



# PluggedIn

April 22, 2009

Individual Medical

## *Retain Customers with One Decreasing Deductible*

Clients eligible for One Decreasing Deductible will see reminders in their renewal letters beginning this month for plans renewing in July. One Decreasing Deductible credits, which lessen the amount of the plan deductible clients actually pay, are a great tool for keeping clients on Assurant Health plans.

Please remind your agents about One Decreasing Deductible credits and ask them to explain to clients how the credits save on out-of-pocket expenditures for renewing customers. With credits issued twice a year, it really pays to stay with Assurant Health!

[Back to top](#)

Individual Medical

## *New Agent Guide Available*

An updated Agent Guide is now available on Find a Form at [www.assuranthealthsales.com](http://www.assuranthealthsales.com). Refer to the Guide for information on policy administration, billing and coverage changes.

[Back to top](#)

Individual Medical

## *Updated Enrollment Forms*

All Individual Medical enrollment forms and Tele-App packets have been updated with a revision date of January 2009. These new forms should be used immediately. Please order updated forms for your state and destroy old forms. Old forms are no longer accepted.

[Back to top](#)



In this edition:

*Retain Customers with One Decreasing Deductible*

*New Agent Guide Available*

*Updated Enrollment Forms*

*Air Ambulance Network Provides Personalized Level of Care*

*New Applications for Tennessee Small Groups*

*Network Updates*

*continued*



This topic is available in your Agent Library. The Agent Library offers you and your agents many interactive voiceover presentations about Assurant Health products, technology and processes. Agents are welcome to share the product presentations with their clients. Log on to [www.assuranthealthsales.com](http://www.assuranthealthsales.com) and click Agent Library.

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Individual Medical, Small Group, Short Term Medical

### *Air Ambulance Network Provides Personalized Level of Care*

With most Assurant Health plans, your customers have access to life-saving care. When a traumatic injury or critical illness strikes and requires emergency transportation, flight for life services are typically called upon. Once stable, air ambulance transport between two medical facilities may be required if the medically necessary care is not available locally.

To help customers through this stressful time, Assurant Health has contracted with a network of approved, accredited air ambulance providers who will get your customer from hospital to hospital, anywhere in the U.S. Each flight is staffed with highly trained medical personnel and flight crews that use state-of-the-art equipment onboard a well-maintained aircraft—all ensuring the best care possible. **This service is especially valuable to your customers in rural areas.**

When care is needed, a single point of contact will:

- Communicate with the family and medical facility to assess the patient's current medical condition and any special needs, and
- Coordinate "bed to bed" service including arranging ground transportation, private air ambulance, specialized medical care during transport and any other necessary incidentals

This air ambulance network is not used in emergency flight for life situations. The air ambulance network is available to all new and existing customers with Individual Medical, Short Term Medical and Small Group plans that offer air ambulance benefits.

[Back to top](#)

Small Group

### *New Applications for Tennessee Small Groups*

To comply with Tennessee regulations, new and existing groups in Tennessee must use new applications, effective immediately.

- Group insurance employers should use form 50100-TN
- Group insurance employees should use form 50200-TN
- Dental-only employers should use form 50300-TN
- Dental-only employees should use form 50400-TN

The new applications are available now on Find a Form and in Supply. Please share this news with your agents and ask them to discard any previous applications. Applications already started on old forms will be accepted through July 2009.

[Back to top](#)

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### **District of Columbia**

Effective June 1, 2009, for Individual Medical and July 1, 2009, for Small Group, HealthLink will be expanded into the Washington, D.C. market to include ZIP codes 200, 202-205.

### **Georgia**

The Premier Health network has been acquired by MMO (Medical Mutual of Ohio). Effective May 1, 2009, the network will be known as CHP Direct/SuperMed PPO. New ID cards were sent to existing business on April 15.

Effective June 1, 2009, for Individual Medical and August 1, 2009, for Small Group, Great-West Healthcare Network will be expanded into the Chattanooga market, ZIP code 307.

### **Kansas**

Freedom Network Select (FNS) is a new network effective August 1, 2009, for Small Group. It will be available in the Kansas City, KS, market, including ZIP codes 660-662.

### **Kentucky**

Highlands Wellmont Health Network (HWHN) is a new network effective June 1, 2009, for Individual Medical. With this introduction, HWHN brings key hospital systems at much more competitive rates. It will be available in Western VA (KY): (41804, 10, 12, 15, 19, 21, 24-26, 32-33, 35, 37-38, 40, 45, 48-49, 55, 58).

