

connections

Personalized outreach to your small-business clients

Health benefits play an important role in your clients' business, and they need to know what's happening with their plan throughout the year. Here are a few ways Humana keeps them informed:

- **Welcome calls:** We call new customers to welcome them to Humana and answer any questions
- **Welcome kits:** Materials include contact information and how to read our premium statements
- **HealthMatters:** This quarterly newsletter delivers ideas for controlling healthcare costs and information about Humana programs and services
- **Health Plan Guide:** Your clients will see how their employees used benefits compared to Humana averages for deductibles met, prescription drug usage, and preventive office visits

Employers can now order member education materials online

You and your clients can order flyers, posters, and brochures at no additional charge on the employer and agent sections of **Humana.com**

Topics include:

- Humana Health Assessment
- Personal Health Coaching
- Pharmacy Resources
- **Humana.com**
- Employee Assistance Program



In this issue

- New pharmacy program
- Politics and healthcare
- Underwriting changes
- Wellness success story



We'd like to know...



What topics would you like to read about in future editions of *Humana Connections*?

E-mail your thoughts to madams@humana.com, and we'll make it worth your while by sending a \$10 Starbucks card to the first 10 respondents.

Reader Response

In the November edition of *Humana Connections*, we asked: "Have you renewed a medical group in the past three months? If yes, did the case include specialty benefits? If no, were specialty benefits discussed?"

Here's a sample of what you had to say:

"I have renewed many accounts in the past three months. The most recent one did include specialty benefits. For clients that do not have specialty benefits, I always discuss it with them."

– Scott Brown, Phil Brown Agency, Louisville, Kentucky

"I have renewed several medical groups in the last three months. A couple of them included specialty benefits. I am starting to discuss it more and more with case renewals as a way to increase revenues."

– Wayne VanDerKolk, Voss Financial Group L.L.C., Okemos, Michigan

New program encourages members to use easy alternative for ongoing prescriptions

*RightSourceRx*SM, Humana's prescription home-delivery service, now has a new option: *RightSourceRx Preferred*, available to ASO customers with at least 300 employees. This program requires members to fill all maintenance medications at *RightSourceRx* – instead of a retail pharmacy – to take advantage of lower prices and convenient delivery. Short-term prescriptions, such as antibiotics or pain medications, can still be filled at a retail pharmacy.

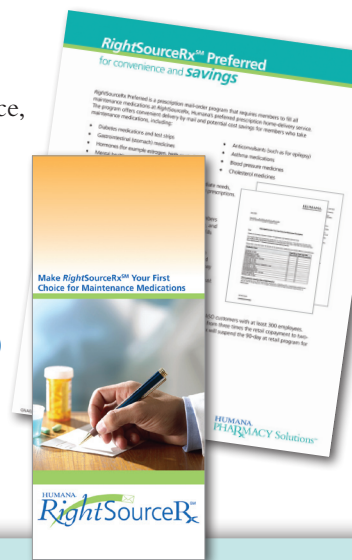
Maintenance medications include those for:

- › Diabetes, including test strips
- › Hormones, such as estrogen or birth control
- › Anticonvulsants for epilepsy
- › High blood pressure
- › Gastrointestinal problems
- › Mental health issues
- › Asthma
- › High cholesterol

Members are allowed to fill maintenance prescriptions twice at a retail pharmacy. After each refill, Humana sends members a notice to let them know they're required to order future refills at *RightSourceRx*. After the second retail refill, the member must pay the full cost of the medication.

RightSourceRx Preferred is a smart choice for convenience, cost savings, service, and accuracy. Prescription service is the most often used and the fastest growing of all healthcare benefits. Members get convenient, reliable home delivery while your clients get more savings.

Ask your sales representative for copies of the member brochure (front) shown here. We also have a flyer (back) you can use to explain the program to employers.



Underwriting changes: Feb. 1, 2009, new case effective dates

Employee-level health questions required for all new business (2-99 employees)

Humana continually strives to offer competitive new business rates and stable renewal increases over the long term. To continue this effort, our simplified application (three medical questions) will be required for all new business submissions with 51-99 employees (26-99 in Louisiana and Mississippi) enrolling for effective dates of Feb. 1, 2009, or later. **Note: This is not a change to the current process in Florida, Georgia, Illinois, Kansas/Missouri, Michigan, and Ohio.**

You'll find required enrollment forms for all size groups in the agent section on Humana.com. Select the "Express Underwriting" Quick Link to find out how to get a rate quickly and efficiently before final enrollment.

New case eligibility change (2-99 employees)

To simplify the documentation requirements for recently started businesses, a business must be operational for a minimum of six months to be eligible for coverage with Humana Small Business. This requirement will eliminate questions about businesses that may be too new to have filed payroll or a state wage and tax report.

Small Business participation change (2-99 employees)

To help ensure adequate participation, employees with individual health coverage will be counted as eligible for the small group plan when calculating participation at the group level.

Political climate may be right for healthcare change

Uninsured, economy may inspire action

Now that we've elected a new president and Democrats have widened their majority in Congress, our government appears ready to tackle healthcare reform.

