



UPMC Broker News

October 21, 2003



### **New Products**

PPO8 - \$1,250 deductible, \$50 ER, 100/60% co-insurance  
HMO4 - no deductible, \$50 ER, 100% co-insurance  
EPO - Exclusive Provider Organization, PPO that functions like an HMO, allows deductibles and co-insurance, 3 options available, not available in the MANP or as a dual option.

- New Hospitals - Hamot Medical Center in Erie County has been added to the UPMC network effective November 1, 2003. UPMC is also in negotiations with Clarion Hospital.
- MANP January groups must be completed and returned by November 30th.
- MANP renewals must include a Transfer Request Form (from EBDS). MANP renewals come from and go to EBDS, not UPMC.
- UPMC groups through PHS in the south central part of the state are slated to be moved into the UPMC PPO network.
- UPMC is experiencing 16% medical trends and 22% Rx trends, matching national trends; however January renewals average 22%.
- UPMC's market is moving in the direction of more PPOs, with a lot of interest in high deductible plans.
- Pharmacy Changes: 1/1/04 Prilosec and non-sedating antihistamines have been removed. Changes were mailed previously to clients.