

# Healthcare Fraud is on the Rise

Healthcare fraud is likely to increase through October, when the healthcare exchanges created under the Affordable Care Act open to the public. Many of these scammers are using phone calls or email to conduct their fraudulent activities.

Some things to keep in mind:

- There is no such thing as an Obamacare Card.
- The Affordable Care Act does not involve any fees up front.
- You should never give your Social Security number or date of birth to someone who has solicited you in a phone call you were not expecting to receive.
- The Affordable Care Act does not threaten Medicare benefits. If you are asked to verify your Medicare information by phone, there's a good chance it's a scam.
- When in doubt, don't click on the link in the email or hang up the phone.
- You should never hesitate to call your local insurance agency or Medicare representatives to ask questions.

We're here to answer your questions and point you in the right direction.

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# Affordable Care Act: Fact Sheet for Workers

As of Jan. 1, 2014, the Affordable Care Act requires that most individuals have minimum essential health coverage or pay a tax penalty. This fact sheet ([PDF, click here](#)) from the International Foundation of Employee Benefit Plans can provide some basic additional information.

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## ACA Update: Guidance on 90-Day Waiting Period

For plan years beginning on or after **Jan. 1, 2014**, the Affordable Care Act (ACA) prohibits group health plans and group health insurance issuers from applying any waiting period that exceeds **90 days**.

ACA's 90-day waiting period limit does not require an employer to offer coverage to any particular employee or class of employees, including part-time employees. It only prevents an otherwise eligible employee (or dependent) from having to wait more than 90 days before coverage under a group health plan becomes effective.

[Read our full update.](#)

*Allen Insurance and Financial's Insured Benefits Division is available to answer your questions about the Affordable Care Act and what it means for you.*

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# Get Ready for Changes in How You Purchase Health Insurance

[Read our Navigator newsletter.](#)

The Affordable Care Act, having been ruled constitutional by the Supreme Court, is picking up speed and momentum like a huge boulder rolling down a mountain. The ACA will land on your doorstep Jan. 1, 2014, accompanied by thousands of pages of regulations from a variety of federal agencies, including Health and Human Services, IRS, Department of Labor, Center for Medicare Services, and even Homeland Security.

Although we are still waiting for pricing and plan designs to be revealed, this edition of our Navigator newsletter will help you start thinking about your options.

For almost 150 years, Allen Insurance and Financial has been helping our clients with insurance and financial issues, and we're committed to helping you navigate the complexities of this massive new law.

In this newsletter, Dan Wyman and Sherree Craig discuss how the ACA will impact individuals, small groups, and larger organizations. Dan is Allen's group benefits department manager, as well as a broker, consultant and attorney focusing on group benefits. Sherree is Allen's large group health insurance guru and account manager.

[Read our Navigator newsletter.](#)

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# Builders Alliance Focuses on Affordable Care Act

✘ [Dan Wyman](#), Insured Benefits Manager at Allen Insurance and Financial, will be the guest speaker at the Maine Contractors & Builders Alliance Lincoln County meeting on Wednesday, March 13. Dan will focus on the Affordable Care Act and what it means for alliance members.

The meeting begins at 5:30 p.m. at Montsweag Road House in Woolwich. Cost is \$25 for members and \$35 for non-members. RSVP with meal choice (chicken, steak or fish) to Lisa at I&S Insulation: [isoffice@tidewater.net](mailto:isoffice@tidewater.net)

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# Harvard Pilgrim Health Care's Broker of the Quarter

Harvard Pilgrim Health Care, the non-for-profit health care plan serving more than 1 million people in New England, has named Allen Insurance and Financial its Broker of the Quarter for the fourth quarter of 2012.

Allen was chosen from among Harvard Pilgrim's approximately 900 brokers in Maine, Massachusetts and New Hampshire based on these criteria:

- Accurately and professionally representing Harvard Pilgrim

Health Care to customers

- Demonstrating fair and ethical standards
- Taking initiative to learn more about HPHC
- Highest number of sales to commercial accounts/members

Dan Wyman, Allen's employee benefits manager, notes: "Health insurance is a difficult matter for all of us, both in cost and quality. We're proud to partner with Harvard Pilgrim to offer innovative and high quality health insurance plans to our customers throughout Maine."

Harvard Pilgrim Health Care is a not-for-profit health plan serving more than one million members in New England. Founded in 1969, the health plan has built its reputation on pragmatic innovation with a goal of lowering costs, improving care and enhancing the overall member experience. Harvard Pilgrim is known for its excellent clinical programs, customer service, health improvement strategies and innovative tools that offer consumers greater transparency and empower them to make better decisions about their health care. Ranked as the top private health plan in America for nine consecutive year by the National Committee for Quality Assurance, Harvard Pilgrim says: "Count Us In" to the members and communities it serves.

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**Changing Healthcare Landscape  
Impacts Businesses: Free  
Workshops to Help Gauge Your**

# Readiness

✘ Allen Insurance and Financial is holding three free workshops for businesses and non-profits to help explain the impact of LD 1333, the new state law changing the health insurance landscape in Maine.

