

# Group Leader

UPDATE

February 2012



## Better Health in the New Year

HMSA can help your employees achieve their health goals in 2012.

It's easy to make New Year's resolutions. It's harder to keep them.

Most people who make resolutions at the beginning of the year, such as to lose weight or to stop smoking, often do not achieve their goals by the end of the year.

### HMSA can help.

Encourage your employees to visit HMSA's website at [hmsa.com](http://hmsa.com) and click on the Health & Wellness section for information and resources to help them lead a healthy lifestyle in 2012 and beyond. (To learn more on wellness opportunities for your employees, read about HMSA Well-Being Connection on the next page.)

### Tips on making New Year's resolutions.

Suggest that your employees:

- **Be realistic.** Set manageable goals based on their time, abilities, and resources.
- **Be specific.** Instead of vowing to "lose weight," specify how many pounds they want to lose.
- **Make a plan.** It's important to create a timeline and outline how to achieve their goals.
- **Take small steps.** Making mini goals can help prevent your employees from getting discouraged. For example, if they want to lose 10 pounds, they can set a goal to lose 5 pounds in the first month. Once that's achieved, they can set a goal to lose another 5 pounds the next month.
- **Get support.** Your employees can ask family, friends, and co-workers to join them. Having a buddy system helps keep everyone on track. Support their efforts with incentives.

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## HMSA



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#### Route to:

|            |              |
|------------|--------------|
| Pres.      | H.R. Dir.    |
| Controller | Group Leader |

*GLUP is published to help administer your HMSA health plans and to inform your employees about HMSA and community activities.*

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### Did You Know?

The history of New Year's resolutions dates back to 153 B.C. Early Romans put the two faces of Janus, the god of beginnings and transitions, on their calendar to symbolize the past and future. Romans began the year exchanging gifts with their enemies and asking them for forgiveness. They named the first month of the year after Janus.

### Quiz

Test your knowledge of New Year's resolutions.

1. What percentage of Americans make New Year's resolutions?
  - a. 58 percent.
  - b. 88 percent.
  - c. 98 percent.
2. What is the most common resolution?
  - a. Lose weight/get healthy.
  - b. Save more money.
  - c. Retire by the end of the year.
3. What percentage of people stick to their resolutions for at least two months?
  - a. 30 percent.
  - b. 60 percent.
  - c. 90 percent.

Answers: 1-b, 2-a, 3-b.

# HMSA Introduces Well-Being Connection

## Helping your employees focus on their health and well-being.

HMSA wants to help your employees improve and maintain their health and well-being. Healthy employees can contribute to a more productive workplace and help contain health care costs.

That's why we're introducing **Well-Being Connection**, a set of tools, services, programs, and support that will allow your employees to work with their doctor and stay on top of all aspects of their health.

Well-Being Connection replaces HealthPass, which was phased out at the end of last year so we can provide your employees with improved health and wellness opportunities.

Here are some features of Well-Being Connection:

- **Well-Being Connect™**. This website will help your employees assess their health and create a customized plan. It will include tools and trackers to help them achieve their health goals. The website will be available for your employees in March 2012.
- **Well-Being Assessment**. This easy, interactive survey asks your employees questions about their health. A customized **Well-Being Plan** is then created to help them focus on areas that need improvement.
- **Health workshops**. Topics range from losing weight to eating a proper diet and managing stress.
- **wellbeingGO™ mobile app**. Your employees can use Well-Being Connect while on the go.

Your employees can also take advantage of services, including:

- Chronic condition support.
- Behavioral health.
- Prenatal care.
- Stop smoking.
- Stress management.
- And much more!

HMSA is excited to provide more health and wellness opportunities for your employees. We look forward to working with them to make the most of Well-Being Connection. If you have any questions, please contact your HMSA representative.

**HMSA**  
Well-Being Connection

## Government News: Civil Unions

The Hawaii law relating to civil unions, Act 1 of the 2011 Legislature, became effective Jan. 1, 2012. The law entitles eligible civil union partners to the same rights, benefits, and responsibilities as opposite-sex spouses.

HMSA will add as a dependent anyone whom you identify as an eligible civil union partner if you follow all other HMSA enrollment requirements for that person. However, employers must make their own determination whether Act 1 is pre-empted by the Employee Retirement and Income Security Act (ERISA), a federal law passed in 1974 that sets minimum standards for health plans.

# Health Care: Plain & Simple

## Helping your employees make smart decisions about their health care.

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Health care is a big, complex topic. It involves doctors, hospitals, health plans, patients, employers, and the government. It can also be confusing and intimidating for many of your employees. Yet it's important that they understand how their health plan works so they can make informed, educated decisions about their health.

That's why HMSA is launching a new campaign this year called **Health Care: Plain & Simple**. This campaign makes health care easy to understand so your employees can stay healthy and save money.

