



Valuable Healthcare Information to Help Keep Your Workforce Strong

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NEWS 2 USE

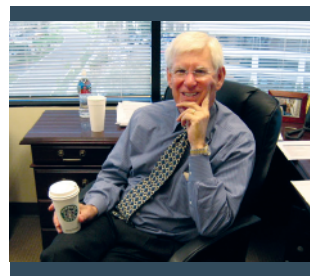
WHAT'S INSIDE: FIND A FLU CLINIC NEAR YOU / RENEWALS ARE NOW ONLINE / HEALTHCARE COVERAGE & YOUR FINANCIAL WELL-BEING

Message from Deputy Director Kevin Nolan

Happy New Year Healthcare Group Employees!

On January 14, 2008, Governor Janet Napolitano delivered the State of the State Address. In her announcement to the great State of Arizona, the Governor underscored the following message: "the state of Arizona is strong. And together we are writing the story of its future." Governor Napolitano's address highlights the five connected chapters of Arizona's story: Education, Economic Prosperity and Research, Public Safety, Transportation and Growth, and Health Care, specifically expanding access to affordable health care. To read the address in its entirety, visit www.azgovernor.gov.

Healthcare Group (HCG) plays an important role in Arizona's last chapter. In an effort to maximize technology, improve efficiency and cut costs by reducing paperwork, which is a goal of the Governor's and part of her message; during the past few months we have changed some of our practices. With both our members and premiums in mind, we have modified the renewal process so that we now send fewer materials, hence keeping both printing and mailing costs down. We are taking this even further and will, in the very near future, launch our renewal process online. We understand that many of you have been waiting for this technology and we will be just as excited as you to announce its implementation. Look for more information regarding this new online development in future communications.



"We have already seen the positive effects of taking many of our processes online..."

During the next few months, we will continue to streamline administrative processes in an effort to continue to improve efficiency and manage the annual increase that will be incurred this fall. We will review our ID card procedures and, later this year, will provide the capability to request a temporary card online. In addition, we will continue to provide you with the forms you need online, as well as paperless, electronic news and updates. We have already seen the positive effects of taking many of our processes online, which correlate to fewer calls and decreased wait times in our Customer Care Call Center. As we continue to emphasize the importance of more and better communications in 2008, we will keep you posted on the strides we make.

HCG hopes you have a successful and prosperous year. As always, we appreciate your continued support and look forward to serving your healthcare needs in 2008.

Kevin Nolan, HCG Deputy Director



October Is Health Literacy Month: Learn What It Means To You And Your Family

Every October people work together to help others understand and use health information from your doctor or clinician. The goal is to have a healthier you. Provided in the link below are resources that may help you or a loved one understand what health literacy means. Resources also include quick tips, "The Facts," and ways you can get involved. There are even games and resources for children and teens.

Health Literacy Month Information:
<http://www.myazhealthandwellness.com/wellnessinarizona/index.cfm?ID=94>

Find a Flu Clinic Near You

With the arrival of the anticipated fall season comes the arrival of the dreaded flu season. We Arizonans are generally thrilled when the temperatures start to drop in October, but are apprehensive about the onset of the flu. As a business owner, you can't afford to slow down as a result of flu symptoms. The Center for Disease Control and the American Lung Association are advocates of ensuring individuals remain healthy and receive an influenza immunization. To locate a clinic providing flu shots near you, visit www.flucliniclocator.org, a program sponsored by the American Lung Association.



Renewals are now Online

We launched our renewal system online this summer and have received rave reviews from our renewing members. In a survey of 327 renewing employer groups, 92% found the online system "average," "easy," or "very easy" to complete. And, we've cut down completion times tremendously – 72% of our groups completed their renewal in 1-15 minutes!

As with the implementation of any new process and system, we have also received a few reviews that tell us we need to work out some kinks. HCG wants you to know that we are continuously working on the system and will make sure we improve it as months go on. For those groups yet to renew that have been HCG members for years, we're certain you will find the new system fast, simple, easy-to-understand, and much less cumbersome than in previous years.

