Supreme Court Rules, Healthcare Reform is Here to Stay

HealthSmart Prepares for New Changes to Self-Insured Plans

The Patient Protection and Affordable Care Act (PPACA) places new mandates on employers sponsoring self-funded employee health plans. After this summer’s dramatic Supreme Court ruling, it appears that healthcare reform is here to stay. HealthSmart is prepared to handle PPACA’s mandates—both as a company and for our clients. Over the next several months, HealthSmart is focused on the following:

**Plan Amendments.** Many of PPACA’s mandates require our clients to amend their plan documents. HealthSmart is assisting our clients in making these amendments, including amendments for dependent coverage to age 26, removal of lifetime and annual limits, coverage of preventive services without cost-sharing, and changes in internal and external appeals requirements.

**Summary of Benefits and Coverage (SBC).** This is a short, easy to understand representation of plan benefits and coverage produced in a standardized template. HealthSmart is offering to create our clients’ customized SBC template.

**Communication.** Guidance and regulations on healthcare reform’s mandates are expected to be issued by the federal agencies. HealthSmart is committed to ensuring that relevant information is communicated to our clients on a timely basis. This includes providing a healthcare reform web page available on our website at [www.healthsmart.com](http://www.healthsmart.com), as well as monthly FOCUS newsletters and email bulletins.

**2014 and Beyond.** As guidance and regulations are issued, HealthSmart is prepared to assist our clients in navigating the state health exchanges, the play or pay penalty tax, and the individual mandate.

These are just some of the many items HealthSmart will be working on in order to meet the requirements of healthcare reform. As the November election nears, HealthSmart is committed to ensuring that our organization and our clients are ready to meet the obligations of the Affordable Care Act.

- by Sarah A. Bittner

President's Corner: The Results are in and We are #1

Business Insurance released their latest survey results ranking Third Party Administrators in Healthcare and Property Casualty. HealthSmart ranked number one based on revenue among non-carrier owned benefit administrators and ranked 3rd among all benefit administrators included in the survey.

We are pleased to be recognized as a leading TPA, but it is our ability to integrate care management services, pharmacy benefit management and business intelligence that distinguishes us in the marketplace and enables us to meet the high expectations of brokers, benefit consultants and clients. As we move into a new era of healthcare reform, HealthSmart will continue its re-invention process and remain a leader in our industry.

This is an important milestone and achievement for the organization and positions us favorably among our competitors. We want to extend our thanks and appreciation for the contributions of the entire staff. This level of success is achieved by the confidence of our distribution network, our customers and the dedication of our employees—especially those who are engaged directly with employers and brokers. Organic sales and client retention are the foundation of a strong organization and are essential for sustaining growth and nationwide expansion.

- by Sarah A. Bittner

A message from the President
Latest HealthSmart Heroes

Justin Ashworth  
When a website user submits a help desk ticket for general or technical support, a certain level of detail is needed in order to debug the issue so it can be fixed. As Team Manager, Justin's leadership has a major influence on helping his team members troubleshoot problems as they arise and deliver superior service on all assigned tasks. Justin possesses the ability to absorb technical specifications and use that knowledge to answer questions that are typically sent to IT for answers.

Eileen Hauer  
Eileen was recently assigned to putting together the plan documents for both Mesquite Gaming and U.S. HealthWorks. In addition to completing these in a timely manner, she went out of her way to be present during conference calls with the brokers and clients. Several unsolicited compliments were received from the clients about her exemplary work. Jenny Lavik, Senior Account Executive, said, "It has been a pleasure working with Eileen on these two accounts. They both have their own complexities and are high profile accounts for HealthSmart. I am personally able to rely on Eileen and have confidence that she takes pride in her work and responsibility for what she is tasked with."

Sally Morales  
Sally is being recognized for her assistance with a La Joya member and going above and beyond to help make sure the claim was being processed correctly. She dedicated time and effort to research the benefit profile and rule out any plan building issues. Since the member paid out-of-pocket, Sally made every attempt to see that this member’s claim was processed and paid correctly. She refused to take no for an answer until the issue was resolved.

Sarah Simpson  
Sarah's work has been highlighted for the outstanding customer service she delivered to our client, Club MD. Club MD was amazed at the assistance provided on conducting research and were very much appreciative of her efforts and efficiency. Sarah’s commitment to her work is an example of practicing HealthSmart’s dedication to delivering a world class customer service atmosphere.

Mary Wiseman  
During an annual review and renewal presentation to Toyotetsu, Paul Cunagin, HR Manager, opened the meeting with a tearful and heartfelt 'Thank You' to HealthSmart’s Mary Wiseman, RN, who served as Care Manager for Paul’s late wife, Katherine Cunagin, during her battle with cancer. Mr. Cunagin described Mary’s work as “simply phenomenal” throughout that most difficult time.

Bernadette Sullivan  
A member of Rose-Hulman was very grateful and complimentary of the level of service Bernadette recently provided. The member had difficulty obtaining a medication needed for their condition, without which the member would suffer a great deal. Bernadette's level of care and compassion will now benefit the member as they battle this disease.

Debbie Wantland  
On one particular occasion, Debbie went the extra mile for a client. She found $97,000 in additional savings by conducting extensive research on a drug and coordinating how to get the medication to the member. Debbie’s hard work and persistence exemplifies our company’s mission of providing the highest quality healthcare solutions utilizing a resourceful team of professionals focused on reducing costs and improving health.

