



FULLY FUNDED PLANS ONLY

April 18, 2013

RE: Semi-Annual Notice of Changes

Dear HNE Member:

Health New England (HNE) is making some changes to your Plan, most of which become effective July 1, 2013.

I have enclosed an amendment to your HNE Explanation of Coverage. This amendment outlines changes to certain benefits and programs that are part of the standard benefit plan. Please read the information carefully and keep it with your membership materials for future reference.

If you have any questions, please feel free to call Member Services at 413.787.4004 or 800.310.2835. Our staff is available Monday through Friday, 8:00 a.m. to 5:00 p.m. We will be happy to help you.

Sincerely,

A handwritten signature in black ink that reads "Peter P. Lore". The signature is written in a cursive, flowing style.

Peter P. Lore
Member Services Manager



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AMENDMENT 03-2013

This is an Amendment to your Health New England, Inc. Explanation of Coverage (EOC). Please keep this Amendment with your EOC as it changes the terms of that EOC. Any language in the EOC that does not follow the terms of this Amendment no longer applies. This Amendment is effective as of July 1, 2013, unless noted below.

The EOC is amended as follows:

Benefit, Program, or Requirement	Description
Oral Cancer Drugs	Oral cancer drugs are now covered the same as drugs you receive by infusion. You do not pay a Copay for these drugs when obtained through HNE's pharmacy vendor. This is effective January 4, 2013. You must fill most prescriptions for oral cancer drugs through HNE's specialty pharmacy vendor. Some drugs require Prior Approval. You can find information about the requirements for specific drugs in HNE's Drug Formulary at hne.com. Or you can call HNE Member Services for help.
Clarification: Out of Area Student Coverage	FOR HMO PLANS (For non-HMO plans with an out of network benefit, these services are covered at the out of network benefit level.) Dependents attending and residing at school outside of the HNE Service Area are covered for: • Non-routine medical office visit for urgent care ○ Includes diagnostic lab and x-ray • Follow-up visit after an: ○ ER visit ○ Urgent care visit • Allergy injections • Outpatient behavioral health visits • Outpatient short-term rehabilitation services All services listed above require Prior Approval by HNE. Note: Emergency services do not require Prior Approval.

Benefit, Program, or Requirement	Description
Eligibility for Disabled Child Dependents	HNE's Chief Medical Officer (CMO) will decide if a dependent is qualified as a Disabled Child Dependent. This is at the sole discretion of the CMO.
Applied Behavioral Analysis (ABA) for the treatment of Autism Spectrum disorder	HNE has removed the Copays for ABA. This is effective April 1, 2013. This change applies only to services by In-Plan providers. Any plan Deductible for these services still applies.
Autism Spectrum Disorder defined terms	The following definitions are added to the "Definitions" section. Applied behavior analysis: the design, implementation and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including the use of direct observation, measurement and functional analysis of the relationship between environment and behavior. Autism services provider: a person, entity or group that provides treatment of autism spectrum disorders. Autism spectrum disorders: any of the pervasive developmental disorders as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, including autistic disorder, Asperger's disorder and pervasive developmental disorders not otherwise specified. Board certified behavior analyst: a behavior analyst credentialed by the behavior analyst certification board as a board certified behavior analyst. Diagnosis of autism spectrum disorders: medically necessary assessments, evaluations including neuropsychological evaluations, genetic testing or other tests to diagnose whether an individual has 1 of the autism spectrum disorders. Treatment of autism spectrum disorders: includes the following care prescribed, provided or ordered for an individual diagnosed with one of the autism spectrum disorders by a licensed physician or a licensed psychologist who determines the care to be medically necessary: habilitative or rehabilitative care; pharmacy care; psychiatric care; psychological care; and therapeutic care.
Services and procedures that require Prior Approval	The item below is added to the Prior Approval list. This test was not covered before October 9, 2012. • Testing for the Transmembrane Activator and CAML Interactor (<i>TACI</i>) gene

Benefit, Program, or Requirement	Description
Notice of Privacy Practices	Health New England has updated its Notice of Privacy Practices (NPP). We have done this to comply with recent changes to the federal Health Insurance Portability and Accountability Act (HIPAA) Rules. HNE has added the statements below to the NPP. • Your prior written authorization is required and will be obtained for: (i) uses and disclosures of psychotherapy notes; (ii) uses and disclosures of Protected Health Information (PHI) for marketing purposes, including subsidized treatment communications; (iii) disclosures that constitute a sale of PHI; and (iv) other uses and disclosures not described in this Notice of Privacy Practices. • HNE may use your information to send fundraising communications to you. If we do, we will provide you with an opportunity to elect not to receive any further fundraising communications from us. • HNE does not and will not use PHI that is genetic information about you for underwriting purposes. • PHI excludes individually identifiable health information regarding a person who has been deceased for more than 50 years. • We may use or disclose PHI for research provided certain requirements are met. • We will notify affected individuals following a breach of unsecured protected health information. You can find a complete copy of HNE's revised NPP on our website at hne.com. If you would like us to send a paper copy to you, please call HNE Member Services at 413.787.4000.