

HealthOne Alliance Health Files

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Special points of interest:

- New Provider Partnerships
- Website Update
- HIPAA
- Fitness Tips

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HealthOne Begins New Year With New Provider Partnerships

As 2002 came to a close the staff at HealthOne Alliance worked diligently to strengthen current provider relationships and finalize contracts with new providers. Effective December 15, 2002, HealthOne welcomed three new area hospitals into the network. Employees may now utilize East Ridge Hospital, Grandview Medical Center, and Parkridge Medical Center, all Chattanooga area facilities. In addition, Heritage Manor, Valley Behavioral Health System and the Life Care Centers of Athens, Chattanooga, Cleveland, Collegedale, East Ridge, Red Bank and Tullahoma all finalized contracts with HealthOne on December 15, 2002. On the heels of these contracts, existing partnerships with North Georgia Health Services and the Ocoee Network in Tennessee were successfully renegotiated without disruption of care to members utilizing providers associated with these two entities. The addition of these state-of-the-art facilities and the renewed commitment to HealthOne's partnerships with North Georgia Health Services and the Ocoee Network reaffirms HealthOne's dedication in providing health care consumers in Northwest Georgia and Southeastern Tennessee more choices, quality care, and the best value for their health care dollar. For the most up-to-date information on providers in the HealthOne Alliance network, please visit our web site at www.healthonealliance.com or call our member services department at 800-842-5758.



HealthOne Alliance and Alliant Health Plans office in Calhoun, Georgia

Tips To Reduce ER Visits

One of the most expensive health plan cost is generated through use of hospital Emergency Departments. The following information may help reduce Emergency Department visits.

- Seek care from primary care physicians early, before an illness or injury worsens.
- Get a flu shot, especially if you are over age 65 and have chronic health problems.
- Visit a free-standing Urgent Care Center for conditions that are not life threatening.
- Wash your hands frequently. Hand washing is the single most important measure you have control over in preventing the spread of germs.
- If possible, talk to your primary care physician before heading to the Emergency Department.



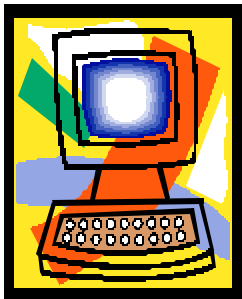
HealthOne News—Welcome Jeff Myers

Accepting the recently vacated position of Chief Executive Officer, Jeff Myers comes to HealthOne Alliance with over 20 years of diverse experience in healthcare administration including integrated delivery systems, hospitals, health plans, independent physician associations, and home health care. Mr. Myers holds a Bachelors Degree in Public Administration from Cal-State University and was formerly the Chief Operations Officer at United Health-care of Georgia before initiating his own health care consulting firm, Health Resource Group in Atlanta. Jeff's multitude of knowledge in the healthcare industry will be a valuable asset as HealthOne Alliance positions itself to meet the growing industry need for quality care at an affordable price. Speaking on his new role Mr. Myers states, "I'm looking forward to fostering our relationships with agents, brokers, providers, and clients in fulfilling the health care needs of our community."

HealthOne News II—Welcome Pam Balog

Filling the position of Network Services Representative, Pam Balog joins HealthOne Alliance with over 10 years experience in the health insurance industry. Most recently, Ms. Balog held the position of Account Manager, charged with overseeing the implementation and on-going management of several self-funded and fully insured employee benefit programs, for CBCA, Inc., a nationally recognized Third-Party Administrator. Pam's understanding of the self-funded employers benefit arena provides a solid foundation for developing procedures at HealthOne Alliance which will ensure the network provides a valuable service to the clients it contracts with. Ms. Balog states of her new position. "I look forward to helping HealthOne Alliance achieve it's goals of providing a high quality, technologically advanced network and doing so at an affordable price. Employers face enormous financial expenditures when it comes to their healthcare plans, it will bring great satisfaction to me in providing them a tool for curbing their health care expenses."

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Website WOW!

If you are a frequent visitor to the HealthOne Alliance Website you may have noticed a new look and more information at your fingertips. As part of the initiative to provide the best in technology, HealthOne Alliance has been re-creating our web site. Upon completion, providers may access the web site to join our network, review and print a Provider Manual, and notify HealthOne Alliance of any changes in their demographics. Employers, their consultants, and Third-Party Administrators will be able to obtain file layouts for fee schedules, print or copy HealthOne Alliance logos for ID card production, view a sample ID card, notify HealthOne Alliance of changes to benefit plans and changes in TPA's, and print informative brochures. Covered employees and their families may access the web site to locate a physician or hospital in the network and print directories. Although the initiative is just beginning we anticipate completion within the first quarter 2003. If you have any additional information or suggestions about items you would like to see on our web site, please contact Pam Balog at 706/629-3744, ext. 218 or email PBalog@alliantplans.com.

