



# H.H.C. Group

## Health Insurance Consultants



Providing Current Information on Health Insurance Industry Issues and Legislation

## Louisiana Department of Insurance Approves H.H.C. Group's National Provider Network Card

The Louisiana Department of Insurance has approved Roffe Enterprises, Inc. t/a **H.H.C. Group's** National Network Provider Card. The Card can now be used in the state of Louisiana for patients who seek medical care and medical services beyond their primary PPO access area. With the addition of Louisiana, the National Network Provider Card is now available broadly throughout the U.S.

The Card is designed for use by healthcare plans to ensure their enrollees have access to quality care at discounted prices virtually anywhere in the U.S. With seven of the largest national PPO networks' logos on the card, members are able to choose from over 714,000 hospitals, healthcare facilities and healthcare

providers across the country. Enrollees simply go to the **H.H.C. Group** website to easily identify participating hospitals, facilities or healthcare providers in close proximity to wherever they are when they require medical attention. They just present their card to the provider who then files the claim per the instructions on the card.

"The National Network Provider Card benefits the enrollee and the Plan," said **H.H.C. Group** President and CEO Bruce Roffé. "Members can easily find quality providers when they are outside their primary service

*Members can easily find quality providers when they are outside their primary service area, and depending on how the plan designs its program, save significant money.*

– **H.H.C. Group**  
President and CEO  
Bruce Roffé

area, and depending on how the plan designs its program, save significant money. With the Card, the Plan provides an added benefit to its enrollees. Reversals are minimized and **H.H.C. Group** even customizes the provider network line-up to maximize savings for the individual Plan based on geographical utilization."

Importantly, the **H.H.C. Group** National Network Provider Card gives Payors a powerful tool for competing with the BUCAs to retain present business and secure new clients.

To learn more about the National Provider Network Card contact your sales representative or Joe Michaud, Executive Vice President of Sales, at 301-963-0762 ext. 110, or via e-mail at [j\\_michaud@hhc-group.com](mailto:j_michaud@hhc-group.com)

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# Employer Interest in ACOs Grows with Health Insurance Exchanges on the Horizon



The latest report from healthcare consulting firm Polakoff Boland and human resources consulting firm Aon Hewitt indicates that employers are looking more closely at accountable care organizations (ACOs) as they seek to continue offering healthcare benefits to their employees.

Seventy-seven percent of employers said they are likely to continue their health management programs even after health insurance exchanges are launched in 2014. Almost two-thirds (65 percent) of those responding said they were interested in looking at using ACOs as one alternative for delivering healthcare benefits to their employees.

Respondents cited both patient care and economics as reasons for their interest in ACOs. Eighty-two percent said quality of care while 81 percent indicated their interest was based on the ability of ACOs to manage healthcare costs. Two-thirds of respondents cited patient outcomes and just under half chose plan and provider transparency as additional reasons for considering ACOs.

"ACOs reduce cost by providing plan participants the right care at the right time," said Michael Cryer, MD,

Aon Hewitt's national medical director. "By improving access to primary care, plan participants can avoid emergency room visits, which results in a financial reward for the ACO and shared savings with the sponsoring organization or organizations."

The survey also asked employers about the factors they expected would have the greatest impact on employee acceptance. Eighty-seven percent of respondents felt having a primary care physician in the ACO would have either a critical or very important positive influence on employee acceptance. Almost 80 percent indicated that awareness of the reputation of the sponsoring organization would be critical or important while 71 percent believed having a number of ACO networks or models to choose from would have a positive influence on worker acceptance.

Many respondents also thought that there could be some factors that would negatively affect employees' acceptance of ACOs. Limiting patients exclusively to ACO network providers for services and care was cited by 74 percent of those responding while 66 percent said ACOs limited tract record would negatively impact acceptance.

"It's clear that ACO proponents need to educate the public about the trade-offs between networks," said Phil Polakoff, MD, MPH, MEnvSc, managing partner, Polakoff Boland. "ACO models help organizations reduce healthcare cost, waste and inefficiencies, as well as support the movement from volume to value-based approaches."

**H.H.C. Group** will continue to monitor and report on ACOs and on the implementation of health insurance exchanges.

## H.H.C. Group Introduces Fifty Cent EDI Claims Generation

Need to get a new claim into your claim system this instant? Want to be able to create an 837 file on the fly for routing to a network or a business partner? **H.H.C. Group** has the quick and easy answer.

