

Health e-Newsletter

March/2009

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Legislative Update

We are researching how the American Recovery and Reinvestment Act of 2009 will impact your health insurance and are preparing to release a separate Legislative Update regarding this matter.

New Contact Info!

Please update your contact info with our new address, phone, and fax below.

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Dear Valued Clients,

The American Recovery and Reinvestment Act of 2009 was signed in law February 17. The new law impacts COBRA regulations and in an effort to keep our clients informed and prepared for legislative change affecting health benefits Alliant will be issuing a separate Legislative Update regarding the Act and how it will affect COBRA benefits. This very important change to how COBRA benefits are administered for involuntary terminations. **Please read our Legislative Updates on tl changes as they become available.**

Be aware of how your insurance company covers maternity services. Read our article on Mothers and Newborns.

As always, we hope you enjoy this edition and would like to hear from you with any questions, concerns, or suggestions for future articles.

Keep your company informed with important health information!

This newsletter is designed to benefit you and your employees, so please feel free to forward it to family, friends and co-workers!

Newborns' and Mothers' - Health Insurance

If you are planning on having a baby, maternity coverage can be a ve important part of your health insurance plan. A pregnancy can cost anywhere between \$7,000 and several million depending on complications. That's why it's important to know your maternity benefit with your insurance company and maybe more importantly the hospital that you choose to deliver at.

We have found that there are separate contracts between insurance company's and hospitals that supersede your certificate of coverage from your insurance company. Recently we've had two situations involving Menorah Hospital in Overland Park and two separate insurance companies that resulted in the newborn's charges being billed separately as deductible eligible expenses from the moment of birth, despite what the certificate of coverage said.

Most group health plans have a maternity benefit, meaning benefits for pregnancy are paid at the same level for any other condition, sickness, injury (i.e. charges applied toward deductible, coinsurance, etc).

The Newborns' and Mothers' Health Protection Act says, "Group health plans, insurance companies and health maintenance organizations (HMOs) that are subject to the Newborns' Act may not restrict benefit for a hospital stay in connection with childbirth to less than 48 hours following a vaginal delivery, or 96 hours following a delivery by cesarean section". Because of this act most insurance companies wait until after 48 hours or 96 hours to apply charges toward a newborn's deductible.

An important distinction you will want to note when learning about your maternity costs and benefits is the difference between how your health

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insurance company covers your pregnancy and how your hospital bill your pregnancy.

Most insurance companies won't impose a deductible on a newborn until after 48 or 96 hours. However, even though your plan may not apply charges to your newborn's deductible right away, you should be aware of your hospital's billing practices as far as when charges will apply toward your newborn's deductible. Even if your plan covers your newborn's expenses under the mother's deductible within the first 48 or 96 hours that doesn't mean that's necessarily the hospital's policy as well. Some hospitals may apply charges toward your newborn's deductible at delivery and you may have to pay more.

Colorectal Cancer Awareness Month

Colorectal cancer is cancer of the colon and/or rectum. It is equally common in both men and women - 148,810 cases will be diagnosed in 2009, and an estimated 49,960 people will die from the disease. It is one of the most easily prevented cancers because it can develop from polyps that can be removed before they become cancerous.

Colorectal screening tests save lives. These tests not only detect colorectal cancer early, but can prevent colorectal cancer. Screening tests can find non-cancerous polyps (grape-like growths on the lining of the colon or rectum). Removing these polyps can prevent colorectal cancer from ever occurring. When you turn 50 years old, or younger if you are at higher risk, you need to talk with your health care professional about colorectal cancer. If you are not satisfied with the responses you hear, talk to another health care professional. Here are some questions to help you begin this important conversation with your doctor if you are unsure:

1. I just turned 50 years old. Should I be tested for colorectal polyps or colorectal cancer?
2. I don't have any family history of colorectal cancer or of colorectal polyps. Should I still be tested?
3. Or ... My medical history and/or my family medical history put me at an increased risk for colorectal cancer; should I be tested at a younger age and more often?
4. I understand there are a number of screening tests available; would you tell me about each of these tests and the risks and benefits?
5. I don't know which screening test is appropriate for me now. Which test do you recommend and why?
6. Will you perform the test? If not, who will?
7. Will I be awake or asleep during the test?
8. What will happen during the test?
9. Will the test hurt?
10. How will I learn the results of the test?
11. What kind of follow-up care will I need if the tests show a problem?
12. If the tests show nothing wrong, when should I be tested again?
13. What is the cost of these tests? Will my insurance cover the cost?

Colorectal cancer has long been a disease cloaked in embarrassment and misunderstandings. Some people think that colorectal cancer is preventable so they do not go to be screened. Other people avoid screening because they believe that if they do get tested and diagnosed with colorectal cancer they are going to die. Some women think that

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do not have to worry about this disease because only men get it.

Message from Alliant - The referral of a friend or relative is one of the most satisfying rewards in our profession. Anyone that you refer to Alliant will receive the same level of courtesy and professionalism that you get from us.

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