

HIRSP Policy Changes Effective January 1, 2010

The HIRSP Authority Board of Directors is updating the HIRSP policy effective January 1, 2010. Some of the key changes are highlighted below.

Transplant Benefit

HIRSP Policyholders will have up to \$500,000 lifetime in coverage for approved organ transplants with no limit on the number of organs or transplants. This is an improvement over the previous benefit which covered one organ per lifetime.

Genetic Testing

New genetic tests are now covered under your HIRSP policy if you meet some basic criteria:

- You are showing symptoms or are high-risk,
- You provide documented recommendation from a licensed genetic counselor or medical geneticist,
- The test results will significantly alter your medical management, and
- The test is considered to be a proven method to detect and identify the genetic disease.

To learn more about genetic testing or for a complete listing of covered tests, please review the new HIRSP policy online or contact Customer Service.

Smoking Cessation

Smoking Cessation drugs will now be covered through your HIRSP prescription drug benefit, up to a \$500 annual maximum. Talk to your doctor about smoking cessation programs and see the article in this issue of the HIRSP Newsletter for resources you can use when trying to quit.

Routine Exams

Annual routine exams will now be covered through your HIRSP plan up to the HIRSP allowed amount, subject to deductible and co-insurance. Keeping up on routine care can help

Your premium rates may be changing in January. Refer to the **HIRSP Quarterly Premium Rate Table** included with this newsletter to determine if you will see an increase or decrease.

to keep you healthy and will allow your doctor to diagnose and treat problems to reduce potential complications.

Drug Co-pays

Drug co-pays for covered prescriptions will be \$10 for all Tier 1 drugs and \$40 for Tier 2 drugs. See a complete listing of covered drugs by viewing the HIRSP formulary on MedTrak's Web site, www.medtrakservices.com/hirsp.

Hearing Aids & Cochlear Implants

The following covered expenses are now payable:

- the cost of one hearing aid, per ear, per child every three years;
- cochlear implants; and
- treatment related to hearing aids and cochlear implants, including procedures for the implantation of cochlear implants.

This benefit applies only to children under the age of 18 who are covered under the policy. Such hearing aids and cochlear implants must be prescribed by a physician or an audiologist in accordance with accepted professional medical or audiological standards. The child must be certified as deaf or hearing impaired by a physician or audiologist.

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Deductible Carryover Benefit No Longer Available

Expenses incurred between
Oct.1, 2009 - Dec. 31, 2009,
WILL NOT count toward
your 2010 deductible.
Please plan accordingly.



Autism Services

Autism services are now covered up to a minimum of \$50,000 for intensive level services and at least \$25,000 for non-intensive level services per year, subject to all requirements and limitations stated in the policy.

A complete copy of the updated HIRSP policy will be available in the “for Members” section of the HIRSP Web site. Read the policy

in its entirety to ensure an accurate understanding of your health care coverage under HIRSP.

If you have questions about your policy or benefits, contact HIRSP at 1-800-828-4777 or 1-608-221-4551, Monday through Thursday 7:00 AM to 7:00 PM; Friday 7:00 AM to 4:30 PM CST.

The HSA Advantage

The HIRSP HSA plans are health plans with low monthly premiums and high deductibles that make you eligible to open a Health Savings Account (HSA). You can deposit your premium savings into your HSA account and later use the money in that account to pay for qualified medical expenses, including your deductible.

If managed properly, an HSA has several potential advantages. It allows you to control your own health care spending. You decide how much to contribute and how and when to use the funds. Other key benefits include:

- **Tax-Free Savings** – You can save funds in your HSA for future medical expenses and accrue interest on

your deposit tax-free. Tax benefits also include: deductions for yearly contributions, tax-free investment earnings, and tax-free withdrawals for qualified medical expenses.

- **Ownership and Portability** – You own the account. Money you contribute accumulates from year to year with no “use-it-or-lose-it” rules. And your account travels with you whether you change jobs, become unemployed or switch insurance carriers.
- **Flexibility** – You can use the money in your account to pay for qualified medical expenses your plan doesn’t cover, such as over-the-counter drugs and laser eye surgery. You can even use

your HSA to pay for medical expenses for your spouse or dependent children who aren’t covered by your plan.

For more information on Health Savings Accounts, visit the U.S. Department of the Treasury Web site at www.ustreas.gov.

New HSA Plan Option Available January 1, 2010

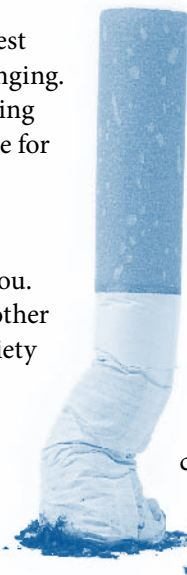
Starting January 1, 2010, HIRSP will offer two HSA plan options: a new \$2,500 deductible plan along with the \$3,500 deductible plan currently available. See your choice of coverage document for more information.

Now is the Time to Kick the Habit!

Everyone understands that quitting smoking is one of the best health decisions you can make—and one of the most challenging. With your newly expanded HIRSP benefits that cover smoking cessation drugs up to \$500 per calendar year, now is the time for you to take action.

