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**Making wellness work for you**

Did you know that life-style choices and preventable illness drive 71% of every dollar employers spend on medical benefits?\*

Improving the health of your employees and decreasing the cost of health-care coverage are achievable. Active involvement in a quality health and wellness program is the key to creating and maintaining a healthy workforce. The cost savings is dependent on how well you, your employees and your health plan work together as a team. We can help you to be successful in both of these missions.



**Providing the right care  
for all your employees**

You may currently have a wellness program in place. We can provide you with additional resources to enhance your existing program.

Studies show that 80% of overall health-care costs result from treating about 20% of the population. However, most health and wellness plans are designed for an appeal to the healthier 80% of the population. Our integrated approach to health and wellness examines and measures the needs of all of your employees, from the healthy and active to the chronically ill.

**Health maintenance –  
making wellness work  
for your employees**

On average 56% of the working population is cur-  
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**More coverage options for employers**

Through Geisinger Health Plan and Geisinger Choice, we offer a wide array of health coverage options.

Geisinger Health Plan Direct and Geisinger Health Plan Solutions are newer versions of the standard HMO. With GHP Direct, no primary care physician referral is required for covered services received within the Health Plan network. Solutions offers the preventive care coverage HMOs are known for, but the plan has a lower premium because of

cost-sharing for some other services such as hospitalization and diagnostic testing. Solutions Direct is also available, which doesn't require a referral for certain services.

Geisinger Choice PPO offers more flexibility in plan design and premium. Employers have the option to choose a plan with or without referrals required. Choice is available through Geisinger Quality Options, Inc., an affiliate of Geisinger Health Plan.

Retiree coverage for

employers is also available through Geisinger Gold. Businesses can select from several employer-funded options to provide coverage to their retirees. Geisinger Gold representatives can also meet with groups of retirees to discuss individual options that are available to them when retiree covered is not offered by the employer.

For additional information on any of these plans, please contact your Health Plan representative.

## Provider search update – thehealthplan.com

As our network continues to grow, the most up-to-date listing of providers and facilities is always available on our provider search page at thehealthplan.com.

Recently, the provider search section of our Web site has undergone a few changes in order to offer more features and more information.

To search for providers in our network, go to thehealthplan.com and click on the *Provider/Pharmacy search* option. You can then search by name, by county, by zip code or by entering provider information such as specialty.

When searching for primary care providers (PCP), new information is available. Our search now includes a PCP's hospital affiliations, the site

where he or she practices, a link to a map of the location of the site, and the hours of operation for that site. If a Quality Summary for the site is available, it will also appear on the same page.

Another new feature in the provider search section of the Web site is the *Customize a Provider List* option. As an employer, you can customize a provider list for your employees

based on their zip code and a search radius. The computer will generate a printable .pdf that lists all participating primary care and specialty care providers and hospitals in your specified area.

Keep in mind, in addition to searching for providers, this section of the Web site can also be used to search for hospitals, pharmacies and other facilities.



## Making wellness work for you

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rently healthy. But even those who are healthy may make poor lifestyle choices which will affect their health in the future. In fact, smoking related illnesses cost an additional \$75 billion in health-care costs annually.\* Our health maintenance programs focus on wellness and lifestyle choices including tobacco use, fitness and nutrition to keep your employees healthy.

At no cost, our wellness specialists will study your company's demographics, claims and utilization to determine what health related areas need to be addressed. A tailored employee survey and online health

risk assessment determine current areas of strength and weakness for both your employees and the company. All of this information is used to design and customize a program specific to the needs of your employees.

With Geisinger Health Plan and

Geisinger Choice, you get a health plan that values the health and wellness of both your employees and your business. Our unique mix of programs can positively impact lifestyle, improving your employees' health and quality of life while working to control your health-care costs. That's not just good for your employees, that's smart

for your business.

Suzanne M. Fisher, V.P. of Human Resources, Allenville Planing Mill states, *"As a result of our wellness program with Geisinger Health Plan, we have seen positive changes in our employees and their family members. These changes include weight loss, better eating habits, increased participation in company-sponsored events, and visible enthusiasm. The wellness program at Allenville Planing Mill has far exceeded our expectations!"*

Whatever your health concerns may be, we have a program to encourage your employees to achieve and maintain healthy lifestyles. Please call 570-371-7874 for more information on our programs.

\*Time Magazine, 6/14/07

*"As a result of our wellness program with Geisinger Health Plan, we have seen positive changes in our employees and their family members."*

Suzanne M. Fisher  
V.P. of Human Resources  
Allenville Planing Mill

## Fraud and abuse statement

In an effort to protect our members from health insurance fraud, Geisinger Health Plan maintains an Anti-Fraud Program. The Anti-Fraud Program is designed to help detect and eliminate fraud, waste and abuse.

