

# KNOW Your Benefits

Winter 2009

Official Publication of the UFCW and Employers Arizona Health and Welfare Fund

## Welcome, MedExpert!

For every medical situation, there is a most appropriate path of care, but finding and keeping to that path can be a real challenge.

**Fortunately, help is on the way!**

Starting immediately, Trust Fund participants can call **MedExpert**, a new program for medical decision support and patient advocacy.

Access to MedExpert is pre-paid, with no hidden costs.

**See page 3 for details.**

 **MedExpert**  
INTERNATIONAL Expect more from health care.



## IMPORTANT NOTICE FOR ALL PLAN PARTICIPANTS

Don't lose your family's health coverage. Report your dependents' Social Security numbers immediately!

**See page 2**

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# IMPORTANT NOTICE FOR ALL PLAN PARTICIPANTS

## Don't lose your family's health coverage! Report your dependents' SSNs immediately!

**A** new regulation means your family could lose its health coverage unless you submit a form to the Fund Office that includes the Social Security numbers of all of your dependents.

The Medicare as Secondary Payer (MSP) requirement obliges health plans to report eligibility data to the Centers for Medicare and Medicaid Services (CMS), which is the federal agency that regulates Medicare.

As of Jan. 1, 2009, plan administrators, third-party administrators and insurers must submit data that includes the Social Security numbers of your dependents. Failure to comply could result in fines and, ultimately, your dependents losing their eligibility for health care coverage.

### These are severe consequences!

You should have received a letter by now from our administrative office. Southwest Service Administrators will follow up the letter with further requests to ensure that you fill out and send in the form.

Why is the federal government doing this? To eliminate waste in the Medicare program and save costs.

CMS needs to make sure Medicare is being administered properly. This means that a patient's primary health coverage is paying first when it is supposed to do so.

When Medicare is identified as a secondary payer, CMS needs to have Social Security numbers to make sure that Medicare pays only after the primary payer – typically employer sponsored coverage through an insurance company – has satisfied its obligation to pay.

**For example:** Jim, an employee covered by his

employer's health plan, is over 65 and working. If he gets seriously ill and seeks medical attention, Jim's employer's plan has to pay before Medicare does.

The main issue here is: Was there Employer sponsored health insurance in effect for the individual when Medicare paid the bill?

Fulfilling the MSP requirement may be inconvenient, but there is nothing Southwest Service Administrators or anyone else can do about it. It must be done or your dependents' coverage could be taken away.

If you need a form or assistance, call a representative at (800) 474-3485. When you call, be prepared to identify the primary subscriber of your family and provide any other data that is requested.

We understand that some individuals may be hesitant about providing their SSNs. CMS recognized that the collection and use of individual SSNs is limited by an evolving body of federal and state law and regulation.

When an SSN is to be used for personal health information, management of the SSN (e.g., who can collect it, for what reason and with what other entities or persons it will be shared) is directed by regulations required by the federal Health Insurance Portability and Accountability Act (HIPAA).

These regulations are referred to as the HIPAA privacy rules. These rules are quite strict, and after they were fully implemented in 2004, measures to protect personal health information became stronger.

Collection of SSNs for the purpose of coordinating benefits with Medicare is a required, legitimate and necessary use of the SSN under federal law.

QUESTIONS? Call Southwest Service Administrators:  
(800) 474-3485 [www.southwestservicetpa.com](http://www.southwestservicetpa.com)



# What is MedExpert?

**M**edExpert is a phone-based health care benefit that gives you the medical information you need to make smart health care decisions.

MedExpert services are available at no extra cost to trust fund participants. Whether the issue is simple allergies or serious and/or chronic disease, MedExpert is ready to help you with support in the following key areas:

- Current, unbiased and accurate information on all medical conditions and drugs;
- Discussion of treatment options with MedExpert's staff physicians;
- Help navigating the health care system and understanding benefits;
- Support by on-staff doctors for wellness and lifestyle changes;
- Assistance in finding specialists, scheduling appointments and transferring records;
- Help making appropriate medical choices with full disclosure and comparisons;
- Support for your entire eligible family, including your parents!

Delivered intelligently by local doctors and using customized reports, MedExpert's medical information and administrative support lets patients align their treating provider's care with medical knowledge as practiced by the best doctors in the world.

MedExpert is a fresh and effective approach to realizing true health care empowerment.

## How MedExpert works

MedExpert makes it easy to manage your family's health care and navigate the health care system.

When you use MedExpert's toll-free number with a medical question, you immediately speak with a human being. This person — one of MedExpert's Medical Information Coordinators — quickly verifies your eligibility and briefly asks about the medical or administrative issue, then offers to connect you with one of MedExpert's on-staff physicians.

