



DENVER MEDICAL BULLETIN

Official Publication of The Denver Medical Society

Volume 104/Number 2 February 2014

Health Exchange Brings Changes

Connect for Health Colorado, the state's new health insurance exchange, announced that between October 1, 2013, and January 15, 2014, more than 165,000 Coloradans have signed up or been approved for 2014 health coverage. January 15 was the deadline for Coloradans to sign up for private health insurance that takes effect February 1. The next deadline is February 15 to have private health insurance start on March 1. Open enrollment continues until March 31. Enrollment for Medicaid is year-round.

"Together with our partners at Connect for Health Colorado, we are reaching and enrolling the uninsured," said Susan Birch, Executive Director of the Colorado Department of Health Care Policy and Financing. "The numbers released today further demonstrate Colorado as a leader in the nation. We are among a handful of states with technology in place to allow for real time eligibility determinations for Medicaid. The technology, along with our strong network of county and community partners, has allowed us to enroll individuals into new coverage faster than many other states, many of which have much larger populations to reach."

Connect for Health Colorado has

been open since October 1, 2013, and operates with separate technology and customer service operations from the federal site, <https://www.healthcare.gov/>. Connect for Health Colorado is open to individuals, families and small businesses. Individuals and families can choose from up to 150 private health insurance plans from ten carriers, and small employers can create small group plans from up to 92 health insurance plans provided by six carriers. More information is available at www.ConnectforHealthCO.com. Medicaid and the Child Health Plan Plus (CHP+) continue to be administered by the Colorado Department of Health Care Policy and Financing (HCPF).

The January 15 data shows 63,407 Coloradans purchasing private, commercial health insurance coverage through the exchange and 101,730 enrolled in Medicaid. Detailed demographics have not been released yet for the January 15 numbers, but analysis through December 31, 2013, indicates that 35% of those purchasing private coverage were under the age of 35, 33% ages 35-54, and 32% 55-64. Average premiums for these enrollees (before any tax credits) were \$376/month and the average premium tax credit was \$248/month.

DMS Bulletin Now Electronic

Beginning with the January 2014 issue, the *Denver Medical Bulletin* is being published and delivered in an electronic format. After 103 years of publication, the new electronic format will better meet the expectations of our members in 2014. Please be sure to add our email address to your contacts to ensure delivery.

If we do not have a current email address for you, please send it to us at info@denvermedsociety.org so that you don't miss any issues of the *Bulletin*.

If you would prefer to continue to receive a hard copy of the *Bulletin*, please let us know at info@denvermedsociety.org.

Coverage purchased through the exchange, as well as health insurance coverage obtained outside of the exchange, must now comply with requirements of the Affordable Care Act (ACA) that strengthen protections for patients, such as the provision of preventive care services at no cost to the patient. This includes immunizations, pediatric preventive care, health screenings and other adult preventive services. Insurance plans can no longer place annual or lifetime limits on the provision of “essential health care services” or cancel coverage arbitrarily when a patient gets sick. Plans are now required to cover participation in clinical trials and to guarantee patients the right to appeal health plan decisions.

Medicare patients also have seen an expansion of benefits under the ACA, including coverage for annual wellness visits and personalized prevention plans. Under Medicare Part D prescription drug coverage, beneficiaries are now receiving a 50% discount on brand name drugs in the Part D coverage gap, known as the “doughnut hole”, and additional discounts on both brand name and generic drugs will be phased in until the doughnut hole is completely eliminated in 2020.

Physicians should prepare their practices to respond to both an expanded covered population and new insurance products. One place to start is by confirming in which ex-

change plans you are participating. Existing contracts with plans that are offering exchange products does not mean you are contracted with every product they offer. Check with exist-

option to *Find A Plan* and you can click on *Browse Health Plans*. By going through the steps for a “generic” shopper you can search plans by provider. For more detailed instructions on this process, contact DMS at info@denvermedsociety.org.

