



Rates increasing

We all know the cost of medical care is rising – we read about it in the paper, and most of us have seen our own health insurance premiums, copayments, and deductibles go up. National health care expenditures are expected to nearly double over the next 10 years. That’s largely due to the increased use and cost of prescription drugs, advances in medical technology and treatments, hospital equipment and services, increased specialty care, over-use of emergency rooms for non-emergencies, and other factors.

On July 1 rates for ISMA/Anthem medical plans will increase as listed below; rates for the dental plan will be held.

PPO 1000.....	8.80%
PPO 1500.....	7.23%
PPO 2500.....	9.48%
PPO 5000.....	8.24%
Other Medical Plans	12.40%

Rates for some groups will also be affected by a decrease or increase in risk class based on claims experience. Subscribers who attained age 30, 35, 40, 45, 50, 55, or 60 between July 2, 2007 and July 1, 2008 will see a further rate change.

The enclosed Plan Options and Rates report provides rates for your current plan selection and all alternatives.

For information on how to change plans, see article entitled **Submit applications, changes by June 30.**

Check us out online at
MyInMed.org
Expert advice, products and more to help you manage your practice. Please visit the new ISMA Insurance Agency website for additional member resources.



Take note of these benefit adjustments

On July 1, ISMA will make the benefit adjustments listed below. If you have the PPO 1000, PPO 1500 or PPO 2500 plan, please note that the Out-of-Pocket Maximums will be raised to help control premiums, although the new maximums will still be more generous than most plans with similar deductibles on the market.

Plan	Revision
Traditional 250	Discontinuing this plan - moving participants to Traditional 500
PPO 1000	Raising Out-of-Pocket Maximums ¹
PPO 1500	Raising Out-of-Pocket Maximums ¹
PPO 2500	Raising Out-of-Pocket Maximums ¹ Changing 30-day prescription drug non-formulary copay from 50% (minimum \$50, maximum \$100) to \$60
PPO 5000	Changing prescription drug benefit. Currently prescription drug charges are subject to deductible and coinsurance; changing to copay benefit. ¹
HSA PPO 3500/7000	Adding this new plan with higher deductible and Out-of-Pocket Maximum than current HSA plans ¹

¹See the ISMA Medical, Dental and Life Insurance brochure for details.

Submit applications, changes by June 30

July 1 is the one date each year on which subscribers may request changes in medical plans. It is also the only time employees who previously waived coverage can enroll, and insured employees who previously waived coverage for dependents can add them without a special qualifying event. Subscribers may also add or delete Dental, or delete dependents. All requests for July 1 changes must be postmarked by June 30.

The enclosed Plan Options and Rates illustration provides rates for your current plan selection and all other available plan options.

To renew your current option, simply pay the enclosed invoice by June 30.

To request a change for your entire group (i.e., change medical plans or add dental), fax a written request to Jolene at ISMA, 317-261-2235 or e-mail jcollins@ismanet.org. If requesting an upgrade in medical plans (a change to a plan with a higher premium), include completed Anthem Enrollment Applications*.

Please keep in mind when you change to a plan with a higher deductible that any future request to change to a plan with a lower deductible will require a completed Anthem Enrollment Application and Underwriting approval.

To request a change for specific employees (i.e., add dependent), fax a completed Anthem Enrollment Application* to the ISMA Insurance department at 317-261-2225.

*Print an Enrollment Application from the Health Administration menu at My-InMed.org or call ISMA at 800-257-4762, ask for the Insurance department, and request to receive by fax or mail.

F.A.Q.

To help us serve you, the following is a list of Frequently Asked Questions and Answers. If you have other questions, please call your agent or ISMA at (800) 257-4762 and ask for the Insurance dept, or email jcollins@ismanet.org or dmallinckrodt@ismanet.org.

Q How does age affect rates?

A Age has a direct impact on your rates. If you attained age 30, 35, 40, 45, 50, 55 or 60 between 7/2/07 and 7/1/08 your renewal premium is based on a higher age bracket and on a higher rate.

Q What is a risk class?

A A risk class is assigned to each new group to adjust rates based on medical history. Risk classes for existing groups are reviewed annually based on claims history. Risk classes are used so that we may offer the most competitive rate possible for each group.

Q How can we reduce our rates?

A If you are in either of the Traditional medical plans, consider changing to a PPO plan. Over 96 percent of our subscribers are in PPO plans. This change will reduce your rate by about 10 percent and will add copay benefits for Office Visit, Urgent Care, Emergency room and annual Vision exams. Or, change to a medical plan with a higher deductible. Finally, consider a Health Savings Account (HSA) plan.

Other insurance needs?

ISMA Insurance Agency is dedicated to providing comprehensive insurance services to Indiana physicians, their families and their firms. Please contact us if we can be of service.

MyInMed.org

(877) 647-2242 toll-free

(317) 471-4229 local

360° Health® - A New Direction in Care

On July 1, 360° Health - the most robust benefits program in the industry to comprehensively address preventive care, health improvement and care coordination - will become an automatic enhancement to your Anthem plan.

Consumer response to 360° Health has been extremely positive. Where Anthem health plans in other states have already introduced 360° Health, 95% of members enrolled in a program found it to be helpful. And 85% have either reached a health goal or have seen an improvement in their health.

Core programs that will automatically become part of your plan beginning July 1 include:

24/7 NurseLine - When you need answers right away, you have direct, round-the-clock access to a skilled registered nurse with an average of 19 years of nursing experience. It's toll-free and always confidential.

ConditionCare - You are not alone when facing asthma, diabetes, chronic obstructive pulmonary disease, coronary artery disease or heart failure. You'll have their own registered nurse to help you manage the condition and improve quality of life.

ComplexCare - This team of nurses specializes in managing the complex needs of members with multiple health conditions. With one-on-one attention and coaching, a nurse will help develop a personal care plan to reduce that risk.

MyHealth@Anthem - Finding health info online can sometimes feel like using a dictionary that's not alphabetized. The MyHealth@Anthem section of www.anthem.com makes it easy for you to find the health and wellness info you need to stay healthy and motivated.

Future Moms - This award-winning maternity program gives expectant mothers expert support and advice for every stage of pregnancy.

For more information, go to www.Anthem.com on or after July 1, log in, and click the **360° Health** tab. Not a registered user? Go to www.Anthem.com, click the **Register button and follow the prompts. Your online account will give you access to detailed information about your plan, claims, network providers, 360° Health tools, pharmacy, and more.**

**For More Information**

Call your agent, whose name and phone number are listed on your invoice. Call the ISMA at (800) 257-4762 and ask for the Insurance department. Email jcollins@ismanet.org, dmallinckrodt@ismanet.org, or tmartens@ismanet.org. Or visit MyInMed.org.

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Association