The campaign features an engaging website and videos that explain how health care works. We will have information and useful tips in *Island Scene* magazine and Island Scene Online ([www.islandscene.com](http://www.islandscene.com)), Group Leader Update, at community events, and on YouTube, Facebook,

and Twitter. You and your employees will have opportunities to be part of the conversation by sharing comments and asking questions.

Learn more at [www.HealthCarePlainAndSimple.com](http://www.HealthCarePlainAndSimple.com).



## Health Care Reform Update: Translation Services

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As part of our ongoing efforts to comply with the Affordable Care Act (ACA), HMSA will provide employees with the option of having their cancellation of coverage letters translated into seven languages – Chinese, Japanese, Korean, Ilocano, Tagalog, Spanish, and Navajo. This will help employees who are not fluent in English to better understand their health plan.

Effective Jan. 1, 2012, HMSA will notify your employees who live outside Hawaii about the option to have the letters translated into those languages.

HMSA will continue to update you with the latest news on health care reform that affect the administration of your health plan. To learn more about national health care reform, visit [hmsa.com/reform](http://hmsa.com/reform).

*This information is based on HMSA's review of the national health care reform legislation. This overview is intended for educational purposes and should not be used as tax, legal, or compliance advice. Interpretations of the legislation vary and some reform regulations differ for particular members enrolled in certain groups. HMSA will continue to present and update information related to national health care reform as additional guidance becomes available.*

## Protect Your Employees

### Enhanced life insurance and new long-term disability benefits are now available.

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It's important that your employees and their loved ones are protected from financial hardship during times of emergency, such as a chronic illness that prevents them from working or the death of a spouse or other family member. That's why HMSA has improved our Small Group Plus package for small businesses. Our new Small Group Preferred package includes:

- Employee term life.
- Dependent term life.
- Accidental death & dismemberment (AD&D).
- Long term disability.

### Expect the unexpected.

With improved life insurance benefits that now include spouse and children, your employees can have peace of mind that their loved ones are covered. With long-term disability insurance, your employees will continue to receive partial income when temporary disability insurance runs out. Other benefits include rehabilitation assistance to help your employees return to work sooner.

For more details about the Small Group Preferred Life and Disability package, please contact your HMSA representative.

# HMSA's Online Care

Your employees can access prescription drug information online.

Prescription medications are an important part of your employees' overall health care. It's important that they follow their doctor's or pharmacist's advice on when and how to take their medications and how to avoid interactions with other drugs and supplements.

Your employees can conveniently learn about their prescription drugs on HMSA's Online Care. The Health Reference section includes a library of prescription drug information to treat all types of conditions – from acne to warts. It includes questions they should ask, such as:

- How often should the medication be taken?
- How much does the medicine cost?
- Are there non-drug options?

## Speak to doctors

Use Online Care to talk with a physician about how to manage multiple medications for different health conditions to reduce the risk of side effects. Employees can talk to an HMSA participating provider online from the convenience and privacy of their home without an appointment.

## Get started

To use Online Care, your employees can log on to My Account on [hmsa.com](http://hmsa.com).

## IMPORTANT REMINDER

# HMSA's Dues Payment Policy

Your HMSA plan is a prepaid health plan, and monthly health plan dues must be paid on time to ensure continued coverage for your employees. It is important that monthly dues are received on or before the first of each month. Payments received after the first of the month create a delinquency for your group, which can lead to an interruption in coverage.

Mahalo for your efforts to submit your payment on time. Prompt payment will allow timely processing of plan changes and enhance the accuracy of your next monthly billing statement. If you have any questions, please contact your HMSA representative.



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[hmsa.com](http://hmsa.com)

# Group Leader Workshops

## February 2012

HMSA conducts workshops covering:

- Choice Medical, HMSA's popular package of health care plans.
- Basic health care laws and how they may affect the administration of your health care program.
- Billing, enrollment, and group maintenance procedures.
- HMSA's Online Care, which allows quick access to doctors and other health care providers online or by phone.

## Oahu

Date: Feb. 13, 2012

Time: 9 a.m. to Noon

Place: Multi-Purpose Room, HMSA Center

**Registration Deadline: Feb. 6, 2012**

## Kauai

Date: Feb. 22, 2012

Time: 9 to 11 a.m.

Place: HMSA Conference Room

**Registration Deadline: Feb. 15, 2012**

To register for a group leader workshop, call the HMSA office on your island:

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|-----------------------|----------|
| Oahu . . . . .        | 948-6664 |
| Hawaii Island         |          |
| Hilo . . . . .        | 935-6993 |
| Kailua-Kona . . . . . | 326-1940 |
| Kauai . . . . .       | 245-4299 |
| Maui . . . . .        | 871-2466 |