Train your staff to respond to patient questions and be able to refer them to Connect for Health Colorado (contact info above). They should understand key effective dates and coverage details. Although patients had until Dec. 31, 2013, to enroll in coverage effective Jan. 1, 2014, the open enrollment period for coverage in 2014 runs until Mar. 31, 2014. If patients sign up prior to the 15th of the month their coverage will begin on the first of the following month, e.g. by Jan. 15 coverage would be effective Feb. 1. Staff should understand the 90 day grace period for patients who receive premium subsidies and fail to make a monthly premium payment and attempt to determine this during the eligibility verification process.

Under the ACA, qualified health plans must meet a standard specifying provider network adequacy. In Colorado, Connect for Health Colorado is responsible for ensuring that standard is being met. Connect for Health Colorado has not yet provided specific information about how they will implement this requirement, so physicians that identify concerns on this issue should advise DMS.

Connect for Health Colorado Demographics*

Coverage Levels:	
<i>Bronze</i>	38%
<i>Silver</i>	46%
<i>Gold</i>	13%
<i>Platinum</i>	1%
Without premium subsidies	49%
With premium subsidies	51%
≤ 250% FPL	35%
Enrollment:	
<i>Individuals only</i>	46%
<i>Families of two</i>	25%
<i>Families of three or more</i>	29%
Enrollments in rural counties	9.9%
<i>Colorado population in rural counties</i>	10%
Enrollments in urban counties	74.1%
<i>Colorado population in urban counties</i>	74%

***Private Health Insurance Purchases**

ing contracted plans. Although there is not currently an easy process for doing this for every plan offered on Connect for Health Colorado, physicians can go to their website www.ConnectforHealthCO.com and select *Shop Now*. This will offer the

Denver Medical Bulletin: Aris M. Sophocles, Jr., MD, JD, DMS President and Publisher / Curtis L. Hagedorn, MD, Chair of the Board / Aaron J. Burrows, MD, President Elect / Stephen V. Sherick, MD, Treasurer / Kathy Lindquist-Kleissler, Executive Director. The **Bulletin** is the official publication of the Denver Medical Society, established April 11, 1871, as the first medical society in the Rocky Mountain West. Published articles represent the opinions of the authors and do not necessarily represent the official policy of the Denver Medical Society. All correspondence concerning editorial content, news items, advertising and subscriptions should be sent to: The Editor, **Denver Medical Bulletin**, 1850 Williams Street, Denver, CO 80218. Phone (303) 377-1850. Fax (303) 331-9839. Web www.denvermedsociety.org. Email info@denvermedsociety.org. Postmaster: Send address changes to 1850 Williams Street.

*Denver Medical Society and
Arapahoe-Douglas-Elbert Medical Society
in collaboration with the AMA
have proudly teamed up to present. . .*

Negotiate with Confidence: Know What's In Your Contract

Learn what to expect in an employment contract, before you have to negotiate or sign one! **Wes Cleveland, J.D.**, with the American Medical Association (AMA), will bring a national perspective, and **Kari Hershey, J.D.**, Hershey Decker, PLLC, will bring a local Colorado perspective to contracting. Both will address such topics as:

- What to do before signing your contract
- How much you can and can't negotiate
- Why you should retain a lawyer to review the contract
- Important contract terms such as: duties and non-compete covenants

Thursday, February 13, 2014

6:00PM Reception/Cash Bar

6:30PM Buffet Dinner

7:00PM-8:15PM Program

Wellshire Inn

3333 S. Colorado Blvd., Denver CO 80222

In order for us to best prepare for this evening your reservation is required.

Email your reservation to info@denvermedsociety.org
or call **(303) 377-1850** no later than **Friday, February 7th.**



DMS especially wishes to thank TDC for their generous sponsorship of this program.





