

## Member Focus—

### We aim to please

At Educators Mutual, we work hard to provide you with quality benefit plans; an outstanding network of physicians and facilities; fast, accurate claims payment; and the best possible customer service. The results of a recent satisfaction survey confirm that those efforts are paying off—with 93 percent of those surveyed expressing overall satisfaction with Educators Mutual.

Members and administrators from the various employer groups covered by Educators Mutual's health plans were contacted by telephone and asked questions designed to ascertain their levels of satisfaction in six key areas:

Key Area	Percent Satisfied*	
	2008	2007
Providers	97%	96%
Claims payment	89%	90%
Customer service	93%	94%
Communications	93%	94%
Medical benefits	90%	92%
Prescription benefits	85%	85%

\* Rounded to the nearest percentage point.

To help put this in perspective, in 2007 only 51 percent of Utahns rated their HMOs as 8, 9, or 10 on a 0–10 point scale, with 10 being the best. However, 75 percent of our members rated Educators Mutual as 8, 9, or 10.

Of course, we recognize that until we reach 100 percent satisfaction, there is still room for improvement. Educators Mutual is focused on improved performance to bring

you better overall service. We closely monitor claims processing and telephone answering performance, making adjustments as needed.

#### Quicker claims processing.

Educators Mutual has worked hard to process claims more efficiently, reducing the average time it takes to process a clean claim to just 9.2 days. Over 99 percent of all claims are settled within 30 days.

**Fast telephone answering.** We know that your time is valuable and so we answer your telephone calls quickly. During 2008, nearly 94 percent of all customer service calls were answered within 60 seconds—most within 30 seconds.

**Fewer abandoned calls.** Every call is important to us, so we also track the number of calls we lose. In 2008, just 1.57 percent of all customer service calls were abandoned.

In addition to the statistics Educators Mutual tracks on a daily basis, we will use the information gained from the customer satisfaction survey to help direct our ongoing efforts to better serve you and to monitor our progress in this regard.

Your opinions are valued, and you don't have to wait until the next survey to express them. Feel free to share your comments and concerns with our customer service department or your on-site group service representative.

## When should I use the emergency room?

If you experience any of the following symptoms, seek emergency care immediately:

- chest pain
- loss of consciousness
- uncontrollable bleeding
- intolerable or uncontrollable pain
- severe shortness of breath
- poisoning (call a poison control center first)
- major trauma or injury
- severe or worsening reaction to an insect bite, sting, or medication, especially if breathing is difficult
- unexplained stupor, drowsiness, or disorientation.

Five reasons NOT to go to the emergency room:

1. You rarely see the same physician twice, decreasing the chances that your medical history will follow you.
2. The emergency room doctor will only treat current problems, not associated or underlying problems.
3. If another patient comes in with a real emergency, patients in need of less urgent care move down the waiting list.
4. Hospitals fill emergency rooms with extra equipment for real emergencies resulting in higher fees than regular office visits.
5. Insurance does not always cover emergency care for non-emergencies. You may end up paying a large bill out of your own pocket if you go to the emergency room for a sore throat.

*Administrative Focus—*

## COBRA and the American Recovery and Reinvestment Act

Under a new federal law enacted on 02/17/09, most people who are terminated involuntarily between 09/01/08 and 12/31/09 are eligible for a subsidy of 65 percent of the cost of COBRA coverage.

To be eligible for the COBRA premium assistance, individuals must meet the following conditions:

- He or she must not be eligible for other group health coverage, including (but not limited to) a spouse's plan or Medicare.
- His or her adjusted gross income for the tax year in which the premium assistance would otherwise be received does not exceed \$145,000 (or \$290,000 for joint filers). The subsidy will be reduced for individuals with incomes between \$125,000 and

\$145,000 (\$250,000 and \$290,000 for joint filers).

The law also provides for a special election period for individuals terminated between 09/01/08 and 02/17/09 who did not elect COBRA when it was first offered or who did elect COBRA, but let the coverage lapse. Pre-existing condition limitations will not apply. Coverage under the special election period will generally be effective 03/01/09.

The special election period does not extend the maximum COBRA coverage period beyond the original maximum. The length of the COBRA coverage will be determined starting from the individual's original COBRA eligibility date, even if the person was not covered under COBRA on that date.

Employers and their COBRA administrators have the following obligations under the Act:

- Notify **all** individuals terminated between 9/01/08 and 2/17/09—regardless of the reason for

termination—of their possible rights to the special election period and premium assistance.

- Notify all individuals terminated between 02/17/09 and 12/31/09 of their possible rights to the premium assistance.
- If an individual elects COBRA coverage, the employer must determine whether that person was terminated involuntarily, and therefore, may qualify for the subsidy. The employer has no responsibility to determine whether the individual meets the other criteria for eligibility.

This is just a brief summary of the American Recovery and Reinvestment Act of 2009, also known as the 2009 Economic Stimulus Plan. Should you have any questions, feel free to contact Educators Mutual. Of course, if you require legal assistance, you should consult legal counsel. If Educators Mutual administers your COBRA benefits, we will assist you with the notification requirements.

email comments to [chawkes@educatorsmutual.com](mailto:chawkes@educatorsmutual.com)

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