



Rates increasing

According to a November, 2008 Employee Benefits Market Survey by The Council of Insurance Agents & Brokers (CIAB), 82 percent of benefits consultants responding said during the previous six months, prices increased for small groups with 50 or fewer employees, with over half of the increases falling in the 11-20 percent range.

A survey published by Milliman in November, 2008 estimated premium rate increases for January, 2009 renewals at 10.7 percent to 12.1 percent for PPO plans.

On July 1 rates for ISMA/Anthem medical plans will increase by 11.58 percent. This is consistent with the surveys by CIAB and Milliman. Rates for the dental plan will be held.

Rates for some subscribers 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, 2008 and July 1, 2009 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.**

Take note of these plan changes

On July 1, ISMA will make the following plan changes.

Plan	Revision
PPO 250	Discontinuing this plan due to low participation - moving participants to PPO 500
Traditional 500	Discontinuing this plan due to low participation - moving participants to PPO 500 (or participants can select Traditional 1,500)
HSA 3,000/6,000	Discontinuing this plan due to similarity to Lumenos HSA 3,000/6,000 - moving participants to Lumenos HSA 3,000/6,000 (or participants can select HSA 3,500/7,000)
PPO 10,000/20,000	Adding this new high deductible plan featuring office visit copay, prescription drug copay, high deductible and out-of-pocket maximum to minimize premium.
HSA PPO 5,000/10,000	Adding this new HSA-compatible high deductible plan featuring preventive care benefit, high deductible and out-of-pocket maximum to minimize premium. Ideal for subscribers who have accumulated funds in a Health Savings Account.

See 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 subscribers can add dependents 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 in medical plans or to add or delete dental, circle your new selection, sign, and date the enclosed Plan Options and Rates report and return in the provided reply envelope with your payment; do not include your original invoice. If requesting an upgrade in medical plans (a change to a plan with a higher premium) or the addition of dependents, you must include a completed Anthem Enrollment Application* with your request.

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.

*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.

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.



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 7/2/08 and 7/1/09 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 subscriber to adjust rates based on medical history. Risk classes for existing subscribers are reviewed annually based on claims. Risk classes are used so that we may offer the most competitive rate possible for each subscriber.

Q How can we reduce our health care costs?

A Change to a medical plan with a higher deductible and out-of-pocket maximum. Or consider one of the HSA plans, which are compatible with Health Savings Accounts (HSAs). HSA plans cover preventive care but premiums are kept low because all other charges apply to deductible. Contributions into a Health Savings Account are tax deductible.

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

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While you're logged on to anthem.com, remember to check out the savings at SpecialOffers@Anthem. You'll find discounts on prescription eyeglasses, fitness memberships, books, safety products and more.

Don't forget to add the baby

Anthem covers children for 31 days from the date of birth for newborns. But don't forget to call the ISMA to officially add your newborn within 31 days of the date of birth for newborns or within 31 days of placement in your home for newly adopted children.

Prescriptions for self or family members

We want you to know that like most if not all other insurers, Anthem excludes coverage for prescription drugs prescribed by a member of your immediate family, including your spouse, child, brother, sister, parent, or self. To be eligible for benefits, prescriptions must be written by another physician.

For More Information

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.