Find Your Motivation

It’s important to find reasons to quit that are important to you. The number one reason: smoking leads to lung cancer and other health problems. In addition, people decide to quit for a variety of other reasons like saving money, setting a good example for their children, having whiter teeth, and not smelling like smoke.



Set a Date

Pick a quit date within the next few weeks. By that date, make sure you have no tobacco around you and have removed other sources of temptation.

Tell Your Friends

The more support you have from family and friends, the more likely you are to quit successfully. Don’t forget to tell your doctor: he or she may be able to provide guidance.

Get Help

For more resources to help you or a loved one quit smoking, contact the Wisconsin Tobacco QuitLine at 1-800-QUIT-NOW or visit them online at www.WiQuitLine.org. Don’t wait.

Now is the time to kick the habit for good!



HIRSP Member Guides now Available Online

Earlier this summer, the HIRSP Member Guide went paperless, reducing waste and granting you convenient access to the most up-to-date information about your coverage. The online Member Guide is your best resource when you need to look up policy or benefits information because unlike a paper Member Guide that may become obsolete soon after it's printed, the online version is always current, incorporating all recent plan changes or endorsements. You can also take advantage of the easy-to-use search function, enabling you to look up important information quickly and easily.

How do I Access My Online Member Guide?

Simply go to www.hirsp.org and use your member login. You will leave the HIRSP Web site and enter the Administrative Service Provider's Web site (WPS Health Insurance). Then use the Request an ID Card or Member Guide tool just like you may have done in the past. This user-friendly tool hasn't changed—the only difference is that, now, you can use it to request electronic PDF Member Guides instead of paper Member Guides.

If a new Member Guide has been issued recently, it will appear as a PDF at the top of the "Request" page, which you can download to view or print.

If a Member Guide has not been issued recently (and there is no PDF at the top of the "Request" page), you can use the tool to request a new one. Our system will generate a PDF based on all the most current information about the member's policy. It will be available to download from the "Request" page in just one or two business days—a great improvement over snail mail!

How will I Know When a New Member Guide is Available?

Whenever we issue a new Member Guide, we will automatically issue you a new ID card. The "carrier letter" attached to the card will include a special message inviting you to view your new Member Guide online.

We are excited to offer you the convenience of online issue and we're confident that this enhancement to our services will benefit our members. If, at any time, a paper Member Guide is needed, you can request one by calling Customer Service at 1-800-828-4777. We also invite you to contact us if you have any questions about accessing online Member Guides.



New Phone System Gives You 24/7 Access to Your Health Plan and Benefit Information

Convenience is key when you need to access your health plan and benefits information. Sometimes the easiest thing is to look it up online at www.hirsp.org. Other times (like when you're standing at the clinic registration counter) it's easier to call. Our 24/7 phone system, combined with our 24/7 Web site, means you have the flexibility you need to check your information anytime, from anywhere.

Starting fourth quarter of 2009, HIRSP will transition to a streamlined speech Interactive Voice Response (IVR) phone system.

Call our phone system—anytime, day or night—to find information about:

- Medical claims status
- Eligibility
- Prescription drug information
- Hospitalization precertification requirements
- Out of pocket remaining

And don't worry—our phone number hasn't changed. Please continue to call us at the number listed on the back of your policyholder ID card.



News from the HIRSP Authority provides information about the Health Insurance Risk-Sharing Plan (HIRSP) for HIRSP policyholders and the public. This newsletter is published by the HIRSP Authority Board of Directors and is posted on the HIRSP Web site at www.hirsp.org. Other information, forms, notifications, and documents are also available on the HIRSP Web site.

Write to HIRSP at:
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1751 W. Broadway • P.O. Box 8961
Madison, WI 53708-8961

Call HIRSP at:
1-800-828-4777 (toll-free)
221-4551 (Madison area)

If you have suggestions for topics you'd like to see covered in future issues of this newsletter, please contact us at info@hirsp.org.

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Get Your Flu Shots before the Flu Gets You

The 2009/2010 flu season is here. That means it's time to schedule your flu shots. According to the Centers for Disease Control and Prevention (CDC), annual vaccines are the best way to lower your chances of getting the flu. Vaccines can even help reduce the severity of your case if you catch the flu anyway.

Three Flu Vaccines for 2010

This year, you may need to get three separate flu shots: one for the "regular" flu, and two for swine flu. It's expected that the swine flu shots will have to be taken about three weeks apart.

Swine Flu Vaccines are on their Way

The CDC is currently developing a vaccine for Swine Flu, which they predict will be available for the public this fall. They have not yet provided specific dates. When this vaccine is available, it will be a covered benefit like other standard flu vaccines.

Finding a Flu Shot Clinic in Your Area

Many large retail and grocery stores host flu shot clinics starting in early October. And of course, you can always get flu shots at your doctor's office. To locate a flu shot clinic near you, go to www.findaflushot.com to use their online *Flu Clinic Locator* tool. Simply enter your zip code and the tool will return a list of nearby vaccination opportunities. Remember to verify that these clinics/providers are Wisconsin Medicaid-certified.

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