

## ID CARDS—YOU ASKED, WE LISTENED...



Sanford Health Plan values your opinions and suggestions. Many of you have asked for better quality ID cards and we're pleased to say "we listened!"

We made a process improvement in printing and distribution of our ID cards! We have partnered with Lasermark, based in Eagan, MN to print and distribute our ID cards. This company has been printing ID cards for health plans, medical, dental, and pharmaceutical companies since 1991 and they print over 6 million ID cards a year for multi-state and national insurance carriers. We chose Lasermark because of their experience with healthcare ID card layout and design and expertise in delivering quality products and services. Additional

benefits to outsourcing the ID card process includes:

- Increased response time to printing and delivering ID cards. Previously we have printed ID cards twice weekly (Tues and Thurs). Now we are able to print ID cards daily!
- Members generally receive their ID cards within 48 hours of our electronic file upload to Lasermark.
- Better quality ID cards – these ID cards are laminated and thicker than our old ID cards.
- Improved audit and reporting capabilities to ensure quality control.

## MEDICARE CREDITABLE COVERAGE—ANNUAL REMINDER

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA) added a prescription drug program to Medicare. Under those provisions, employers that currently provide prescription drug coverage to Medicare eligible individuals must disclose to the Centers for Medicare & Medicaid Services (CMS) whether the group coverage is "creditable prescription drug coverage." Disclosure to CMS is required whether the entity's coverage is primary or secondary to Medicare.

This is your annual reminder to complete your report to the Centers for Medicare and Medicaid Services within 30 days upon any benefit package change that affects whether your prescription drug coverage is creditable (i.e.

when you change, delete or add new Rx benefit packages).

At a minimum, disclosure to CMS must be made at the following times:

1. Within 60 days after the beginning date of the plan year for which the entity is providing the disclosure to CMS.
2. Within 30 days after the termination of the prescription drug plan.

Within 30 days after any change in the creditable coverage status of the prescription drug plan.

Just go to [https://www.cms.hhs.gov/CreditableCoverage/45\\_CCDisclosureForm.asp](https://www.cms.hhs.gov/CreditableCoverage/45_CCDisclosureForm.asp) to complete this online report.

## KEEPING YOU INFORMED—ELIGIBILITY CLARIFICATION

Did you know that a member cannot be enrolled in more than one policy with Sanford Health Plan? If an individual is currently covered as a Subscriber (or a dependent of a Subscriber) under a Sanford Health Plan policy, that individual is not eligible for coverage under *another* Sanford Health Plan policy, unless one of the plans is self-funded.

For all new enrollments, please confirm whether your employee and/or any dependents for which coverage is being requested are already covered as a Subscriber or a dependent under another Sanford Health Plan policy. If your employee or dependent(s) does have another Sanford policy and still wishes to enroll in your group health plan, the other policy must be cancelled as of the effective date of the new policy with you.

## FLU SHOTS—IT'S NOT TOO LATE

Sanford Health Plan provides coverage for flu shots. Flu season is a major cause of employee absenteeism during the winter months and studies indicate that the influenza vaccine is 70-90% effective in preventing this illness. Encourage your employees to get this important vaccination.



## RADIO TALK

Exciting News! Tune into the John Ford "All About Business" talk show on KELO-AM 1320 on Monday mornings at 10:20am. Sanford Health Plan is participating in this new radio talk show that airs every Monday and Friday from 10:00 to 11:00am.

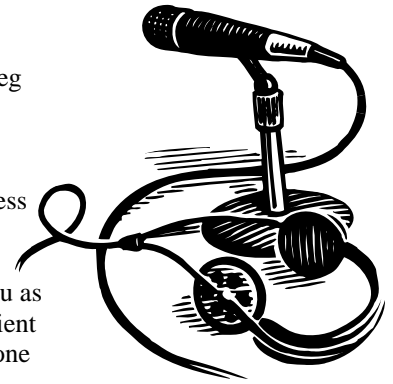
Sanford Health Plan is the exclusive sponsor for the "health insurance" related topics. Our segment is the 3<sup>rd</sup> Monday of every month from 10:20 to 10:30am. The focus of the show includes "health insurance" related topics regarding businesses in the Sioux Falls area, challenges employers face, what makes an employer successful, trends in the market, etc. We will provide a variety of speakers including agents, clients and members who are willing to share their "story" of partnership with the Health Plan and in general, topics

of health insurance and it's relation/interaction with local businesses.