Go to our website ([www.hhcgroup.com](http://www.hhcgroup.com)) and register. Once your account has been activated you can enter your claim information onto a HCFA or UB form. In a matter of minutes, our data entry system will create the 837 file and route it to your clearinghouse, directly to you via PGP encryption as an email attachment or via File Transfer Protocol (FTP) for inclusion into your claim system or for routing to one of your partners.

Have questions or want more information about this service? Contact Joe Michaud, Executive Vice President of Sales at [j\\_michaud@hhcgroup.com](mailto:j_michaud@hhcgroup.com) or 301-963-0762, ext 110.

twitter



**H.H.C. Group**  
is now on  
**Twitter**

Please follow us  
@HHCGroup

# Family Health Insurance Jumps To Over \$15,000 per Year

Employer-sponsored health insurance premiums increased an average of 9 percent for a family policy equaling over \$15,000 a year paid per family in 2010 according to the latest Kaiser Family Foundation survey.

The Kaiser Family Foundation/Health Research & Educational Trust 2011 Employer Health Benefits Survey uses information gathered from large and small employers across the U.S. to determine trends in healthcare coverage and costs. The 9 percent jump was more than four times the increase in real wages (2.1 percent) and almost triple the annual rate of inflation (3.2 percent).

According to Drew Altman, President and CEO of the Foundation, the sharp increase comes after four years of more moderate growth. "The big increase in premiums comes after one of the longest periods of moderation in premiums - four years in a row of

growth of 5 percent or less," We just don't know if this is a one-time spike or the beginning of a period of higher increases," said Altman.

While the report details the size of the increase, it does not address the causes. Altman hypothesized, however, that insurers may have anticipated a stronger economic recovery in 2011 resulting in a spike in utilization of health services. Given that utilization has stayed relatively low and the economy continues to struggle, insurers may possibly seek lower premium increases in 2012.

"If I had to guess, I'd say next year's increase will be lower since because the recovery has slowed utilization has come back down and premiums are likely to come back more into line with what actual utilization is," said Altman. "One of the things we can say about the premium increase this year is that it is not because of the Affordable Care Act. That stands to reason because most of the law will not be implemented until 2014."



Looking at the picture longer term, family premiums have more than doubled (+113 percent) over the last decade from \$7,061 to \$15,073 in 2010. Average employee contribution for healthcare benefits rose at an even faster rate (+138 percent) than the premium rate growing from \$1,787 in 2001 to \$4,129 in 2010. Over the same period, average workers' wages have grown only 34 percent while inflation has risen at a slightly slower 27 percent rate.

**H.H.C. Group** will continue to monitor and report on trends in healthcare premiums and costs.

## Make H.H.C. Group Your IRO Solution

New health reform rules requiring insurers to contract with at least three (3) accredited Independent Review Organizations (IRO) are quickly coming into effect.

As a URAC accredited IRO since 2006, **H.H.C. Group** is well equipped and qualified to service all of your Independent Review needs. Whether you require a review to determine the medical necessity or appropriateness of a particular claim, or there are questions related to the service or treatment being covered by your plan, **H.H.C. Group** is here to meet your needs.

For more information on our Independent Review Program, contact your sales person or the MRP Department at [MRP@hhc-group.com](mailto:MRP@hhc-group.com).

## Heather Wilson Joins H.H.C. Group as Regional Vice President of Sales

**H.H.C. Group** is pleased to announce the addition of Heather Wilson as Regional Vice President of Sales. Heather will be responsible for new sales and client services for insurers, TPAs, self insured companies, ERISA plans, HMOs and government entities in the Western United States.

Heather brings the experience and knowledge gained the last four years generating savings for clients as Claims Manager at a national cost containment company in the Western U.S. Before entering the healthcare arena, Heather worked as copywriter and event planner for a design and advertising agency.

"We are excited to bring Heather on board to help **H.H.C. Group** expand our relationships on the West Coast. Her experience working with providers, payors and internal cost containment operations will be a valuable asset to our clients," said Michael Scott, Vice President of Sales.

# Medical Review Program

While costs may be increasing, *H.H.C. Group* continues to find savings for our customers through our many cost containment programs. For more information on how our programs can assist you, contact your sales representative or Joe Michaud, Executive Vice President of Sales, at 301-963-0762 ext. 110, or via e-mail at [j\\_michaud@hhcgroup.com](mailto:j_michaud@hhcgroup.com).

The examples shown demonstrate recent savings achieved through our *Medical Review Program*. If a claim is unusually high and the provider will not negotiate or does not participate in any of our 230 plus contracted PPOs, the claim may be a good candidate for a *Line Item or Comprehensive Bill Review*. Please contact your sales representative or the Medical Review Program Department, at 301-963-0762 ext. 102 or via e-mail at [mrp@hhcgroup.com](mailto:mrp@hhcgroup.com) for more information on these programs.

