

## Mandatory Eligibility Data Sharing with Medicare

The Medicare, Medicaid and SCHIP Extension Act of 2007, requires TPAs and insurers of group health plans to share eligibility information with CMS (Centers for Medicare and Medicaid Services) to assist Medicare in determining primary versus secondary payer responsibility. The effective date of reporting for group health plans is July 1, 2009. Required information includes the Beneficiary Medicare ID Number (HICN), (Beneficiary SSN if HICN is not available), Policyholder SSN, along with name, date of birth, Employer EIN and other information.

*Failure to comply will result in a penalty of \$1000 per day* for each individual for whom information should have been submitted.

INTEGRA will be complying with the quarterly reporting to CMS, *but will require clients to participate in efforts to collect Social Security numbers and Medicare ID numbers (HICN) and any additional information that is not currently available* in order to meet this requirement.

## 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.*

## YOUR GROUP HEALTH PLAN... ...always in good hands with INTEGRA and your BROKER!

INTEGRA Administrative Group, Inc. for the most part, has used the insurance brokerage community as our marketing arm regarding self-funded group health plans. This relationship continues to be a valuable asset to our employer clients. **WHY? Because, the employer has the best of two worlds:** the fully-insured marketplace through the **BROKER** and the self-insured marketplace through **INTEGRA**. This combination of quotes allows **INTEGRA** and the **BROKER** to provide a comparison of both marketplaces on a spreadsheet and present the best options from each insurance sector to the employer. Since proposals from both marketplaces tend to vary from year-to-year, the combined work of **INTEGRA** and the **BROKER** give the employer the renewal information he needs to make the right decision for his employees.



## FALL Health & Fitness

With the warmer summer months behind us, we should be taking advantage of the cool autumn weather, which is very conducive to outside exercise. It is important to maintain a weekly exercise routine through this season to help push you through the mundane months of winter. Incorporate some seasonally appropriate activities to your exercise routine for added fun and family time.

Take a trip to your local orchard (call ahead to see which pick-your-own fruits are ready for harvest). Before you begin picking fruit, take a brisk stroll through the rows to raise your heart beat. Take your children or the grandkids to a corn

maze, and try keeping up with them! Hiking is a great activity to do with a friend. If that isn't realistic because of your regional topography, try some high school cross-country trails. They include a variety of landscapes and are no more than a few miles. You can also take a bike ride through a local town, through a park or along a river's edge. Pack a lunch for a memorable day!

This time of year also gives us tasty seasonal produce that are healthy and fun! Raw apples are great as a snack, but keep the skin on or you'll lose 1/3 of the fiber. You can also make your own

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### 2008 Holiday Schedule

Please note that our office will be closed on the following days:

Thanksgiving Holiday  
NOVEMBER  
27th and 28th

Christmas Holiday  
DECEMBER  
24th, 25th and 26th

HAPPY HOLIDAYS!

## President's Corner

The Presidential election is only a few weeks away. Here is a quick resource of the candidates' positions on Health Care and related issues. The information presented is from an article written by Michelle Foust and Valarie Basheda of WebMD Medical News.

Regardless of which candidate you favor this election, *I encourage you to exercise your right to vote for the candidate of your choice.*



*Dave Smith*  
Dave Smith, President

### John McCain

US Senator from Arizona  
Republican Candidate

- Provide a variety of insurance choices – nationwide and across state lines – for people to choose from. The policies would be portable, following the individual, not the job.
  - Offer tax credits of \$2,500 (\$5,000 for families) to help pay for insurance coverage.
  - Establish a Guaranteed Access Plan (GAP) by working with governors to develop a model that states could follow to assure high-risk patients have access to health coverage.
  - Allow individuals and families to be in charge of what they pay for (current HSA concept).
  - Encourage greater competition and allow insurers to operate nationwide.
    - Require caps on medical malpractice suits.
    - Promote market solutions such as walk-in clinics in retail outlets, and shift some care to nurse practitioners and away from doctors.
  - Require transparency to compare medical outcomes, costs, and prices.
  - No decision regarding the government being allowed to negotiate with drug companies for lower drug prices under Medicare Part D (under current law the government is not allowed to do this relative to Part D).
    - Allow consumers to safely import prescription drugs.
    - Make generic drugs more readily available
    - Promote the use of information technology to help lower health care costs.
  - Reform payment systems in Medicare and Medicaid to pay for diagnosis, prevention and care coordination, not preventable medical errors or mismanagement.
  - Make sure that individuals are more responsible for their own health to help prevent chronic diseases.
  - Encourage parents to teach their children the importance of being healthy.
  - Undertake public health initiatives to combat obesity, diabetes, and smoking.