You can also listen via live audio stream from your PC at [www.keloam.com/page.php?page\\_id=11942](http://www.keloam.com/page.php?page_id=11942).

The lead-ins/lead-outs for our program is: —Greg Belfrage Show—All About Business—Rush Limbaugh.

Want to be on the radio??? If you have a "success story" to share or even an employee whose life was impacted by their nurse case manager or on-site health screens we would love to have you as a guest host. Please contact Tammy Gerhart, Client Services Manager, at 605-328-6855, if you (or one of your employees) are interested.



## WELCOME NEW GROUPS

**Conrad's Big Electric**  
Rapid City, SD

**Volunteers of America**  
Sioux Falls, SD

## elite1 ON-LINE QUOTING TOOL

We are pleased to announce a new online quoting tool for our elite1 insurance for families and individuals.

### "Get an Online Quote":

The "Get an Online Quote" feature is promoted in 3 different locations on the website.

1. Temporary Pop-Up used to promote visitors to access the "Get an Online Quote" feature.
2. Home Page displays button to easily access the "Get an Online Quote" feature.
3. Visitors section provides detailed "elite1 insurance information", "Get an Online Quote" and "Find an Agent" features.

Visit us today online at [www.sanfordhealthplan.com](http://www.sanfordhealthplan.com)!

elite1 is Sanford Health Plan's individual plan and offers affordable health insurance for individuals and families not covered under group insurance.

## LEGISLATIVE UPDATES

Many states have made changes to the rules for dependent coverage. Below and attached is a summary of these changes.

### Minnesota Effective 1/1/08:

Attached is an Amendment to the Minnesota Large & Small Group Policy. The MN Amendment, (which was mailed to members covered under a MN Group on August 15th), was effective 1/1/08. The new law changed the dependent eligibility to allow coverage for dependent children who are unmarried up to age 25 regardless of student status.

### Iowa Effective 7/1/08:

Attached you will also find a FAQ Sheet prepared by the Iowa Insurance Division that addresses and clarifies their new law. Basically the new law changes the dependent eligibility to allow coverage for non-dependent children of employees to remain eligible for coverage as long as they are unmarried; an Iowa resident; up to age 25

regardless of student status OR age 25+ to remain on the plan as long as they maintain FT student status. This new law may cause tax consequences so employees considering continuation of their child on their health plans past age 19 should consult with their tax accountant or advisor.

### South Dakota Effective 7/1/07:

We have also attached the Amendment to the South Dakota Large & Small Group Policy what was previously addressed last year at this time. As a reminder, the dependent eligibility law in South Dakota allows coverage for dependent children who are unmarried through age 29 as long as they maintain FT student status. If a dependent is not a FT student then coverage is through age 19.

All states require coverage for dependent children with disabilities regardless of age.

## CHANGE OF INFORMATION

Please remind employees to complete their enrollment application clearly and completely.

*Correct:* 1001 S Marion Rd. Apt 304  
*Incomplete:* 1001 Marion

If you are notified that an employee has a new address or phone number, please forward this to Sanford Health Plan. You may do this by:

1. Your online Employer Account at [www.sanfordhealthplan.com](http://www.sanfordhealthplan.com) (call Client Services if you need assistance).
2. Sending in a completed Enrollment Change form.

## FLEX NEWS

December 31st is fast approaching and many employees may have money remaining in their flex accounts. Sanford Health Plan sends quarterly statements to all flex participants with remaining balances, but even if a grace period is allowed, it might be a good time to remind your employees to use their remaining funds.