The workshops, free open to the public, will be held Tuesday, Aug. 23, at the Maine Lighthouse Museum in Rockland; Wednesday, Aug. 24, at the Lord Camden Inn in Camden and Thursday, Aug. 25, at the Ramada Inn in Ellsworth.

Each workshop will run from 8:30 to 10 a.m. Coffee and pastries will be served.

“There’s no more important time to learn about the state of the health insurance market and how LD 1333 impacts small- and medium-sized businesses and non-profits in Maine,” said Dan Wyman, employee benefits specialist at Allen Insurance and Financial, adding that the workshops will address changes required by LD 1333 and how LD 1333 will work alongside federal healthcare reform.

Allen Insurance and Financial, with offices in Camden, Rockland and Southwest Harbor, serves more than 600 companies and non-profits, large and small, from Kittery to Calais, with their employee benefits needs. For more information about these workshops, call Sherree Craig at 800-439-4311.

In addition to a question-and-answer session, the workshops will address:

- Key Provisions of LD 1333 and their impact on small- and medium-sized business in Maine, including pricing structures and mechanisms, Rule 850, creation of a high-risk pool, and the possible opportunity to purchase health

insurance across state lines.

- Important deadlines.
  - What the future may hold.
  - Resources to learn more and to stay up-to-date on the issue. A Maine native, Dan graduated from Williams College and the University of Maine School of Law, where he was an editor of the Maine Law Review. He practiced law with a Portland firm, specializing in insurance litigation, prior to joining Allen Insurance and Financial. He has represented employers and insurers before the Maine Supreme Court and the U.S. First Circuit Court of Appeals. At Allen Insurance and Financial, he works with businesses and non-profits throughout Maine on group benefits insurance planning.
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## **Our Dan Wyman: Maine's Health Care Reform & Chamber Blue Options Insurance**

Join Eric Jermyn from Anthem and Dan Wyman from Allen Insurance & Financial to learn more about the rapidly changing world of health insurance and how your Chamber Blue Options membership benefit might be the perfect solution for your business.

With the recent passage of Maine's health insurance reform bill LD1313 and the ongoing reforms to health insurance at the Federal level through the 2010 Affordable Care Act, there's no better time to learn about the state of the health insurance market and how to make benefits work for small and medium sized businesses as well as sole proprietors.

In partnership with the Maine State Chamber of Commerce, Anthem Blue Cross and Blue Shield developed "Chamber Blue Options" in 2007 as a chamber-members only program designed to help members of Maine's many Chambers of Commerce access affordable insurance options for employees and owners alike.

For more than five years, an innovative collaboration between the Maine State Chamber of Commerce and Anthem Blue Cross and Blue Shield in Maine has enabled small businesses (groups 2-50 and self-employed) across the state to purchase health plans which were previously only available to larger employers. Combine that with a lower required eligible employee participation threshold (60% of eligible employees need to enroll vs. 75% for most other plans), along with wellness incentives, and the program has sustained momentum, enrolling approximately 3,500 members (representing about 500 small businesses) to date. Well worth noting, approximately 20% of those businesses were previously not offering health insurance to their employees.

Chamber BlueOptions, a joint offering of the Maine State Chamber of Commerce, local chambers and Anthem Blue Cross and Blue Shield in Maine, now provides employees of small businesses with a choice of eight health plans as well as a 3% premium discount for businesses from 15-50 employees enrolled who participate in a wellness program and achieve certain levels of activity.

This seminar is free. To register email Dan Bookham at [dbookham@camdenme.org](mailto:dbookham@camdenme.org) or call 236-4404. [Click to learn more about Dan Wyman.](#)

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# Free Seminar: A New and Progressive Way for Small- and Medium-Sized Businesses to Provide Medical Coverage to Their Employees

Allen Insurance and Financial [is holding](#) a seminar at Tuesday, Nov. 2 in Rockland to discuss a new and progressive way for small- and medium-sized businesses to provide medical coverage to their employees.

A new medical benefits product, MAINE HEALTH SAVER, a joint effort among Patient Advocates, LLC, Medical Network, Inc (MedNet), and ASG Risk Management, all Maine-owned and operated companies, will be introduced.

Bagels and coffee will be served. James Ward, president of Patient Advocates, LLC, Robert Hillman, CEO of Maine Medical Network (MedNet), and Gardner Roberts, director of marketing for ASG Risk Management will be on hand to discuss this new product that:

- Offers employers the opportunity to get money back if claims are lower than expected.
- Levels the playing field to allow smaller employers many of the advantages enjoyed by larger companies.
- Uses state of the art plan design strategies to incent the use of lower cost, center of excellence facilities and incents employers to invest in a healthy workforce.
- Assists employees with medical and insurance questions through a Maine-based nursing hotline, arranges appointments and makes travel arrangements when complicated medical care is required.
- Provides chronic disease management by serving as an advocate

for medical care and discusses medical findings and quality treatment options for your critically ill employees.