### **Michigan**

Physicians Care Network (PCN) is a new network effective June 1, 2009, for Individual Medical and August 1, 2009, for Small Group. Some of the key facilities participating with this network include:

- Spectrum Health Campus
- Bronson Methodist Hospital
- Edward Sparrow Hospital Association
- Munson Medical Center

PCN will be available in the following markets/ZIP codes:

- Flint: (48401, 10, 13, 16, 19, 22, 26-27, 32, 34, 41, 45, 50, 53-54, 56, 65-72, 75), 486-487
- Grand Rapids/Muskegon: 493-495
- Kalamazoo: 490-491
- Lansing: 488-489
- Rural MI: 496-497

### **Missouri**

Freedom Network Select (FNS) is a new network effective June 1, 2009, for Individual Medical and August 1, 2009, for Small Group. It will be available in the Kansas City, MO, market including ZIP codes: 640-641, (64401, 40, 43, 48, 84), (64501-08).

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**North Carolina**

Effective June 1, 2009, for Individual Medical and August 1, 2009, for Small Group, First Health and Tennessee Healthcare are being expanded into ZIP code 28906.

**Ohio**

Medical Mutual of Ohio (MMO) has changed the name of its SuperMed Plus network. Effective May 1, 2009, the network will be known as SuperMed PPO. New ID cards will be sent to existing business later this year.

**Oklahoma**

ENID Select Network is a new network arrangement with the St. Mary's Regional Medical Center effective June 1, 2009, for Individual Medical and July 1, 2009, for Small Group. It will be available in the following markets/ZIP codes:

- Enid: (73027-28, 44, 50, 56, 58, 63, 73), (73646, 54, 58, 59, 63, 67), 737
- North Rural (73061, 77), 738, 746

**Pennsylvania**

Effective June 1, 2009, for Individual Medical and August 1, 2009, for Small Group, Great-West Healthcare Network will expand into the Philadelphia market, including ZIP codes 189-191, 193-194.

Effective June 1, 2009, for Individual Medical, First Health will be expanded into the following markets/ZIP codes:

- Altoona: 155, 159, 166, 168
- Erie: 158, 163-165, 167
- Harrisburg: 170-172, 178
- Lancaster: 173-176
- Lehigh Valley: 180-181, 183
- Northeast PA: 169, 177, 182, 184-188
- Pittsburgh: 150-154, 156-157, 160-162
- Reading: 179, 195-196

**South Carolina**

The Premier Health network has been acquired by MMO (Medical Mutual of Ohio). Effective May 1, 2009, the network will be known as CHP Direct/SuperMed PPO. New ID cards were sent to existing business on April 15.

**Tennessee**

Highlands Wellmont Health Network (HWHN) is a new network effective June 1, 2009, for Individual Medical and July 1, 2009, for Small Group. HWHN brings a key hospital system at much more competitive rates. It will be available in Johnson City, TN: 376, (37711, 31, 43-45, 65, 78), (37809-11, 13-16, 18, 57, 60, 69, 73, 77, 91).

Effective June 1, 2009, for Individual Medical and August 1, 2009, for Small Group, Great-West Healthcare Network will expand into the Chattanooga market, ZIP codes 373-374.

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## **Texas**

Effective June 1, 2009, for Individual Medical and July 1, 2009, for Small Group, HealthLink will be expanded into the following markets/ZIP codes:

- San Antonio: 780-782, 788
- West TX: 768-769, 795-797

Some of the key facilities participating with this network are:

- Medical Center Hospital in Ector (West TX)
- Midland Memorial Hospital (West TX)
- Abilene Regional (West TX)
- Methodist Hospital (San Antonio)
- Baptist Hospital (San Antonio)
- University Health System (San Antonio)

## **Virginia**

Highlands Wellmont Health Network (HWHN) is a new network effective June 1, 2009, for Individual Medical and July 1, 2009, for Small Group. HWHN brings a key hospital system at much more competitive rates. It will be available in Western VA: 242, (24316, 27, 40, 61, 77), (24601-09, 12-14, 19-20, 22, 24, 27-28, 30-31, 34-35, 37, 39-41, 46-47, 49, 51, 56-58).

## **Wisconsin**

Effective June 1, 2009, for Individual Medical, Trilogy will be expanded into additional ZIP codes within the Milwaukee market: (53557, 79), (53916, 22, 33, 56, 63).

## **Wyoming**

The Wyoming Medical Center, based in Casper, WY, has signed a contract with First Choice of the Midwest effective April 1, 2009. The Wyoming Medical Center is the second largest facility in the state of Wyoming, with 150 doctors on staff offering access to 50 specialties. The Wyoming Medical Center is a full-service acute care facility treating thousands of people in Casper and the surrounding counties.

[Back to top](#)