The slowest economy since the Great Depression may be just the incentive policymakers need to change the system. Many businesses are struggling to continue to provide health benefits while sales are down and profits are shrinking.

The economic slump has led many uninsured patients to emergency rooms for care. In fact, deaths and illness among the uninsured cost our economy between \$104 and \$207 billion last year in lost productivity, according to a New America Foundation report.

Despite a growing federal deficit, some advocacy groups see the financial sector bailout as creating a case for a similar investment to help more Americans get health coverage.

Lawmakers now must reach a consensus on the most efficient way to cover everyone, even as funding remains tight.

Humana believes all Americans deserve affordable, quality healthcare coverage. To learn more about Humana's position on healthcare reform, visit www.humana.com/governmentrelations.

2009 legislative priorities

- President Obama's priorities include an economic stimulus package, energy, and healthcare. The new Congress will likely consider ways to make healthcare more affordable and accessible for all Americans.

- Democrats are expected to expand programs that cover low-income children and adults. Increasing access to Medicaid and the State Children's Health Insurance Program (SCHIP) could cover as many as 15 million of the nation's 45 million uninsured. By March 31, Congress must reauthorize funding for SCHIP and could nearly double the size of the program.

In addition to expanding access to healthcare, Obama supports:

- > Providing subsidies to people who cannot afford health insurance
- > Health information technology and electronic medical records
- > Letting people choose a government plan like the one used by federal employees
- > An exchange to help people compare plans and purchase coverage
- > Tax breaks to help working families afford healthcare coverage
- > Prohibiting insurers from denying coverage based on pre-existing conditions
- > Penalty-free hardship withdrawal from retirement accounts

Virgin HealthMiles™: A wellness success story

As Humana enters the third year of the HealthMiles program, we've seen phenomenal success. HealthMiles has encouraged many employees to lose weight and get active.

We now have more than 50 groups enrolled in the program, giving more than 300,000 employees the opportunity to join in. Employers report great results – about 30 percent of employees participate, and they're all having a great time as they earn incentives and compete for prizes. Employees track their progress with a pedometer – provided by Virgin HealthMiles – that measures their steps each day. Then they upload the data to an interactive Website so they can easily track their progress.

Available to 300+ groups, our program includes school districts, municipalities, hospitals, and banks, to name a few. Check with your sales representative for details.



We now offer a portable Desktop HealthZone. It plugs into an employer's PC to access the internet and is less costly than the original HealthZone.



New videos help explain healthcare

By tapping into employees' preferred methods of communication, employers can get the word out about being an informed healthcare consumer. Humana helps makes the message fun and easy to understand. We're using non-traditional methods to influence consumers' behavior.

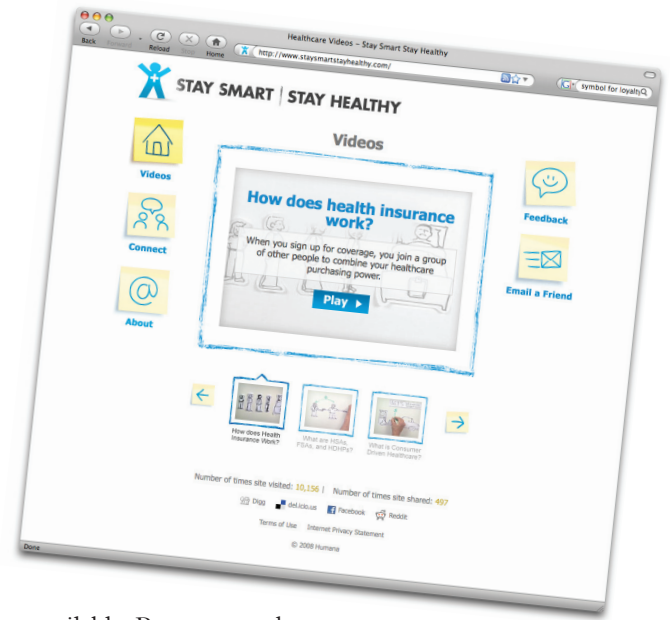
Stay Smart, Stay Healthy

Humana's latest new media campaign informs consumers about how the healthcare industry works. Our goal is simple: to help consumers understand the healthcare system by removing the usual complexities and replacing them with a series of informative and engaging videos.

The videos are available on YouTube, and they're linked from social media sites such as Facebook and MySpace. You also can see the videos at **StaySmartStayHealthy.com** and show them to your clients. The first video, "Why is healthcare so expensive?" launched on Nov. 10, 2008. It quickly soared to the No. 3 most-watched video on YouTube and the No. 1 viewed education video – worldwide – by its second day.

Get involved

You and your clients can visit **StaySmartStayHealthy.com** to see all the videos available. Recommend them to your clients so their employees can learn about the healthcare industry in this fun and engaging way. Ask your Humana sales representative for marketing materials to promote these messages.



For broker/agent information only. Not for public use.

connections

Contact your Humana sales executive for more information about Humana's products and offerings, or visit the Agent Self-Service Center at Humana.com.

HUMANA
Guidance when you need it most
Humana Inc.
500 West Main Street
Louisville, KY 40201