Line Item Bill Review Savings Examples:		
<b>Case A: Cont Mech Vent 96+ Hrs</b>		
<b>Case B: Endovascular Implantation of Graft in Thoracic Aorta</b>		
<b>Case C: Urethral Catheterization</b>		
	Bill Amount	Recommended Denial
Case A:	\$798,010.56	\$143,198.33 or 18%
Case B:	\$277,740.32	\$16,169.00 or 6%
Case C:	\$103,905.00	\$5,839.00 or 6%

## Negotiation and Repricing Savings Examples

The examples shown below demonstrate recent savings achieved through our *Negotiation and Repricing Services*. If you are currently using only one of our many services, please contact your sales representative or Joe Michaud, Executive Vice President of Sales, at 301-963-0762 ext. 110 or via e-mail at [j\\_michaud@hhcgroup.com](mailto:j_michaud@hhcgroup.com), to find out how to access all of our health care cost containment services.

September 2011 Examples			
Type of Service	Amount Billed	% Saved	Savings
<b>NEGOTIATION</b>			
	\$121,528.63	40.0%	\$48,628.63
	\$ 65,430.00	65.7%	\$43,016.56
	\$105,125.32	40.1%	\$42,125.32
	\$49,725.00	61.5%	\$30,587.51
<b>REPRICING</b>			
	\$ 110,119.50	66.4%	\$73,067.78
	\$ 32,022.62	97.2%	\$31,127.62
	\$142,462.00	20.0%	\$28,492.40
	\$ 24,975.00	96.3%	\$ 24,059.66



# Three Star Preferred Provider Program Additions

One of the strengths of **H.H.C. Group** lies in its relationships with providers. We are pleased to announce the following new program members.

**Albany Health Care**  
Albany, LA 70711

**Lake Norman Surgical Assisting**  
 Mooresville, NC 28115

**Robert Gordon**  
Dublin, OH 43017

**Bagdig Baghdassarian**  
Great Neck, NY 11021

**Lawrence A. Wright, MD**  
Houston, TX 77027

**Robert S. Lee, PAC**  
Irving TX 75063

**Beacon Behavioral Hosp**  
Slidell, LA 70458

**Leger James W., DC**  
Prairieville, LA 70769

**Snezana Zubic**  
Chicago, IL 60694

**Brookhaven Radiology**  
Brookhaven, MS 39603

**Mount Nittany Physician Group**  
Hermitage, PA 16148

**St. Charles Surgical Hospital**  
Metairie, LA 70011

**Cardiodx, Inc.**  
San Jose, CA 95161

**Northern Michigan Anesthesia**  
Iron Mountain, MI 49801

**Steven Harrell, MD**  
New Albany, IN 47150

**Carlos R. Hamilton III, MD**  
Belfast, ME 04915

**Nursing Specialties**  
Lafayette, LA 70508

**TGZ Acquis Co**  
Cherry Hill, NJ 08034

**Crescendo Bioscience, Inc.**  
San Francisco, CA 94083

**Oh Sei C, MD**  
Vidor, TX 77662

**Tristate Anesthesia Solutions**  
Evans, GA 30809

**Eunice Medical Laboratory, Inc.**  
Eunice, LA 70535

**Orthopaedic Ambulatory Surgery**  
Canton, OH 44718

**Vision Pro**  
Spring, TX 77379

**Forterus**  
Temecula, CA 92591

**Paige Carson**  
Winnboro, LA 71295

**Weil Michael**  
Slidell, LA 70461

**Greater Florida EM**  
Atlanta, GA 30384

**Rebecca Dimundo**  
Santa Monica, CA 90404

**IV Solutions**  
Deerfield, IL 60015

**Reprosource Fertility Diagnostics**  
Woburn, MA 01801

## Contact Information

Additional product/services information: visit [www.hhcgroup.com](http://www.hhcgroup.com) or call 301-963-0762 ext. 110.

Repricing support/assistance: please e-mail [appeals@hhcgroup.com](mailto:appeals@hhcgroup.com) or call 301-963-0762 ext. 212.

Medical Review Program support/information: please e-mail [mrp@hhcgroup.com](mailto:mrp@hhcgroup.com) or call 301-963-0762 ext. 102.

Claim referral submission: please e-mail [referrals@hhcgroup.com](mailto:referrals@hhcgroup.com) or call 963-0762 ext. 131.

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