Debra Carey  
Recently, the Finance and Accounting Department accepted a large workload of cash and posting responsibilities. Debra was instrumental in setting up the newly assigned workload as well as self-teaching the procedures necessary for the project’s completion. She remained proactive in maintaining the heavy workload all while training two different coworkers simultaneously. Taking the time to assist others in need proves her strength to both the Company and her team members. Debra's dedication, knowledge and ongoing professionalism make her a valued coworker at HealthSmart.
The Wellness Team recently completed the latest Healthy 15 Challenge. The Olympics Challenge was a great success with the HealthSmart Team losing a total of 371 pounds and 107% body fat! More than 100 participants completed their 12-week assessment, averaging 3.64 pounds and 1.05% of body fat lost per participant. The Healthy 15 Challenges encourage participants to develop and maintain healthy habits. This was a team focused challenge that evaluated four different areas: body fat %, weight, blood pressure and program participation.

The next Challenge, Fantasy Healthy 15, begins this fall starting with the draft sign-up on October 1st. Email healthy.15challenge@healthsmart.com for more details.

**Congratulations to All of Our Olympic Challenge Winners!**

<table>
<thead>
<tr>
<th>MEDAL</th>
<th>TEAM NAME</th>
<th>TEAM CAPTAIN</th>
<th>MEDAL POINTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gold</td>
<td>Tammy Vanek</td>
<td>Winners Can Be Losers</td>
<td>22</td>
</tr>
<tr>
<td>Silver</td>
<td>Jane Drake</td>
<td>Gold Medal Bulge Buster</td>
<td>18</td>
</tr>
<tr>
<td>Bronze</td>
<td>Kathy Dungy</td>
<td>Mountain Climbers</td>
<td>16</td>
</tr>
</tbody>
</table>

**INDIVIDUAL MEDALISTS:**

**OFFICE LOCATION MEDALISTS:**

<table>
<thead>
<tr>
<th>MEDAL</th>
<th>LOCATION</th>
<th>AVERAGE POINTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gold</td>
<td>Lisle, IL</td>
<td>210</td>
</tr>
<tr>
<td>Silver</td>
<td>Cleveland, OH</td>
<td>153.15</td>
</tr>
<tr>
<td>Bronze</td>
<td>Lubbock, TX</td>
<td>153.14</td>
</tr>
</tbody>
</table>

**TEAM MEDALISTS:**

Customer Service has always been a key component of HealthSmart's core values. Through the years as we have grown as an organization, we've continued to enhance our products and services with our customers in mind. One of the most critical factors in meeting the expectations of our customers is to listen and use their feedback to continuously improve how we deliver service.

As we began 2012, the feedback from our customers made it clear that we needed to improve our service delivery model and create a more relationship-based environment. This means a true focus on the customer experience. Our goal is to make certain that at the end of each transaction, our customers clearly know that we have done everything possible to meet or exceed their expectations. This includes telephone transactions, website, and even text messaging and mobile apps as we move forward with multimedia and social media opportunities.

The first change we made was restructuring our department, adding responsibility for all customer service representatives throughout the organization. We are in the process of transitioning to this structure by year end. Additionally, in the past 90 days we have been in search of an enterprise-wide telephone solution that will establish a single platform for each of our customer experience sites. The systems provide the capability to share phone volumes between geographical sites and are leading edge technologies when it comes to skills-based routing, chatting, texting, call recording and multimedia. Having the best technology keeps us positioned to meet the needs of our customers today and well into the future.  

-by Aaron Means
West Virginia Introduces New Employer Service Team

The Charleston Account Management Team has installed the HealthSmart account service model for their clients. Employer Service Representatives (ESRs) provide a high level of customer care and problem resolution through individuals working alongside the operational team.

HealthSmart ESRs work directly with our clients’ Human Resources staff and provide technical and expedited service. The ESR has an in-depth understanding of internal processes and procedures with the knowledge and insight required to manage complex issues relating to claims, benefits, eligibility and other matters that have escalated beyond the scope of the phone unit. They are responsible for coordinating solutions through internal and external relationships to ensure prompt issue resolution.

"We are so excited about HealthSmart and the opportunities this will bring to our employees," said Brenda Fore, Team Manager.

Since June 2012, Brenda has been managing a team of ESRs in the Charleston claims office and reports to Aaron Means, Vice President of Customer Service. Brenda has been with the organization for 30 years managing both the claims examiner staff and customer service. The new team includes five ESRs with an average tenure of 11 years.

The Charleston ESRs service 82 clients, totaling 92,522 members. In addition to medical, dental and vision, this number also represents standalone FSA, HRA and COBRA customers. Some of the services our ESRs provide include:

- Resolution for complex client issues
- Keeping detailed logs of client problem/resolutions, which are reviewed with the Account Management and Claims Management Teams on a monthly basis
- Tracking any trends or payment issues
- Assisting Customer Service Team Managers with workflow, problem solving and resolution of difficult inquiries
- Processing claim corrections in a timely manner on escalated issues including overpayments, refunds, stop payments, adjustments and check tracers

2012 MedCentral Foundation Charity Golf Classic

Steve Albrecht, Paul Jaros, Scott Settle and Rob Marks warm up their golf swings to support the unrestricted needs of the MedCentral Health System. HealthSmart was a proud sponsor of the Golf Shop at this year’s charity event.

Pictured (beginning at top left): Tiwana Mack, Sandy Stowers, Kelly Hyre, Kimberly Allen and Brenda Fore.