



In This Issue:

- Message from OAHF President and CEO - Health Care Reform Passes
- Health Plans Ranked by National Organizations
- Ohio Association of Health Plans Annual Convention and Trade Show is May 25-26, 2010

SPOTLIGHT on OAHF Member plan:

Aetna's Got an App for That



In our increasingly connected world, health plans are working to meet members where they are - and that's through using the mobile web, text messaging and smartphone "apps."

Aetna is providing mobile access to a variety of features including its DocFind online provider



Health Care Reform Passes

A great deal has happened since our March newsletter. After more than a year of debate, Congressional hearings, town hall meetings, rallies and summits, a health care reform bill was finally voted on and signed into law by President Obama.

Many of the reforms that the health insurance industry proposed are in the law in some form - and that is good news for Ohioans. This includes the elimination of pre-existing condition exclusions, lifetime limits on coverage and gender-based discrimination.

While most of the changes, such as guaranteed issue, the individual purchase mandate and new taxes do not take effect until 2014, there are immediate changes that go into effect this year. They include:

- **High Risk Pool.** A federal high-risk pool will be established to provide access to those that have pre-existing conditions and have been uninsured for at least six months. States also have the option to establish a state high-risk pool, or use an existing program modified to comply with the federal requirements, to provide access to impacted Ohioans. Federal subsidy dollars are available to help off-set the losses of such programs. Effective: June.
- **Benefit Changes.** New policies purchased must include coverage with no cost-sharing for recommended preventive services, immunizations and certain infant, children and adolescent care and have consistent out-of-pocket costs for emergency services whether they are received from an out-of-network or in-network provider. Additionally, no policies of coverage will include lifetime dollar limits and some will not include annual dollar limits. Effective: October.
- **Dependent Care.** While Ohio law extends dependent care coverage to Age 28 beginning July 1 - the new federal requirement is only through age 26 and has different eligibility requirements. Effective: October.
- **Medical Loss.** While Ohio has a law to limit health plan administrative expenses to no more than 20%, the new federal requirements include development of definitions of what is to be included in a medical loss. Effective: January, 2011.

directory, the Aetna Personal Health Record, Price-a-Drug, claims search, and electronic ID cards.

Recent visitors to www.aetna.com from a mobile device may have noticed that some of its most popular and useful features have been reformatted for viewing from a mobile browser. Not only have specific features been specifically designed for mobile browsing, they also have been streamlined to speed up on-the-go web surfing. When searching for a claim, for example, users are provided with their five most recent claims as a starting point, and then offered the opportunity to search further. Members searching for a physician are immediately given the option of searching for a specialist, eliminating several “clicks” from the process.

Available this month, the Aetna Mobile Application will provide Blackberry and iPhone users with more advanced functionality than the mobile web, since it will leverage the key features of smartphones to make it even easier for members to complete specific tasks. For example:

- the Global Positioning System (GPS) will allow

Some of these changes will be based upon guidance to be issued from HHS and implementation times may be effected. For links to more details on reform changes, click [here](#).

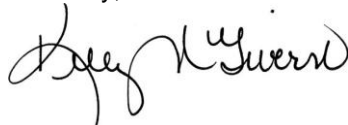
In addition to the requirements that the new law spells out, there are concerns with what the new law **does not** contain, namely, there are no serious mechanisms included for bringing down costs.

The lack of cost controls has not only the health insurance industry concerned, but many Americans are as well. [A Gallup Poll](#) released on March 31 states that proponents, as well as opponents, of the new health care law agree that the bill didn't do enough to deal with rising health care costs.

Ohio's Health Plans are committed to working with policy makers to implement the changes laid out in the new law and to make sure that there is no disruption for current customers.

If I can answer any questions about the health insurance industry, please do not hesitate to contact me.

Sincerely,



Kelly McGivern
President and CEO
Ohio Association of Health Plans

Health Plans Ranked by National Organizations



Recent rankings from J.D. Power and Associates and U.S. News and World Report on Ohio's health plans show high levels of member satisfaction.

U.S. News and World Report in conjunction with the National Committee for Quality Assurance (NCQA) ranks health plans in three broad categories: member satisfaction, prevention and treatment. Fifteen of Ohio's Commercial, Medicaid and Medicare plans are among America's Best Health

members to search for a physician based on their current location and get turn-by-turn directions to their office.

- the accelerometer, which detects motion and tilt, will enable members to show their physician an electronic ID card horizontally on their device so that it looks just like the real thing.
- tap to download will allow members to transfer a physician's contact information directly into their address book.

Consumers who are already mobile can visit www.aetna.com from any web-enabled phone to check out the ease of mobile browsing for themselves. Even those who are not ready for mobile browsing can learn more by visiting the site from their home or work computer to see an animated demo of Aetna's mobile capabilities and access frequently asked questions and answers.

Plans. And, in the J.D. Power and Associates survey, Ohio's health plans rank above the national average in member satisfaction.

"Surveys like these from U.S. News and World Report and J.D. Power and Associates show that it is important for our plans to continuously reach out to consumers and keep improving their prevention and treatment measures," added OAHP President and CEO Kelly McGivern. "With all of the new changes coming as a result of the new health care reform law, it will be even more important to keep customers informed."

OAHP Annual Convention is May 25-26, 2010

Set your GPS devices for The Columbus, A Renaissance Hotel May 25-26, 2010 - the site of the 2010 Ohio Association of Health Plans Annual Convention and Trade Show.

You won't want to miss the outstanding speakers including: President E. Gordon Gee of the Ohio State University, Ohio Department of Insurance Director Mary Jo Hudson, Ohio Republican Party Chairman Kevin DeWine and Ohio Democratic Party Chairman Chris Redfern.

These speakers will outline ways of "Navigating a New Landscape" in health care. Register today as a sponsor or attendee by clicking [here](#).





Ohio Association of Health Plans
230 E. Town Street, Suite 200 • Columbus, Ohio 43215 • 614-228-4662

The Ohio Association of Health Plans (OAHP) is the statewide trade association representing companies that provide health insurance benefits to more than 6 million Ohioans. OAHP's mission is to promote and advocate quality health care and access to a variety of affordable health care benefits for all Ohioans.