Some of the comments we've received were not necessarily due to an issue with the online program, but more because of the new Proof of Business and Revenue requirements. Please understand that we are required to prove our renewing businesses continue to remain eligible for the HCG program.

Even with the few required paper documents for Proof of Business/Revenue, the group and plan option information that is completed online is an efficient, economic and time-saving process. Our online systems and functionality will continue to increase during the next year. We will keep you informed as we continue to improve our processes in future communications.

"...we've cut down completion times tremendously – 72% of our groups completed their renewal in 1-15 minutes!"

How easy/difficult did you find the new online renewal program?

		Response Total	Response Percent
very easy		159	49%
easy		104	32%
average		35	11%
difficult		19	6%
very difficult		7	2%
		Total Respondents	324

Healthcare Coverage Makes a Difference... in Your (Financial) Well-Being

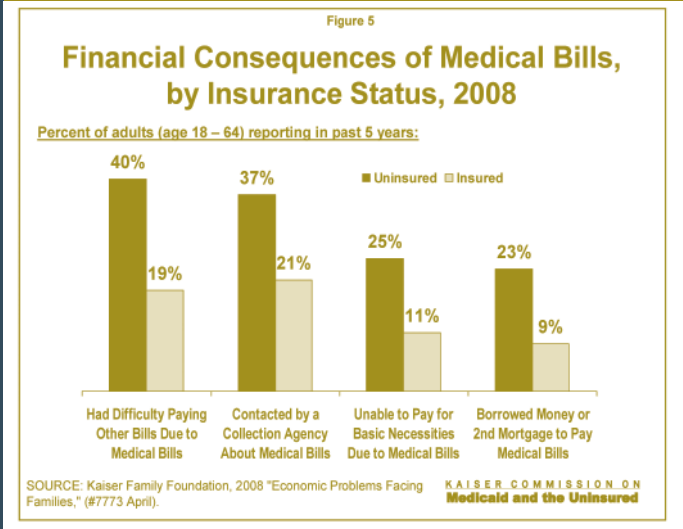
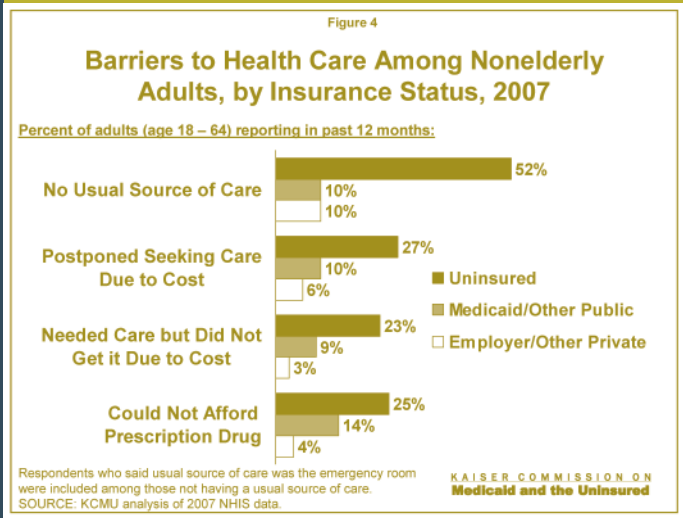
Recent studies show that medical coverage not only affects access to health care, but also to financial well-being. Over half of the 45 million uninsured adults in the US have no regular source of health care. The uninsured, worried about high medical bills, are four times more likely to delay, even forgo, needed care than those who have coverage. The “safety net” of community clinics and public hospitals is unable to fully substitute for the broader access to health care that medical coverage provides.

Delaying or forgoing needed care can lead to more serious health problems, making the uninsured more likely to be hospitalized for avoidable conditions. In general, the uninsured are also less likely to receive preventive care. Researchers estimate that continuous health coverage could decrease premature mortality rates by up to 25% among uninsured adults.

In the past decade, the uninsured have lost ground in regard to cost barriers to health care, impacting even more than their health. The uninsured are two times as likely as the insured to be unable to pay for even the most basic family necessities, like food and housing, due to medical bills. This can quickly grow into medical debt for those with lower incomes.

In this day and age, businesses and their employees truly can't afford not to be covered.

