

## March 2006 Winter Issue

A reference guide  
to the Penn-Ohio Alliance  
HealthAssurance Program

Have Questions About  
Penn-Ohio? Call:  
1-800-211-2253

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## Letter from the President

by Pamela K. Vass

### New Contract

In the June 2005 Penn-Ohio Newsletter, I discussed the Request for Proposal process that was taking place as we searched for our next contract with a selected carrier. I am pleased to announce that the Penn-Ohio will once again be working with HealthAssurance as our carrier of choice. HealthAssurance continues to be best suited in meeting the needs of our membership. Whether it is regarding providers, hospital access, appropriate pricing, and benefit plan options, HealthAssurance delivers to the Penn-Ohio.

This contract is a two-year arrangement that has different specifications for employer groups that have over 50 eligible employees and under 50 eligible employees. Additional information will be sent in a separate mailing.

### Wellness Fair

A New Year – A New YOU! This was the theme of our Wellness Fair that was held on Saturday, January 21, 2006. Jameson Health System, in New Castle, Pennsylvania

agreed to be our co-sponsor. Their medical services and health screenings were critical to our success and we are grateful to them for their participation. Over 20 wellness services and beneficial exhibits were available for our members, their families, and the community at large. A special “Thank You” to Charlane Verdi, RN, BSN, Director of Community and Staff Education, for her time and dedication to making this event a positive experience for the community. Of course, thank you to our membership that was able to participate. Should you have any suggestions for future wellness events, please contact Kelly Schraven at 412-395-4036.

### Annual Membership Meeting

Every February the Penn-Ohio hosts our Annual Membership Meeting. On Thursday, February 16, 2006 we met once again to review our Annual Budget and discuss important issues regarding the Alliance. The Keynote speaker was Ralph Biddle, of the ESRD Network 4. His presentation was titled “A Tale of Two

Sick Days: How New Technological Initiatives at the Doctor’s Office Positively Affect Patients.”

As another year comes to a close, we thank you for your continued support of the Alliance.

—Pam Vass

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HealthAssurance  
11 Stanwix Street  
Suite 2300  
Pittsburgh, PA 15222  
412-553-7500  
fax 412-553-7386  
www.healthassurance.cvty.com

# PROVIDER SPOTLIGHT

## Find Participating Providers Faster and Easier

Our online *Provider Search* now makes it even easier for you to find participating doctors, hospitals, and other health care providers.

You can access this simple tool from the *Member* home page at [www.healthassurance.cvty.com](http://www.healthassurance.cvty.com). Click on “Provider Search” in the gold section on the left side of the page.

You will then be shown prompts that let you search for providers by location, name, or county.

**You can personalize your search by:**

- **Provider Name**
- **Specialty**
- **County**
- **Gender**
- **Distance and Mileage Preferences**
- **Hospital Affiliation**
- **Languages Spoken**

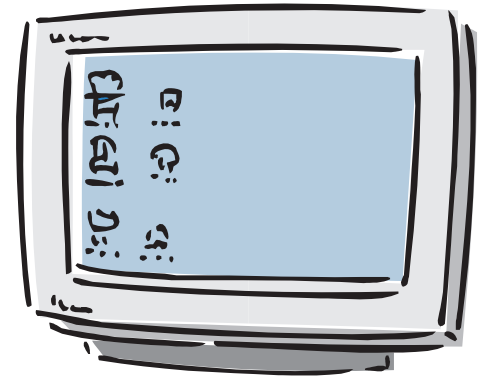
**NEW! Create a personalized directory for side-by-side comparisons.**

Once your search has been completed, you can create

your own personalized directory, sorting by distance, name, city, or zip code. Or, you can click the “add” button beside the provider names and compare a variety of categories, including hospital affiliations, backgrounds, and certifications.

To e-mail, fax, or print your search results, just click *download results*. Then send your directory to yourself or someone else.

**Get directions.** Click “map” next to a



doctor or other provider for a map and driving directions.

**And more!**

You can even create a **vCard**, a contact entry for your palm pilot or e-mail software. Click *vCard* next to a doctor or health care provider. Data for the provider(s) is then downloaded directly into your software.

## Work with Your Doctor

Your doctor often uses prescription drugs to keep you healthy. These drugs are powerful weapons in fighting disease. But they must be taken correctly, or they won't do their job. If your doctor puts you on medicines, you probably will have some questions. Don't be afraid to ask them. If you don't understand the instructions, ask your doctor to repeat them. Working with your doctor and keeping informed will help you to get the most from your medication.

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## What to Do with a Payment You Receive from Us



Sometimes you may receive a payment from HealthAssurance for services you received while in the hospital.

If this happens, you are responsible for paying the provider, and we ask that you please use this payment to pay the doctor directly.

In some cases, doctors who provide services in hospitals, such as cardiologists, anesthesiologists, and emergency room doctors, are not part of HealthAssurance's network. Though the hospital is in our network, we pay for

non-contracted providers' services differently. When hospital-based providers are not in our network, we may remit payment directly to you, and you must pay the provider for the services you received in the hospital. After you receive the provider's bill, please pay the provider directly and promptly. Please note that providers who are not paid may pursue collection activities.