### Barack Obama

US Senator from Illinois  
Democratic Candidate

- Mandate health care coverage for all children.
  - Provide affordable health insurance that is portable, for every American, regardless of illness or pre-existing conditions.
    - Offer a new federal public health insurance program, similar to the health care program for federal employees, available to individuals and businesses who don't have other coverage.
    - Establish a "National Health Insurance Exchange" for private insurance. Participating insurers would have to offer benefits similar to those in the new public plan.
    - Require employers to contribute to workers' health care insurance.
    - Offer small businesses a refundable tax credit of up to 50% on premiums paid by business for employees.
    - Reduce catastrophic illness costs by reimbursing employer health plans for expenses that go above a certain threshold, as long as employers then use the savings to reduce their employees' health insurance premiums.
      - Improve access to programs to manage chronic conditions.
    - Update health information technology on an on-going basis.
      - Ensure full transparency by hospitals revealing quality, safety, and cost of care.
      - Use the federal government's bulk purchasing power to negotiate lower prices for prescription drugs for the Medicare Part D program.
      - Allow safe medicine to be imported from other developed nations.
      - Require federal benefit programs to use more generic drugs.
    - Encourage generic drugs to move quickly into the marketplace.
    - Leave Medicare intact.
    - Combat obesity, especially in children.

## UNIQUE IDENTIFICATION NUMBER

Due to concerns regarding the theft of Social Security numbers, INTEGRA does not currently print the Social Security number on ID cards. In order to further enhance security, INTEGRA will be assigning an Alternate ID Number to all members as a unique identification number. This number will be printed on ID cards produced at the time of the group renewal. It is our goal to have the program in place and tested by the end of September, 2008. INTEGRA will continue to use the Social Security number or the unique identification number internally for member claims and for identification during and following the conversion to the Alternate ID Number. Vendors that are affiliated with INTEGRA, such as CVS/Caremark (PharmaCare), will also be able to use either number for member identification. Some vendors, such as OneNet PPO, use the group name and number to identify INTEGRA members, and will continue to use that method of identification.

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applesauce by peeling, coring, and cooking the apples down. Pumpkin seeds are fun to eat after carving; they are packed with nutrients like iron, but be careful, 1 cup has over 700 calories. Cranberries, eaten fresh, contain the highest amount in beneficial nutrients, and have been proven good for your cholesterol. Winter squash has a high amount of Beta-Carotene (Vitamin A), important for vision and fighting viral infections. Vitamin B6, found in potatoes, is beneficial for both the brain and nervous system. B6 also helps athletic performance by assisting in the breakdown of glycogen.

The fall offers its own buffet of nutritional foods and is a great time of year to be outside and active. Use this season to your full advantage before winter comes knocking on the door.



## HALLOWEEN SAFETY

When most parents think about Halloween safety they think about cautioning children about such things as sharp objects stuck in apples, getting hit by a car, and going only to certain houses. Lesser known Halloween pitfalls include:

### Hand Injuries:

The American Society for Surgery of the Hand says injuries to the flexor tendons (these allow your fingers to bend) are up by 25% around Halloween. Most of the injured patients are between 7 and 15 years old.

These injuries could be from pumpkin carving which, done improperly, can cause serious deep puncture wounds. Parents can make pumpkin carving safer with inexpensive carving kits that provide tiny safety saws, rather than knives.

### Allergic Reactions:

Dermatologists say allergic reactions to face paint are common. Problems include symptoms of irritations such as redness and burning. They recommend testing the paint on an arm a few days before Halloween to see if there is a reaction. Always remove the paint before bedtime.

### Dangerous Costumes:

Each Halloween emergency room physicians see injured children who tripped on some crazy shoe, cape, or long skirt. They caution that one-size-fits-all costumes may not allow for the running around children do on Halloween.

### Other Helpful Tips:

Adding inexpensive reflective tape will help drivers see the child at night, especially if the costume is dark.

Always check to make sure that a costume's label says it's made of a flame-resistant material, such as nylon or polyester. And never let children use a candle as part of their costume.

## NOTIFICATION REQUIREMENTS

### ...under the Medicare Modernization Act (MMA)

*This is a reminder of ANNUAL notification requirements regarding Medicare Part D.*

INTEGRA has provided the creditable coverage notice on the website for your convenience.

- Distribute to all employees the creditable coverage notice provided by INTEGRA prior to November 15 each year and to direct employees to the website notice.

- Provide the notice to any MEI (Medicare Eligible Individual) that resides at a different address from the employee.

- Provide the notice prior to an individual's initial opportunity to enroll in Medicare Part D. (The Employer is aware of those employees turning sixty-five (65) and if they plan to continue actively at work and covered under the group health plan of benefits or retire and elect Medicare medical coverage. Notice of their Medicare Part D rights should be given upon retirement).

- Provide the notice prior to the effective date of coverage for any MEI who elects coverage under the group health plan (Notice may be handed out with the plan booklet and/or other enrollment materials) Note: the MEI could be a disabled spouse covered by Medicare or a new full time employee over age 65 covered by Medicare.

- Provide a hard copy notice or website address of the notice to any participant or MEI requesting such notice or address.