



November 22, 2004

This is the latest in a series of communications to keep you informed about the Consortium Plan. We hope you find this information helpful. Please share this with your covered family members.

### **Improvement in Home Health Care benefit**

Several months ago a Plan participant contacted this office inquiring as to the reason for coverage for home health visits being limited to 60 in a covered person's lifetime. She made the point that for a covered member with a chronic condition this would probably not be enough. She further pointed out that when this benefit was used up the choices would be to try to pay for the visits without help from the Plan or allow the condition to go unsupported. In the later case it is probable that the condition would worsen, resulting in further hospitalization which the Plan would cover, but at greater expense than if the visits had been covered in the first place.

Based on this feedback we examined the claims data in the area of home health visits and had our TPA and our consultants advise us on what limitations they saw most frequently. With that information we checked with our actuarial support staff to find out the probable impact on cost (rates and ultimately your contributions) to the Plan.

At the November 16<sup>th</sup> Board of Directors meeting it was voted to amend the Plan to replace the present limitation of 60 home health visits in a person's lifetime to 50 visits in a plan year. This change is effective December 1, 2004. A revised Plan Document with the new schedule of benefits reflecting this change will be posted to the Consortium's web site within the next few days.

We are pleased to be able to respond to our Participants' and Members' needs and suggestions in this positive way. It is not always possible for us to do so.

Remember that if you have any questions you can [email](#) them to this office for our response.

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