MEDLINE OFFERS THE FOLLOWING RESOURCES TO SUPPORT DENVER MEDICAL SOCIETY PREFERRED MEMBERS:

-  **Physician Office Catalog** - Over 30,000 clinically proven products and supplies at manufacturer direct pricing
-  **Medline University®** - Over 250 FREE online, on-demand courses, many with CEU credits
-  **Medline.com** - Access your account 24/7 for online ordering, order template guides and reporting analysis
-  **Scrubs123®** - Buy scrubs and physician coats direct from the manufacturer at significant savings compared to retail locations

Contact Medline Account Manager, Brett Baldschun at 415-602-3830 or BBaldschun@medline.com



Physician Office Services
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DMS Members Eligible for New Savings

The Denver Medical Society is pleased to introduce a new member benefit program which will offer members a way to save on the purchase of medical and surgical products for their practices as well discover ways to increase efficiency and improve the care process. Our partner in this program is Medline Industries, a unique organization that is the largest privately held manufacturer and distributor of medical supplies in the U.S.

“Medline Industries is extremely excited to be the preferred vendor for medical/surgical products to Denver Medical Society members. Because of our national presence, we are able to offer you national brand items as well as significant savings on products we manufacture ourselves,” according to Brett Baldschun, DMS Account Manager with Medline Industries.

Medline’s Physician Office organization offers several unique competitive advantages for Denver Medical Society members:

- √ Direct from the manufacture pricing
 - **10% reduction in supply costs on average for Medline customers**
- √ Quality Improvement Programs
 - **Free clinical programs to improve quality initiatives in your facilities.**
- √ On-demand training and education tools keep your staff proficient across a wide variety of procedures
 - **FREE CEU’s available 24/7/365**
- √ Electronic tools help you streamline your office’s supply chain
 - **Easy to use reports help improve inventory management and cost control**
- √ A CPT program that allows you to evaluate both reimbursable lab products as well as equipment
 - **Better analysis of revenue stream improvement with a live, up-to-date online portal**
- √ A dedicated team that includes your Sales Representative and Customer Support
 - **Knowledgeable resources to provide assistance quickly and effectively for Denver Medical Society Members and their staff**

Medline has provided our practice with better prices and service than were available from other vendors. Additionally, they connected us to a national purchasing group that offered discounts for Verizon services and Staples office supplies. At a time when McKesson is merging with PSS (Physician Sales and Service), it's important to have competition in the Denver marketplace. I recommend Medline to our members.

—Aris Sophocles, MD, JD
President, Denver Medical Society

Medline is committed to helping you reduce your supply costs and working with your practices to help improve patient care and increase office efficiency and revenue.

“We believe that all these benefits enable us to be more than just a medical distributor for Denver Medical Society members and we look forward to the opportunity to demonstrate real value for your operation. I look forward to meeting with each of you to discuss a free business analysis and once again, we are very excited to have the chance to become your strategic partner,” Baldschun emphasized.

To find out how Medline can help your practice contact Brett at 1-415-602-3830 or BBaldschun@medline.com.



January 28, 2014

Dear Healthcare Providers,

January 1st marked the start of health insurance for many Coloradans who previously were uncovered. Through mid-January, Connect for Health Colorado[®] helped more than 65,000 people in our state get covered by private health insurance. And enrollment isn't over. Coloradans can still buy their health plans for 2014 coverage – with or without federal financial assistance – through March 31 at our Marketplace.

With new insurance in place, it is essential you ask your patients to provide you their carrier and plan information – from their insurance ID cards if possible – so you can properly process your claims. **Please note: Connect for Health Colorado cannot process claims from providers. ALL CLAIMS MUST BE BILLED DIRECTLY TO THE APPROPRIATE INSURANCE COMPANY just as you've always done.** A list of carriers can be found on our website <http://connectforhealthco.com/how-it-works/health-plan-options/>.

Over time, we hope people will learn to use their new health coverage as an investment in better preventive care, while appreciating greater financial security against unexpected medical costs.