Source: Kaiser Foundation (www.kff.org)



Keep Your Information Up-to-Date!

Make sure you receive the latest e-mail announcements, billing statements, premium notifications, and renewal information. If your address, phone, e-mail, or contact person information changes, please let us know immediately. To update your information in our system, HCG simply needs a signed Employer Change Form from you. Forms can be accessed on the HCG Web site (go to “Employers” in the main navigation bar and click on the “Forms” drop down). If you have difficulty accessing the Web, or need assistance completing the form, please contact us: hcg@hcgaz.com.

October is National Breast Cancer Awareness Month!

According to the American Cancer Society, women who are 40 and older should have a screening mammogram, and should continue to do so for as long as they are healthy. Recent evidence has confirmed that mammograms offer a substantial benefit for women who are in their 40s; women should feel confident about the benefits associated with regular mammograms and finding cancer early.

Healthcare Group supports mammogram screening and provides the following coverage: one baseline mammogram for women aged 35-39; one mammogram screening every two years for women aged 40-49; one mammogram screening every year for women aged 50 and over.

For more information about mammograms, visit the American Cancer Society Web site at www.cancer.org.

Are Your Employees Eligible for Continuation Coverage under COBRA?

Due to the inevitability of multiple life-changing events, a law was enacted more than twenty years ago to help employees and their dependents maintain their group healthcare coverage during times of change, such as job loss, reduction of hours, transition between jobs, or other qualifying circumstances. The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) allows certain individuals the right to continue group coverage when a qualifying event for plan termination occurs (see the COBRA section of your Group Service Agreement for additional information that defines qualifying events). COBRA applies to Employers who employed at least 20 full-time employees on more than 50% of its typical business days in the previous calendar year.

Each qualified beneficiary who elects continuation coverage has the same rights under HCG as other participants or beneficiaries who are currently employed and covered under the plan. If the member becomes qualified for COBRA, he or she is given a 60-day period to elect continuation coverage. If COBRA is not elected within this time period, then coverage for the employee terminates.

If you as an employer are contributing to your employee's monthly premium, the premium for continuation coverage will be higher for your employee(s), as this means that he or she will have to pay the employer's portion, as well as the amount they were responsible to pay in the past. An additional administrative cost could be added to the premium.

The information regarding maintaining coverage, paying the premiums, the duration of coverage and terminating COBRA coverage is included in depth in your Group Service Agreement. Please review the COBRA section of your GSA to learn more. You may also go onto the website <http://www.dol.gov/dol/topic/health-plans/cobra.htm> for additional information from the United States Department of Labor.

HCG on the Net

Did you know that you can ask a Customer Care representative a question directly from the HCG Web site? Simply go to the main page (www.hcgaz.com) and click on the "ask a customer service rep" link. You provide us with your name, group number and e-mail address, and then you can type your question, comment, or request any time...day or night. You will receive a response from a Customer Care rep within two business days, and usually within 24 hours.

The Web site is continuing to become more interactive. You will eventually be able to renew and make demographic changes online!

Continue to read the quarterly editions of *News2Use* for more updates regarding what's new on the Healthcare Group Web site. Thanks for visiting.



Do We Have Your E-mail Address?

Now more than ever it's vital to share your e-mail address with us. As we develop more and more processes online, we find that this is the best way to communicate with many of our members. If you have not yet given us yours, join the 5,000 other member groups that have, and send your e-mail address to hcg@hcgaz.com.

A Suite Note

Healthcare Group's physical address remains the same, but our suite number has changed. Please note the following:

10851 N. Black Canyon Hwy., Suite 830
Phoenix, AZ 85029

Share the Spotlight, Tell a Story, Ask a Question!

If you'd like to be considered as a featured business in a future edition, would like to propose a timely informational story to share with other employer groups, or if you have any questions or comments regarding this edition of *News2Use*, please contact Jenelle Dubois: jdubois@hcgaz.com.

Questions or Comments?

Contact Jenelle Dubois, Marketing and Communications Manager, at 602.417.6740, jdubois@hcgaz.com, or visit us on the Web at www.hcgaz.com.



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