COBRA payments** (important in order to keep claims payments turned on or turned off)
- 5. Student eligibility** (cobra must be offered if a dependent is no longer a full time student due to graduation or fewer course hours).

Plus: Check monthly bills against your payroll or your own checklist to make sure all pertinent changes have been made and pay your premium in a timely manner to keep the processing of claims running smoothly.

Please call your billing representative with any discrepancies on your bill or with any questions. We will be more than happy to help you. Don't forget we can manage your claims or premium payments through our ACH program to make weekly claim payments easier for you.



*We manage
healthcare!*

302-629-3518

integrapa.com



President's Corner

***A New Year,
new opportunities,
new ways
and new ideas to try out!***

***We like most
anything "new",
but we struggle
with change...***

The month of January, not just the day of January 1st, is dedicated year after year to ***EMBRACING CHANGE...*** of the seasons, of the year before us and of our focus going forward.

The INTEGRA management team and staff are excited about 2007 and the focus of our new products and service upgrades we are providing. ***Let me introduce you to just three new services in this newsletter.***

1. We have installed a new digital phone system to improve our customer service and provide shorter hold times and faster response times from Auto Administrator to the Provider community. We had maxed out the prior phone system and our continued growth made it

necessary to increase our line capacity.

2. We have responded to your request to add a Medical Debit Card to our Section 125 / Flexible Spending Account (FSA) and Health Reimbursement Account (HRA) administration. Our long time FSA software provider, MHM Resources, has developed and tested over the last two years, what we feel is the best and least expensive "Debit Card" available. It is nationally advertised as the "Take Care Card" and only qualified TPA's, like INTEGRA are able to offer it. Review the features below and call us to include this feature in your FSA or HRA plan.

- a.** Free to our current clients upon renewal.
- b.** No extra funding deposit necessary to begin the account.
- c.** Supported 24/7 by both a personalized website or a toll free phone response system
- d.** Can be used at approved retail chain stores (Walgreens & Target) for MOST prescriptions or medical copays without submitting a receipt to INTEGRA.

3. We have entered into a joint marketing partnership with ADP (Automatic Data

Processing), a world leader in human resource solutions. Our vision during 2007 will be related to providing our Third Party Self-Funded Health Care Administration to ADP clients and providing access to our clients of ADP's HR/Benefits Solution. With this web-based solution, enrollment, eligibility and billing can be managed across many locations, divisions, insurance carriers and benefit plans.

The ancient Greeks and the Carpathians used this first month of the year to reflect on their past, and to plan for the year ahead. They did this year after year after year. Our "repetition" if you will, of the planning process, has deep roots, that being, reflect on the past, plan for the future, and live in the present. However, the last piece we often forget, and it is critical—live in the present!

***Carpe Diem—seize the day,
seize the moment! Make the 31
days of January an amazing
adventure personally and
professionally.***

Regards,

Dave Smith, CLU, President



INTEGRA's

Charitable Contributions Committee

In 2006, President David Smith sanctioned the formation of the INTEGRA Charitable Contributions Committee.

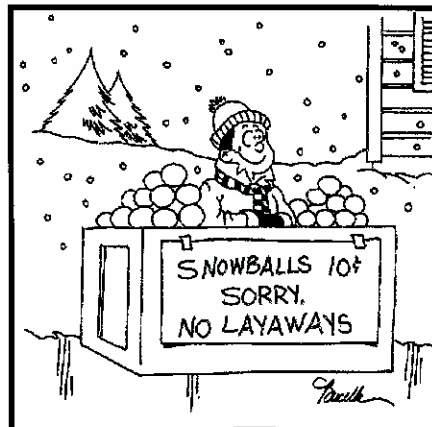
Our Mission Statement: We are an employee based group representing the heart of INTEGRA. Our purpose and desire is to support charitable causes and organizations that bring hope and relief. Through these opportunities we can make a positive difference in the lives of our communities. INTEGRA was able to lend a helping hand in 2006 to these following non-profit organizations: Royals Ministries and Mission, Seaford's Community Food Closet, Epworth's Christian School, WBOC TV 16's Bless Our Children, Angel Tree Ministries, Sussex County Habitat for Humanity & Bayshore Community Church's Outreach, "Feed My Sheep". We look forward to future opportunities in which to make a difference in our community.

PHI - CONTINUED FROM PAGE 1

with the proper authority take great care to protect and preserve it while in their care. Restricting access, encryption, and de-identification are just some ways you may choose to address the handling of PHI in your organization.

What constitutes PHI? Patient names, geographic locations smaller than a state, birth dates, date of death and dates of service, telephone numbers, fax numbers, email addresses, social security numbers, medical record numbers, patient account numbers, health plan beneficiary numbers, are just several examples of information that must be protected or restricted should it pertain to an individual's health care or records.

The inappropriate handling of PHI may be met with rather serious penalties and should not be taken lightly. We have reports via our website to authorized personnel that is relevant and still meet the encryption and de-identification standards for your protection.



HEALTH Advocate

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systems. Its comprehensive service helps members deal with clinical, insurance and administrative issues involving medical, hospital, dental, pharmacy and other healthcare. Designed to save clients both time and money, the program helps individuals get the most value from their healthcare benefits. When you call Health Advocate, you will be assigned your personal advocate who knows the ins and outs of health and insurance issues. They can provide assistance such as explaining tests and results, treatments and medications, and obtaining medical appointments as well as helping to find the right doctor for complicated medical cases.

Your Family is Covered Too!

An especially innovative feature of the program is coverage for employees' parents and parents-in-law, in addition to their spouses and dependent children. This expanded coverage for seniors is especially valuable to the employer and their employees given the growing impact of eldercare issues affecting the workplace. Health Advocate will help identify and make arrangements for community resources such as nursing homes for elderly parents and help members negotiate medical bills in advance for an uncovered procedure.

It is simple to use Health Advocate.

All you have to do is call them at
1-866-695-8622 (toll-free).

Log on to **www.integratpa.com**
and go directly to the
Health Advocate website
for more information.



110 S. Shipley Street
Seaford, DE 19973



A "Site" to
behold!

integratpa.com

What happened to the website?

INTEGRA has been working with Realized Solutions Inc. located in Bristol, Connecticut, to streamline and modernize our website. We also wanted to incorporate the beautiful branding designs of Rick Hill of the Hill Design Group. We appreciate the kind words we've been hearing and think it looks just awesome. Feel free to click around and try things out! If you have any suggestions you think could make it better, would like to be added to our testimonials section or just have a general question about where to find something, simply call or email and we'll get in touch with you.