

# Alliant Health e-Newsletter

financial services, inc.

Health and Health Insurance News Relevant to You and Your Employees

MAY/2009

## In This Issue...

- Alliant's **NEW** Online Individual Health Insurance Quoting Tool
- COBRA Subsidy Update
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- In House Healthcare Reform

Alliant's **NEW** online individual health insurance quoting tool is now available!

### GET QUOTE

3 Easy Steps

- 1 **Get quotes** from all the leading insurance companies
- 2 **Select and compare** multiple plans
- 3 **Apply** online in minutes



[www.alliantservices.com](http://www.alliantservices.com)

## Keep your company informed with important health information!

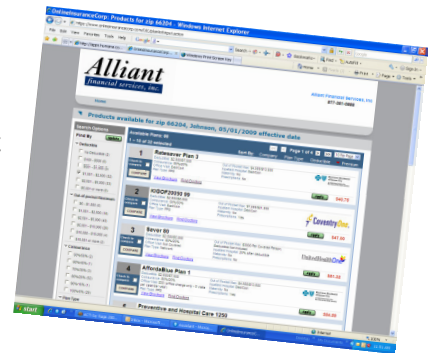
This e-newsletter is designed to benefit you and your employees, so please feel free to forward it to family, friends and co-workers!

As always, we hope you enjoy this edition and would like to hear from you with any questions, concerns, or suggestions for future articles. Send us an email at [info@alliantservices.com](mailto:info@alliantservices.com).

## Know someone without health insurance? Alliant has the Answer!

You specialize in knowing your business and it's market. We specialize in helping our clients manage health benefits. Alliant now has an online, instant individual health insurance quoting tool. So, if you know someone who needs help finding affordable health insurance that meets their needs, Alliant has the answer.

Forward this newsletter to any coworkers, friends or family and by clicking [here](#), they can get an instant quote from the regions leading health insurance companies in just seconds and apply online in minutes.



## COBRA Premium Subsidy in the "Stimulus Bill"

The deadline for employers to get their revised COBRA notices out was April 18 and Alliant is here to help with any questions or concerns you may have. Understanding and complying with the new COBRA provisions are a daunting task facing all business owners and plan administrators and Alliant wants to make sure all our clients understand their new responsibilities and have access to useful and convenient support tools. As a service to you we have provided the following as resources for you.

- ⇒ Email us a question at [serviceteam@alliantservices.com](mailto:serviceteam@alliantservices.com)
- ⇒ Or call us at 1-877-381-0888
- ⇒ US Dept of Labor COBRA Hotline 1-866-444-EBSA
- ⇒ US Dept of Labor COBRA Subsidy [Webpage](#)
- ⇒ [COBRA Model Notices](#)
- ⇒ IRS COBRA Subsidy [Webpage](#)

## Evidence shows more opportunity for generic drugs savings

The expanded use of generic drugs — up five percentage points from 2007 to 2008 — among Blue Cross and Blue Shield Plan members has led to at least \$2.5 billion in savings, according to the company.

"Health care spending growth in 2007 slowed to its lowest rate since 1998, driven in large part by steady increases in generic dispensing rates," said John Frick, director of pharmacy initiatives for BCBSA, at a press conference announcing the results.



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"Insurance for your benefit"

Joel Owerbach, Excellus BCBS's vice president and chief pharmacy officer, points to the need for generic drug promotion in a 2007 survey that found 35% of respondents in upstate New York had never asked a physician if a generic alternative was available. Additionally, 55% said their doctor had never asked them if the cost of a drug was a concern for them.

Benefit designs can be manipulated to promote generic drug use by reducing the cost-sharing burden on patients opting for generic over name-brand prescriptions, as well as waiving co-pays for generic drugs altogether, said Frick.

Birds Eye Foods, a national company with 3,500 people covered under its benefits plan, is a corporate sponsor and participant in Generics are Real. Already above the national average for generics usage, since the program started Birds Eye has saved approximately \$200,000, said Diane Mohorter, senior benefits manager. "Our employees share in that savings.

Article taken from [Employee Benefit Advisor](#) April 16, 2009

## Some U.S. companies reforming healthcare in-house

Companies impatient to rein in healthcare costs can go ahead on their own without waiting for federal legislation, Safeway Inc. president Steven Burd said on Tuesday. He said that making employees at the third-largest North American supermarket chain accountable for their weight, smoking, cholesterol and blood pressure, has saved millions.

"If you are part of a large organization, you really don't have to wait for government to do anything," Burd told the World Health Care Congress being held in Washington. "You can design your own healthcare reform.

Americans spend more on healthcare than residents of any other country, yet some 46 million lack health insurance. It costs Safeway \$1 billion a year for 200,000 employees, Burd said, adding that the program had held those costs level since 2005.

Burd agrees with experts who say chronic diseases such as heart disease and cancer are responsible for most of this spending, and that behavior such as smoking, lack of exercise and poor diet are responsible for up to two-thirds of cases of cancer and heart disease.

Employees have to be part of the program to qualify for a discount -- those who score the lowest pay 51 percent more for health insurance premiums than those who score perfectly. To take part, employees must submit to an annual cheek swab to prove they are not smoking, have their cholesterol and blood pressure measured and be weighed yearly.

Steve Lampkin of retailer Wal-Mart Stores Inc said his company's voluntary program, called the Personal Sustainability Project, has inspired hundreds of thousands of employees, which it calls associates, to adopt healthier behavior.

"Nearly 20,000 associates have quit smoking," Lampkin told the meeting. "Collectively, associates have lost more than 184,000 pounds (83,000 kg)," he added.

Article by Maggie Fox

**Message from Alliant—When you refer a friend or family member to us it's the most satisfying rewards in our business and you can rest assured that we'll offer the same level of service and personal touch you have come to expect from Alliant.**