



# CLIENT UPDATE



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**Referrals**

We believe our firm is the most professional provider of employee benefits programs in the business. Our knowledge, ability and service are second to none. Our best new clients are those referred by you. If you know someone that might use our services call us or tell them to call us. It's as simple as 800/344-3766.

Thank you,

Rock Tuchek, President

## *The Midwest Advantage Program (MAP)- Your MAP to reduced claim cost*

The Midwest Advantage Program is a claims cost containment product which consists of many independent programs combined to provide maximum reductions in claim cost. When implemented with your self-funded health plan, MAP allows you to decide the degree of savings efforts, type of claims on which to acquire savings and even what providers from which to obtain reductions. MAP is a consolidation of the following independent programs.

### **Preferred Medical Claims Solutions (PMCS)**

PMCS provides an innovative healthcare claim settlement program on out of network claims that delivers a medical claim solution benefiting Payors, participants and Providers. PMCS advance funds a reduced payment settlement to the Provider on behalf of the plan within 3 to 5 days. The Provider agrees to transfer all ownership rights of the claim to PMCS, thereby eliminating any issues of balance billing. PMCS accepts all medical claims associated with hospital, physicians and ancillary care Providers. By lowering the overall cost on medical claims, premiums can also be reduced. PMCS has no minimum claim dollar threshold, resulting in discounts on a greater percentage of your out-of-network claim dollars.

### **Preferred Provider Network (PPO)**

There are many quality PPO Networks available. The best one for your plan will depend in large part on the employers and employees geographic location and utilization practices. MAP will work to determine which network will work best for your plan by running geo-access reports and by determining the most utilized providers. The biggest networks are not always the best networks. If a smaller, more specifically tailored network is best, one can be created for you.

### **FairPay Solutions**

FairPay is a unique and extremely effective program which is much more than bill negotiation. FairPay's medical cost review and repricing services result in far greater savings than a PPO Network can provide alone. An average of 68% savings compared to the 10% to 20% expected from standard bill negotiations. FairPay produces greater savings on a wider variety of medical bills because reviews are not limited to out of network claims. The repricing is so much more effective because it is based on comprehensive knowledge and historical data for each jurisdiction, the corresponding legal precedents and the state-of-the-art analysis of their patent-pending process. Charge Validation Analysis (CVA) identifies claims where FairPay can lower medical costs. CVA removes inappropriate

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P.O. Box 408  
Decorah, IA 52101

Phone: 563/382-9611  
Toll Free: 800/344-3766  
Fax: 563/382-9613  
info@midwestbenefits.com

### ANNOUNCEMENTS

Robert Architect, Employee Plans Division, announced that the final 403(b) regulations should be out by the end of June with a general effective date of January 1, 2008. More later...

### *New Marketing Focus*

*Midwest Group Benefits has retained Jenkins Marketing, Inc., a division of Jenkins Industries, Inc. for marketing, sales, and relationship development*



JENKINS (MARKETING) INC.  
MARKETING WITH MEANING

We're on the web!  
[www.midwestbenefits.com](http://www.midwestbenefits.com)



### MGB Office Humor

“CAT & MOUSE.....”

**MGB Fact:** “Cat Naps” with mouse during the day increases overall wellness.

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charges, up-coding, billing errors and excessive or inappropriate treatment standards. FairPay Solutions provides defensible medical claims analysis resulting in proven, fair and reasonable payments which will save your plan money.

### **Mirador**

Mirador specializes in creating customized contracting solutions designed to reduce the financial risk associated with complex or catastrophic medical situations when patients receive care outside your network or in the absence of a network. In this current environment of increasing catastrophic incidence rates, payors are relying on general purpose and specialty networks to manage the cost implications of these events. While effective, the complexity of these cases and the “migrational” nature of today’s well informed health care consumer inevitably results in out-of-network utilization. Although infrequent, an out-of-network catastrophic case can be financially devastating and can have a profound impact on your medical loss ratio. Through the use of Mirador, your self-funded plan will be better positioned to minimize the financial risk and maximize the efficiency of dollars being spent on catastrophic or complex medical events.

### **Summary**

As a complete package, no other program will provide your plan with the level of claim savings as MAP will. Any one of these programs alone, will serve to reduce your claim costs, utilized as a whole your plan will realize significant savings. MAP is the most comprehensive yet versatile program available to self-funded health plans. It is the direction to take for increased savings.

## —AGENCY SPOTLIGHT— A & J PETERSBURG AGENCY

Celebrating 75 years in 2007, the A&J Petersburg Agency has a great deal of history in Decorah and Northeast Iowa.

The A&J Agency was started by two local businessmen, Ray Algar and Bill Johnson, when they began doing business under the name of The A&J Agency in 1932. Clients were greeted for many years in their offices on the corner of Water and Winnebago Streets.

Marlin Petersburg purchased the tenured John Jackson Agency in 1976, creating the Petersburg Insurance Agency. In 1984, his son, Brian, joined the agency, later acquiring it from his father.

The Petersburg Insurance Agency occupied their new building at 106 College Drive in 1996 and the two businesses merged in 1998, forming the A&J Petersburg Agency.

With a staff of fourteen, the A & J Petersburg Agency is a full-service insurance agency offering property and casualty, life and health insurance for individuals and businesses. The Real Estate department is represented by eight licensed realtors to assist with the buying and selling of residential and commercial real estate. They also offer appraisal services.

The A&J Petersburg Agency also has branch offices in West Union, Postville and Garnaville.