“We’re looking forward to talking with our Midcoast business neighbors about how they can take back some control over the high cost of providing medical care to their employees,” said Sherree Craig, Insured Benefits Manager at Allen Insurance and Financial.

The seminar begins at 8 a.m. at the Maine Lighthouse Museum on Park Drive in Rockland. Attendees are asked to call or email to reserve their seat at the table for this seminar. Sherree Craig can be reached at [scraig@allenfg.com](mailto:scraig@allenfg.com) or 236-8376.

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## **Your Employer as a Partner in Health**

Eating healthy, exercising daily, losing weight, learning about health and wellness. And, of course, helping customers with all of their insurance needs. It’s all in a day’s work at Allen Insurance and Financial.



*From left, Kathi Jones and Karen Reed of Allen Insurance and Financial; Troy Curtis, executive director, Pen Bay YMCA and Vikki Swan, health coach, Pen Bay's Health Connections.*

For the past seven months, employees at Allen Insurance and Financial have been participating in a company wellness program. Set up by Health Connections, the Occupational Health department at Penobscot Bay Medical Center in cooperation with the Penobscot Bay YMCA in Rockport, the program is a model for other Midcoast businesses.

“The ideal wellness partnership is a collaborative effort and results in healthier, happier – and, ideally, more productive – employees,” said James Carroll, Health Connections director. “With Allen Insurance and Financial, that’s what we have.”

Health Connections provides in-clinic or on-site services to employers for health screenings and risk assessments, hearing & vision checks, stress management, nutritional counseling,

smoking cessation programs and more. These wellness programs are available to businesses and organizations of any size.

Teaming up with the Penobscot Bay YMCA in Rockport was an easy decision, said Carroll. In the case of the Allen program, the Y's ability to allow dues to be paid through payroll deduction, as well as advice from the Y's fitness experts and convenient class schedules, made the collaboration a natural fit.

"The Penobscot Bay YMCA is committed to creating a healthier Knox County," said Troy Curtis, the Y executive director. "As a part of this effort, the YMCA is working with local business to create policy and environmental changes that encourage increased physical activity and better nutritional habits. Employer-sponsored wellness programs such as the one at Allen Insurance and Financial is a great model program that the YMCA will look to share with other businesses in our service area."

"The YMCA and Health Connections have helped our employees reinforce a positive attitude about living healthier lives," said Sara Montgomery, Allen Insurance senior vice president. "This is important work and the rewards have been incredible."

Nearly every one of the 60 Allen employees is a Wellness Program participant. All together, Allen people have lost almost 200 pounds since January. They have dropped points on their blood pressure and cholesterol tests. One Allen participant has improved their blood pressure readings from 149/99 to 123/76. Another lost 30 pounds.

At Allen, gone is the honor-system snack box, stocked with crackers and candy bars. In its place, a special wellness bulletin board, with tips and recipes. Wellness-theme "lunch and learns" are scheduled quarterly.

Allen people in both the Camden and Rockland offices routinely

carpool to the YMCA in Rockport or the Trade Winds Health Club for lunchtime exercise. A Weight Watchers class, open to the public, meets Tuesday evenings at the Allen offices in Camden.

One of the most successful participants has been commercial insurance specialist Karen Reed of Appleton who has lost 16 pounds since January and 76 pounds overall in the past year. Reed works in Allen's Camden office and is a Pen Bay Y member.

"I appreciate the fact that we have become very proactive in helping our employees accomplish a healthy lifestyle," said Reed. "The company is very flexible with scheduling so that we can take our break and lunch at the same time, carpool over to the Y and work out during our lunch break at the Y. Our group comes back refreshed from a good work out and ready to start the second half of our day."

The typical employee wellness program from Health Connections is offered in the workplace and includes:

- Computer software that assists in identifying health risks.
- A health coach to assist in choosing the health risks individual employees should focus on to begin making healthier lifestyle choices.
- Completely confidentiality.
- Communication between the wellness program and a participant's primary care provider, when requested.
- Software to help plot progress and improvements.

**Penobscot Bay Medical Center** is the leading regional referral hospital in Midcoast Maine and a member of the not-for-profit Pen Bay Healthcare family of services, which includes Pen Bay Physicians & Associates, Kno-Wal-Lin Home Care and Hospice,

Quarry Hill Retirement Community and the Knox Center for Long Term Care. Through these organizations, and with a staff of more than 100 outstanding physicians and more than 1,500 healthcare professionals, we are able to provide the people of Midcoast Maine with a continuum of both routine and specialty patient-centered medical services. For more information, please visit [pbmc.org](http://pbmc.org).

**The Pen Bay YMCA**, located on Union Street in Rockport, serves people of all ages with wellness, recreational and social service opportunities that enrich and support lives. The 5,000 members and 16,000 program participants we engaged in YMCA activities last year represent only a fraction of the total population we serve. As a lead agent for Knox County's Healthy Maine Partnership, we distribute nearly a half million dollars each year to local agencies for physical activity, nutrition, and substance abuse prevention work, impacting the overall health and wellbeing of thousands of individuals living and working in Knox County. Online: [penbayymca.net](http://penbayymca.net).

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