Once connected with a physician, you are free to describe your health care situation in detail. The MedExpert doctor guides the discussion by asking the right questions, accessing MedExpert's unique technology to determine the appropriate standard of care,

and dependably doing what it takes to provide you with the right information you need to make an intelligent health care decision.

MedExpert's friendly and helpful staff prepares and transmits any necessary reports, contacts world experts when circumstances warrant additional research, and obtains medical records and test results when appropriate and only when authorized by the patient via a signed HIPAA-compliant approval form. MedExpert also can set up medical appointments, if and when you desire.

All you need is MedExpert's phone number and your questions. MedExpert will make everything else simple, sensible and direct.

Calling MedExpert can ensure that you receive the right medical information first, so you and your family are empowered by having all the facts and knowing that your medical decisions are based on current best-practice care techniques and research.

Privacy is another area where MedExpert takes the lead. All calls and reports take place in strict confidence: no health information is reported to your

employer, your Union, your health insurer or anyone else.

This kind of personalized support and respect for privacy is typically reserved for executive-level care. Now this premium service is available to all eligible participants.

## Expect more from health care

One of the reasons MedExpert has a 98.2-percent "excellent" rating is its highly personalized service. MedExpert's on-staff doctors develop relationships with participants that are built on trust. Since members are free to call MedExpert as often as they wish, our physicians have worked with people for months and even years at a time.

The next time you need to make a health care decision — whether you need to decide on surgery, choose a prescription drug or find a specialist who is right for you — call MedExpert and start expecting more from your health care.

Call MedExpert toll-free at (800) 999-1999 or send an e-mail via the MedExpert website at [www.medexpert.com/members](http://www.medexpert.com/members). Representatives are available from 7 a.m. to 7 p.m. Pacific time, Monday through Friday.

Call MedExpert toll-free at  
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via the MedExpert website at  
[www.medexpert.com/members](http://www.medexpert.com/members).  
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## Reminder: Important new benefit for diabetes patients

To offset the cost of diabetes supplies for you and your covered dependents, HMC Companies, Inc. (HMC) and Liberty Medical will now provide a Diabetic Supply Program.

The program is offered to support the disease management program that is available to you and your covered dependents to help you manage your diabetes and other conditions.

Liberty Medical specializes in the home delivery of a full range of diabetic supplies and has been committed for many years to the same quality standards you have come to expect.

Liberty Medical enjoys an outstanding reputation in the diabetic supply industry and is the preferred partner of the American Diabetes Association.

The UFCW & Employers Arizona Health and Welfare Trust has worked closely with HMC and Liberty Medical to ensure that the



same specialized diabetic supplies are readily available to meet your present and future needs.

As part of this new program, you can continue to get your diabetic supplies as you have in the past – expenses are paid under the major medical portion of your plan, subject to your deductible and the applicable PPO/Non-PPO coinsurance rates.

You can also obtain your diabetes supplies by mail through Liberty Medical. Some of the benefits to ordering by mail include:

- No Deductible
- No Out-of-Pocket expense
- No co-payments;
- A 90-day supply of prescribed diabetic supplies mailed directly to your home;
- Automatic refill reminders;
- 24/7 telephone access to a diabetic nurse specialist through your Healthy Together program.

*Orders for diabetic supplies can be placed directly with Liberty Medical's Customer Service Department at (866) 389-3265.*

## Website Upgrade!

Same great site, same great service!



★ BOOKMARK THIS SITE!

HOME PARTICIPANTS PROVIDERS CORPORATE LINKS

### Participant Services

### Provider Services

### Mexico PPO

We offer our own exclusive Mexico PPO network!

Find more information [Here](#).

### Who is Southwest Service Administrators?

Southwest Service Administrators was created in 1995 as an independent Third Party Administrator ("TPA") to provide unique and specialized services to labor-management, Taft-Hartley Trust Funds. Our mission is to provide superior customer service to our clients in all areas of self-funded health & welfare trust funds, defined benefit and defined contribution pension plans and legal, training and vacation plan administration. Our services are customized to suit the individual needs of our clients.



Find PPO providers, download forms  
and locate doctors online at  
**[www.southwestservicetpa.com](http://www.southwestservicetpa.com)**

## Healthy Together advantages

- ✓ A personal health coach who will call you regularly to talk about your health and how you feel.
- ✓ Support when you need it.
- ✓ Resources you can use.
- ✓ Access to a website with information about health topics for you and your family.
- ✓ Educational materials to help you better understand your condition and ways to improve your health.

## No cost to enroll!

To enroll in the Healthy Together program, call  
**(866) 273-8618.**

**Know Your Benefits** is the quarterly publication of the United Food and Commercial Workers & Employers Arizona Health & Welfare Fund. Each issue informs Fund participants about new developments and help them make the best use of their medical benefits.