



By Doctors. For New Yorkers.



A HEALTHY NEW YOU FOR 2010!

Atlantis Health Plan is dedicated to our member's health and wellness and will soon be offering a new benefit for qualifying members*.

This program, which will be available to members in the coming months, has been made possible through a partnership with HealthyRoads, Inc. a subsidiary of American Specialty Health Incorporated (ASHI), one of the nation's leading personal health improvement organizations. In addition to the HealthyRoads program, eligible members can also participate in ASHI's ChooseHealthy Affinity discount program.

The **HealthyRoads** program includes an Online Wellness Portal which provides members with an interactive and integrated prevention and wellness website. The website includes a variety of tools, including a Personal Health Assessment, which will enable each member to take stock of their current health status, a personalized screen page for each participant, managed blogs, wellness messages, and optional daily e-mails of wellness tips. The website abounds with Fitness and Wellness Tools, such as cardio and resistance exercise planners and trackers, a meal/nutrition planner, and a wellness library.

The **ChooseHealthy** program focuses on complementary medicine. Our members will have access to a national network of complementary health care providers at discounted rates. This network of more than 22,000 credentialed providers includes acupuncturists, massage therapists, and registered dietitians. The ChooseHealthy program provides members with a *25 percent discount off usual and customary fees from these providers.*

Another benefit for **ChooseHealthy** members will be a 40 percent discount off the Manufacturer's Suggested Retail Price (MSRP) on a wide variety of health products, including vitamins and minerals, homeopathic, nicotine replacement therapy, home fitness, skin care, and sports nutrition products, with shipping at no extra cost on most items. An online health library that includes information and resources on complementary health care, common health conditions, drug interactions, are also provided.

Atlantis is happy to announce that these health and wellness benefits will be offered to eligible members (you must be 18 years or older) at no additional cost.

Stay tuned for more information. These benefits will be coming to you soon!

Member eligibility is subject to the terms and conditions set forth in the contract and/or agreement.

*Healthy NY members are not eligible for these benefits.

**Members under the age of 18 are not eligible for these benefits.

SLICE GUIDE UPDATE

During the Broker Rollout Meetings we hosted in Q4 2009, Atlantis committed to creating a Slice Guide for our broker partners. As part of our continued relationship with brokers, we want to make it easy to offer Atlantis products on a slice basis where appropriate. The forthcoming Slice Guide will assist you in offering clients a rainbow of options while complying with all of the underwriting regulations of each carrier.

We've learned our lesson here at Atlantis about how difficult this must be. During the development of the guide, nearly all of the carriers made incremental adjustments to their underwriting regulations. This meant an overhaul of our guide before we even had the opportunity to issue the first version. A final reconciliation of the changes is nearly complete and the guide should be released shortly. Keep your eyes on your emails for the electronic version coming soon!

THE SEVEN THINGS YOU MAY NOT KNOW ABOUT AHP, BUT SHOULD:

1. Atlantis offers community rates to groups of 1 - 50. This includes 1099's and sole proprietors. Same rates!
2. Atlantis pays General Agents & Brokers' commission on all business including (direct, individual, sole proprietors/1099, and Healthy NY).
3. Atlantis has Medical Group offices in all five boroughs where members can receive Primary Care, GYN, urgent care and other necessary testing with no co-payment.
4. Atlantis has no contribution requirements for any of its commercial plans.
5. Atlantis has no participation requirements for its HMO products.
6. Atlantis has pharmacy mail order for only 1.5x the co-payment for a 90 day supply.
7. All plans are Open Access (No referrals needed).

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COBRA SUBSIDY

In early 2009, shortly after President Obama took office, he passed the American Recovery and Reinvestment Act of 2009 (ARRA), an economic stimulus package to help the US economy. Within this package was a subsidy for premium reductions for health benefits under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA provides employees and their families who lose their health benefits the right to purchase group health coverage provided by the plan under certain circumstances. With the passing of the ARRA, a subsidy was provided for individuals who meet certain COBRA qualifying events. If the individual is determined to be eligible, they are then responsible for 35 percent of their premium while the remaining 65 percent is reimbursed to the coverage provider through a tax credit.

On December 19, 2009, the ARRA was amended to provide for an extension of premium reductions for health benefits under COBRA. The subsidy was extended to eligible individuals who were involuntarily terminated between September 1, 2008 and February 28, 2010, which replaces the previous expiration date of December 31, 2009. The length of time was also extended from 9 to 15 months for those individuals who qualify.

The premium reduction applies only to those individual's whose period of health coverage that began on or after February 17, 2009. For more information, please visit: <http://www.dol.gov/ebsa/newsroom/fsco-brapremiumreduction.html>



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UNMARRIED YOUNG ADULTS NOW HAVE HEALTH INSURANCE COVERAGE UNTIL AGE 29

In 2009, New York State expanded access to health insurance by allowing unmarried children through age 29, regardless of financial dependence, to be covered under a parent's group or direct pay health insurance policy. In order to be eligible for coverage, young adults must meet several requirements set forth by the State of New York. If the young adult does not meet the State's requirements, he or she will not be eligible for coverage. Likewise, coverage for these dependents will end when the young adults no longer meet the requirements. The law affects policies or contracts issued, renewed, modified, altered or amended on or after September 1, 2009.

There are 2 segments to the law: 1) a "make available option" and 2) a "mandatory right of election." The first part, the make available, now provides employers or contract holders the option of extending coverage to their subscriber's eligible dependents through age 29 via a family or parent/child contract. If this option is selected, the premium rates for that level of coverage will be adjusted to incorporate the expanded dependent age.

On the other hand, for group members whose employer does not opt to include coverage through age 29, then the second option, mandatory right of election comes into play. Under this option, eligible dependents through age 29 will now be allowed to buy extended continuation coverage under their parent's policy. This right applies to all groups, regardless of size and requires the subscribers to pay the full premium for this extension. Atlantis will include these dependents on the group's invoice and the employee will be responsible for remitting payment directly to their employer for the dependent. The rate for eligible dependents will be based on the group's single rate.

Young adults have several opportunities to elect coverage. To learn more information about Age 29, including eligibility requirements, please visit http://www.ins.state.ny.us/health/S6030_Age29.htm.