HIPAA Headlines

With the deadline for compliance with the HIPAA Privacy Rule rushing toward us, here are a few reminders.

- The compliance dates for the Privacy Rule is April 14, 2003, or, for small health plans, April 14, 2004.
- HIPAA defines "small health plans" as those having annual receipts of \$5 million or less.
- Third Party Administrators are not considered covered entities, they are considered business associates of the group health plan.
- Long Term Disability, Short Term Disability, Workers Compensation and Automobile Liability insurance which includes coverage for medical payments are NOT covered under HIPAA.
- Physician's offices may still fax patient medical information to another physician's office however covered entities must have in place reasonable and appropriate administrative, technical, and physical safeguards to protect the privacy of protected health information such as placing the fax machine in a secure location to prevent unauthorized access to the information.
- For more information on HIPAA Privacy Rule visit <http://cms.hhs.gov/hipaa>.



Privacy Rule compliance is April 14, 2003. Visit <http://cms.hhs.gov/hipaa> for more information.

Self-Funding Facts

What is self-funding?

Perhaps its other name "self-insurance" is more descriptive. Instead of paying an insurance company money to pay the claims, a self-funded (self-insured) employer or plan puts the money into a trust fund that is overseen by strict Federal government regulation, and that trust fund pays the claims. To avoid catastrophic losses, both commercial insurance companies as well as self-funded plans usually buy re-insurance. In self-funding, the re-insurance has the descriptive name "stop-loss." It allows a plan to set in advance the maximum loss levels it is willing to sustain on any specific situation or on the aggregate of claims on the whole group. Thus, even a one-person employer can budget to meet his pre-designated stop-loss trigger points and can self-fund successfully. About 85% of employer health plans currently use some form of self-funding, and are subject to ERISA regulation. ERISA fiduciary responsibility has far stronger consumer protections than state insurance regulation or even normal business customs. ERISA demands that the plan as a whole as well as each transaction be viewed to assure that it was the "most prudent" for the safety and efficiency of the plan assets and the plan participants (covered individuals).

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Health "E" Corner

Exercise More, Sneeze Less

As the cold and flu season kicks into high gear this winter, it's good to know that regular exercise may be your first line of defense. Although there has been some debate about the effects of exercise on immunity, a new study suggests that being active may actually reduce the number of colds people get each year. Researchers from the University of South Carolina in Columbia surveyed 547 healthy adults at regular intervals over the course of one year. Participants noted both their activity levels and the number of colds they had experienced. For this study, moderate or vigorous exercise was defined as anything more strenuous than a walk, including household chores and leisure activities. The average adult will suffer through 2-5 colds per year. However, study participants who reported being most active had 25% fewer colds than those who were least active.

It is important to note that the **right amount** of exercise is **crucial**, as too much exercise can have an adverse effect on one's immune system. Always consult your physician before beginning any new diet or fitness regimen.



**HEALTHONE
ALLIANCE
WINTER 2003**

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We're on the Web!
At www.healthonealliance.com

A Better Way To Better Health

HealthOne Alliance is an organization owned and governed by local health care providers focused on the community health needs of North-west Georgia and Southeastern Tennessee. HealthOne was formed to work directly with industry for their health network needs associated with their managed group health benefit plans. HealthOne Alliance directly contracts with qualified employers to offer several services including physician and hospital networks, pharmacy networks, and utilization review. HealthOne is committed to offering employers access to quality providers, attractive preferred pricing arrangements, high commitment member service and resources to support the management of the health plan.

DID YOU KNOW

Every day Americans are inundated with advice on staying healthy and the benefits of a healthy diet and exercise. Listed below are some amazing facts about fitness and nutrition. Did **you** know?

- Inactivity can nearly double your risk for Heart Disease. It is in fact, comparable to high cholesterol and high blood pressure when it comes to Heart Disease.
- Walking just 30 minutes per day a few days a week is enough to moderately increase bone density.
- Aerobic exercise can improve cardiovascular response to mental stress.
- A brisk walk performed routinely enhances cognitive skills such as memory.
- The top 7 healthiest foods (named for their antioxidant properties) are prunes, raisins, blueberries, blackberries, kale, strawberries and spinach.
- If the more than 88 million inactive



Americans started exercising regularly, they would save more than **76 billion dollars** per year in medical costs.

For more fitness education topics visit the American Council on Exercise at www.acefitness.org.

Always consult your physician before beginning any new diet or fitness regimen.

HealthOne