Fraud, waste and abuse take on many forms and can be committed by members, employers or providers. Some examples include, but are not limited to:

- Misrepresenting information on an application form.
- Falsifying employment/eligibility records.
- Processing enrollment applications for family members.
- Manipulating submitted data on claims, referrals, or member

applications, affecting benefit or payment decisions.

- Falsifying claims or payments when seeking direct reimbursement.
- A provider billing for services not rendered.

GHP is committed to detecting fraudulent acts and will perform a thorough investigation to obtain evidence to support an allegation.

If you suspect fraud or abuse, you may contact us by:

- Email at [FA@thehealthplan.com](mailto:FA@thehealthplan.com)
- Call the Fraud and Abuse Hotline (800) 292-1627.
- Or send written correspondence to:  
Geisinger Health Plan  
Anti-Fraud Program  
100 North Academy Avenue  
Danville, PA 17822-3020

## COBRA continuation coverage reminder

Employers who have 20 or more employees must offer COBRA continuation coverage to an employee that has terminated. If an employee is eligible for COBRA, they are not eligible for Geisinger Health Plan's conversion plan until after they exhaust their COBRA eligibility period. If COBRA is offered and the employee denies it, they are not

eligible for our conversion plan.

If an employer has less than 20 employees, they are not required to offer their employees COBRA. In that instance, when an employee terminates, they would be eligible for our conversion plan immediately. For more information please contact your Health Plan representative.

## Keeping you informed about health care

### Health Hints

Health Hints is a monthly newsletter designed to provide timely health information for employers to share with their employees as an insert in a newsletter or as a payroll stuffer.

Each month, a new edition of Health Hints will be emailed to employers in a PDF format. Health Hints focuses on health topics such as diabetes, exercise, nutrition and safety and is a valuable resource for employees.

Anyone wishing to receive Health Hints should contact Geisinger Health Plan at (570) 271-8135 or e-mail [healthplan@thehealthplan.com](mailto:healthplan@thehealthplan.com).

### e-News

e-News is our electronic newsletter that helps you better understand local, regional and national managed care issues. The bulletin is issued monthly to ensure that you are up to speed with our ever-changing industry.

If you would like to receive this free information, send your e-mail address to: [healthbenefitsnews@thehealthplan.com](mailto:healthbenefitsnews@thehealthplan.com).

When forwarding your e-mail address, please include company name, location and title.

## Provider network update

Geisinger Health Plan is continually working to expand its network.

Listed below are some of the hospitals most recently added to the Geisinger Health Plan network.

- J. C. Blair Memorial Hospital in Huntingdon County
- Reading Hospital and Medical Center in Berks County
- Lancaster General Hospital in Lancaster County

In addition, we have expanded our contract with the Western Pennsylvania Hospital. The contract now includes Allegheny General Hospital, Western Pennsylvania Hospital, and Western Pennsylvania Hospital Forbes Regional Campus.

Together, these facilities bring about 1,150 providers into our network.

"These hospitals provide members with quality, affordable health care", says Michael Morucci, GHP's vice president of marketing and sales. "We are happy to offer these hospitals as health care choices for our members. The new contracts will allow our members to receive services close to home."

## Geisinger Choice offers new individual PPO

If you have employees who are not eligible for group coverage, we now have an affordable way for them to obtain health care coverage.

Geisinger Quality Options, Inc. (GQO), an affiliate of Geisinger Health Plan, introduced a new health plan for individuals who do not have access to group insurance coverage.

The new individual PPO plan, Geisinger Choice, gives consumers several plan options with various levels of coinsurance, deductibles, and premiums for as low as \$75 a month. The plan also offers 100% coverage of preventive care including mammograms, cholesterol screenings, immunizations and routine physicals. Individuals have a choice of adding maternity and prescription drug coverage. In addition, no referrals are required for specialist visits.

Through Geisinger Quality Options' Accessories Program, plan members also have access to health-related services

that usually aren't covered by traditional benefit plans. Members are eligible for discounts on chiropractic, acupuncture and massage therapy services, fitness center memberships, eyeglasses and contact lenses, Lasik surgery, baby safety products and Weight Watchers® programs.

"We are happy to offer individuals quality health insurance that is affordable," says Michael Morucci, GHP's vice president of marketing and sales. "Whether you are a recent college graduate, self-employed or a retiree who is not yet eligible for Medicare, Geisinger Choice offers an affordable option to meet your budget."

For more information about Geisinger Choice, individuals can call (800) 631-1656 or log onto [GeisingerChoice.com](http://GeisingerChoice.com).

## Send us your e-mail

You can forward your comments or suggestions about this newsletter to:

**businessupdate  
@thehealthplan.com**

or mail them to:

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