## LEGISLATIVE CORNER

# Definition of Eligible Dependent Expanded in Pennsylvania

A new law recently passed in Pennsylvania expands the definition of an eligible dependent (SB 869). It requires health insurance coverage to continue for Pennsylvania National Guard members or any reserve members or any reserve component of the US armed forces who are called to active duty (other than active duty for training) for a period of

30 or more consecutive days while the member is a full-time student and is covered under his/her parent's health insurance.

According to the law, coverage must be extended for a period equal to the duration of the member's service on active duty or until the

member is no longer a full-time student, and may not terminate because of the age of the member when the member's education program was interrupted because of military duty. To qualify for the extension, the member must submit the appropriate forms approved by the Department of Military and Veterans Affairs. The new

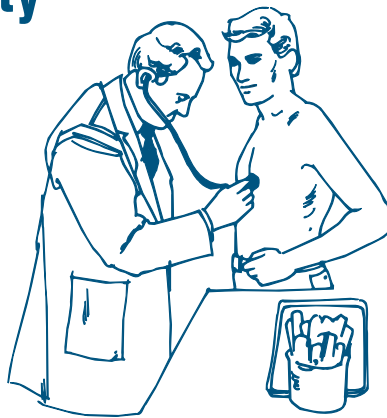


law applies to all of our Pennsylvania fully-insured group and individual products and is effective on February 19, 2006.

## Patient Safety

Even in our modern, efficient health care system, mistakes can be made. Sadly, those mistakes can have grave consequences. One study suggests that perhaps 98,000 people die each year as a result of medical errors. The good news is that you can play a big role in ensuring high quality health care.

As the patient, you have a lot of power when it comes to preventing medical mistakes. It involves being on the



lookout for mistakes and keeping yourself well informed. It can be as simple as asking your health care practitioners to wash their

hands or put on gloves. It can be as serious as making sure the correct part of your body is marked before going into surgery. The key is to be proactive. Participate in all decisions about your treatment:

- Ask questions or voice concerns about treatments, medications or procedures.
- Make sure you're getting the right treatment and medication for your condition.

- Learn everything you can about your diagnosis, tests, treatments and health care practitioners' qualifications.
- Ask a trusted family member or friend to be your advocate and to ask questions and speak for you if needed.
- Pay close attention to the medications you take and why you take them.

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## PLAN NEWS

### Contact Us

Are you on the Penn-Ohio e-mail list?  
Please send your updated e-mail address to  
[kschraven@tjsins.com](mailto:kschraven@tjsins.com).

If you have a question, comment, or suggestion you want to share with HealthAssurance and/or Penn-Ohio; or if you have a particular HealthAssurance experience you would like to share with other Penn-Ohio members, let us know:

**E-mail to:**  
[kdauidson@cvty.com](mailto:kdauidson@cvty.com)

**Fax to:**  
1-866-341-0414

**Mail to:**  
Kent Davidson, *Director, Sales*  
HealthAmerica and HealthAssurance  
11 Stanwix Street  
Suite 2300  
Pittsburgh, PA 15222



### Give a Little

Would you give an hour of your time to save someone's life? Well, you can if you are eligible to donate blood. The nation's blood supplies are critically short, and the need for blood donations has never been greater.

Unfortunately, only one person in 10 who is able to donate blood actually does so. Despite pleas from the American Red Cross and other health organizations, donations have failed to keep up with demand. And that demand has risen for several reasons. An aging population is undergoing more surgeries. Surgeons are performing more transplant operations, which require a lot of blood. More aggressive cancer treatments also use up the blood supply.



Giving blood takes very little time. It is easy, and it hurts only about as much as getting a vaccination. It can make you feel good about yourself. But most important of all, it can save a life. Ask your doctor if you are eligible to donate. If you are, call the American Red Cross at 1-800-GIVE-LIFE. They will get you in touch with the donor center nearest you.

## Eat Healthy Now, Save Money Later

Want to lower your health care costs? New research shows that an apple a day really does keep the doctor—and the associated medical bills—away.

The American Heart Association looked at eating behavior in midlife. It found that high intake of fruits and vegetables translates to lower health care costs later.

Researchers studied 1,070 men from 40 to 55 years old who were free of heart

disease. The men were put into three groups according to their fruit and vegetable intake: low (less than 14 cups per month), middle (14–42 cups per month), and high (more than 42 cups per month).

More than 25 years later, the men in the high-consumption group had the lowest total annual Medicare charges (\$11,416) and the lowest charges related to coronary heart disease and cardiovascular disease. The men in the lowest group had

annual medical charges of \$14,655. The men in the middle group had annual charges of \$12,622.

“Our findings suggest that high intake of fruits and vegetables has a beneficial impact,” the study's lead researcher says, “not only on future health but also on health care costs in older age.”

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### Preview: Spring Edition of *Living Well*

Look for these and other articles in the spring edition of HealthAssurance's member magazine *Living Well*, arriving in your home mailbox in April: Adolescent vaccines, helping your kids climb the Food Pyramid, infection protection tips. Check out our website, too, at [www.healthassurance.cvty.com](http://www.healthassurance.cvty.com), anytime for a variety of information.