

Broker Buzz

February 2010 NY

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WellStyle Extras has a NEW LOOK Online!

Members of MVP health plans who have WellStyle Extras (our MVP Preferred suite of EPO and PPO products, including TriVantage EPO) will enjoy an improved online experience when they log on at www.mvphealthcare.com and go to *WellStyle Extras*.

We've redesigned WellStyle Extras to make it easier for members to navigate through the activities and earn up to \$300 in WellStyle Rewards points per contract, per year.

The screenshot shows the MVP Health Care website's WellStyle Extras portal. At the top, there is a navigation bar with links for Home, About Us, Careers, and Contact Us, along with a search box and a GO button. Below this is a secondary navigation bar with links for Member Home, WellStyle Extras, and \$300 Lifestyle Credits. The main content area is titled "Take on Life and Live Well!" and features several sections:

- Get Started (a required first step):** Includes a "Personal Health Assessment (PHA)" section with a note that points will not calculate until the PHA is completed, and a "Complete or Update your Personal Health Assessment (PHA)" link for 50 points annually.
- Get Healthy:** Includes a "Personal Lifestyle Coaching by Phone" section with a call to action to call 1-877-748-2746 to schedule a session today. It lists activities like Fitness, Nutrition or Weight Management coaching, Stress Management coaching, Tobacco Cessation coaching, High Blood Pressure/High Cholesterol coaching, and Healthy Living coaching, each worth 50 points per session.
- Online Health and Wellness Courses:** Lists various courses such as Healthy Living, Living Tobacco Free, Weight Loss and Weight Control, Low Stress Living, Nutrition and Healthy Eating, Exercise and Active Living, Sleeping Healthy, Safe Living, and Pain and Productivity, each worth 10 points per course.
- Healthy Living Declarations:** Lists declarations like Preventive Care, Tobacco Free, Preventive Dental Visit, and Advance Directive, each worth 15 points per declaration.

On the left side of the page, there is a "Member" section with a welcome message for SHANNON KELLEY, a "Change Profile" link, and a "Log Off" link. Below that is a "Quick Links" section with buttons for "Wellness Tools & Activities", "Earn Rewards", "Redemption Center", and "Track and Redeem Rewards". On the right side, there is a "Need help with this Web site?" section with contact information for the eSupport Help Desk, including phone numbers and hours of operation. There is also a "WellStyle Extras Get Started Guide" link and a "ChooseHealthy" logo.

A new *Get Started Guide* for WellStyle Rewards will walk users through registration and logging in for access to the

WellStyle Extras home page. It also includes quick tips to help members get to the Personal Health Assessment (PHA) - the first required step toward earning WellStyle Rewards - and through the process of redeeming WellStyle Rewards points for gift cards or cash!

To view the *Get Started Guide*, please click [here](#).

New York Governor's proposed budget would increase health insurance premiums

Last week, New York Governor David Paterson released the 2010-2011 Executive Budget proposal. The State Legislature will now review and most likely amend his proposal. The Legislature has until April 1 to enact a final budget. The Legislature has frequently missed this deadline and may do so again this year, given the severity of the state's fiscal crisis.



While the Governor deserves credit for taking a conservative approach to balancing the budget, several provisions will further increase the cost of employer-sponsored health insurance in the state. Also, the same provisions will make it more difficult for health insurers to develop premium rates that accurately reflect the cost of health care.

The New York Health Plan Association estimates that the following provisions in the Executive Budget will add approximately \$150 million in new premium costs:

- Further cutting the state's subsidy to small businesses to cover the costs of Timothy's Law;
- Expanding the patient services "sales tax" to certain physician services;
- Making private health insurance "primary" for covered early childhood intervention services.

At the same time the state is adding to the cost of insurance, another budget proposal would reinstate the failed "prior approval" process for health insurance premiums. Prior

approval amounts to health insurance price controls imposed by the State Insurance Department on the state's health insurers. Prior approval will further complicate the rate setting process and could undermine the financial stability of some insurers if state-imposed rates do not cover the actual cost of care.

While not directly affecting the commercial health insurance market, the Executive Budget also reduces premiums for Medicaid Managed Care and Family Health Plus plans by 1.7 percent, making it increasingly difficult for insurers offering these plans to provide high quality care to these populations.

Ultimately, MVP believes the result of these actions will be higher health care costs for small businesses and families who are already finding it increasingly difficult to afford health insurance coverage in New York.

MVP will be working with the Governor and Legislature on budget solutions that meet the state's fiscal objectives without increasing the cost of health care for New Yorkers. We will keep you up-to-date on these important issues.

If you want to contact the Governor and your state legislators, click the following links to send two messages, urging them to [oppose expanded HCRA taxes and cuts to Timothy's Law subsidies](#) and to [oppose the reinstatement of prior approval of premiums](#).

Commission Statements and Direct Deposit



In January, MVP began our direct deposit option for commission payments. If you signed up for direct deposit, please note that you will still receive your commission payment statements, by mail,

as you always have.

We strongly encourage you to take advantage of this convenient option. If you have not elected direct deposit, please click [here](#) to download and complete the Direct

Deposit Authorization Form so MVP may place your payment in the account of your choice.

Completed forms should be submitted to the address that appears at the bottom of the form. If you have any questions, please contact Josie Malinoski at (518) 388-2098.

Pharmacy Changes Effective February 1, 2010

Formulary Updates

The MVP Formulary is updated after each Pharmacy and Therapeutics Committee meeting. The most current version is available online at

www.mvphealthcare.com. Simply visit the site's Broker section and under *Pharmacy*, click on *Formulary*. Unless otherwise noted, the following Formulary information is effective Feb. 1, 2010.



New Drugs (*recently approved by the FDA, prior authorization required, Tier 3*)

- Arzerra (medical)
- Votrient (must be obtained from CuraScript)
- Prolastin-C (medical)
- Twynsta
- Jenloga
- Gammaplex (medical)
- Berinert (medical)
- Welchol Susp (powder)
- Fibracor

Drugs Added to Formulary (*Tier 1*)

- lansoprazole (generic Prevacid)
- ketoralac (generic Acular LS)
- tramadol ext-rel (generic Ultram ER)
- fexofenadine/pseudo (generic Allegra-D 12 Hour)
- perindopril (generic Aceon)

Drugs Removed from Formulary* (*change from Tier 2 to Tier 3*)

- Naftin
- Soriatane CK
- Aldara
- Fluoroplex

Drugs removed from prior authorization (*Tier 3*)

- Uloric
- Firmagon (medical)
- Nucynta

Provigil and Nuvigil

Effective April 1, 2010, there will be a quantity limit for these drugs of 30 units per 30 days. At that time, Nuvigil will be removed from six-month new drug prior authorization status. In addition, both of these drugs will no longer be available at mail order.

Cervarix

This drug will be covered as a medical benefit and prior authorization will not be required.

Policy Updates

The following policies were updated:

- **Osteoporosis** - update allows the use of Reclast for osteopenia
- **Kuvan** - criteria updated
- **Patient Medication Safety** - clause was added that will allow MVP to take immediate action in suspected cases of over-utilization

The following policies were reviewed and approved with no changes to criteria:

- Growth Hormone
- Restasis
- Dermatologicals for Inflammation
- Cosmetic Drugs

The following new policy was developed:

- **Sabril** - sets criteria for PA for this medication that is used to treat infantile spasms and refractory complex partial seizures

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