For providers, expansion of health coverage should reduce the more than \$500 million in annual bad debt/charity care costs from treating uninsured patients in Colorado hospitals, medical practices and healthcare facilities.

Achieving these goals will take time. Should the opportunity arise, we hope you – as trusted advisors to patients and your community – can help with:

- Communicating with patients and their families about the importance of maintaining health insurance and keeping premium payments up-to-date
- Helping people understand the consequences of being uninsured
- Explaining to patients up-front how deductibles and co-pays work
- Advising patients to report to the Marketplace life-change events that may affect coverage
- Working closely with carriers to ensure continuity of care for your patients – and reimbursements to your practice

Connect for Health Colorado has resources for you. You can order brochures and posters at our online store—the materials are free. Additionally, our web site, <http://connectforhealthco.com/>, remains a terrific place for updates and information on deadlines and enrollment updates for your patients. As always, our Customer Service Center is available to answer questions at 1-855-752-6749.

We welcome your feedback and suggestions.

Patty Fontneau, CEO

Geriatricians / Internists / Family Practitioners
Medical Director, Highlands Ranch, Colorado



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With over 22,000 current residents, **Erickson Living** manages continuing care retirement communities at 16 locations in 9 states.

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Please contact us and find out why we have become one of the largest Geriatric practices in the country by forwarding your CV and Cover Letter to:

Donna Rachuba, Director, Medical Staff Services,
 Toll Free Telephone 443-297-3131, Fax 410-204-7273,
 Email medprovideropps@ericksonmail.com ,
 Mail: Erickson Health Medical Group, 5525 Research Park Drive, 4th Floor, Catonsville, MD 21228. Website: www.Ericksonliving.com.

All correspondences will be kept in confidence. EEO/D/M/F/V

Are you interested in teaching medical students and residents from the University of Colorado?

Join the clinical faculty of the CU School of Medicine! By becoming a preceptor, you can teach, guide and mentor young physicians and share the joy of the practice of medicine.



For an application, or for more information about opportunities, responsibilities and benefits as a Clinical Faculty Member, please see www.medschool.ucdenver.edu/ocbme or contact Nicole Bost or Dennis Boyle at 303-724-0044 or Nicole.Bost@ucdenver.edu.


School of Medicine
UNIVERSITY OF COLORADO
 ANSCHUTZ MEDICAL CAMPUS



MEDICAL SPANISH and CULTURAL COMPETENCY

Friday, May 2 - Monday, May 5, 2014

8:00 AM to 5:00 PM

Denver Medical Society, 1850 Williams Street, Denver

Colorado has one of the highest proportions of Hispanic and Latino populations in the country. Denver counts over 31% of its population in this category! To enhance physician communication capabilities, Denver Medical Society in conjunction with the Community Health Association of Mountain/Plains States (CHAMPS) is offering a 4 day intensive, total-immersion learning experience in conversational and medical Spanish for physicians, nurses, PAs, NPs and other medical staff. Class levels are targeted to each student's needs and abilities. This is the 18th offering of this lively, rewarding, and highly popular class conducted by Rios Associates.

Four day class offers a ton of CMEs! Plan now to attend.

45 CME credits through AAFP or AANP, or
43 Category I CMEs through the AMA, or
45 Category I CMEs through ACEP

The cost of the class is \$499 for DMS members, \$599 for non-members, including text book. Optional cost: A Flash Drive containing the entire content of the text book—\$35.

To register, go to <http://medspanish.org> and click on the registration tab at the top. You will be able to register, pay and complete a brief Self Assessment Form at this site. On the registration form scroll down to "United States": DMS members select the \$499 "Students" rate; non-members select the \$599 "Residents, PAs, and RNs" rate. By completing the Assessment Form, the instructors will be able to determine whether you belong in the Beginner, the Intermediate, or the Advanced class.

Morning and afternoon snacks are provided.

If you have any questions, please call Tamara Rios, PhD, (520) 907-3318, or email convesp@aol.com for additional information.