



*...rising above the service you expect<sup>SM</sup>*

# FREQUENTLY ASKED QUESTIONS

## **Who is ADVANTAGE?**

ADVANTAGE Health Solutions, Inc.<sup>SM</sup> is a local, provider-owned health plan offering healthcare benefits and solutions to employer groups of all sizes.

## **What is the financial condition of ADVANTAGE Health Solutions?**

ADVANTAGE has no debt, excellent liquidity with ample operational cash flow and liquid investments, and a RBC level that exceeds the Department of Insurance requirements.

## **What is ADVANTAGE's renewal history?**

The average ADVANTAGE renewal during the 2006-2007 calendar year was in the single digits, which is well below the industry average.

## **Is ADVANTAGE's pricing competitive?**

Our relationship with our hospitals and their physicians allow for us to offer the best possible negotiated rates resulting in quality care in a cost effective setting.

## **Can ADVANTAGE use another carrier's health application for a final rate?**

Yes, ADVANTAGE will accept another carrier's health applications.

## **How do you cover employees that reside outside your service area?**

Subject to underwriting approval, ADVANTAGE will cover employees that reside outside our service area with a one of our partner regional or national networks.

## **What are the main differences between PPOs and ADVANTAGE's managed care plans?**

ADVANTAGE has an integrated delivery system model in partnership with Physician Hospital Organizations (Networks), focusing on wellness and medical management strategies that provide long-term savings.

## **What is the ADVANTAGE-Choice product?**

The ADVANTAGE-Choice product includes a partnering network in addition to our more traditional hospital-affiliated networks. A group with 51 or more employees with at least 80% of the employees residing in the ADVANTAGE service area may be an ideal group for this product.

## **Why is ADVANTAGE-Choice a great alternative to a PPO product?**

While employers have access to the deepest discounts through the ADVANTAGE Physician Hospital Organizations (Networks), they also have the freedom to choose the state's largest network of providers through the our partnering network.

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## **What are your online capabilities?**

ADVANTAGE-connect is our unique online tool designed to complement the service members and employers receive from our Member and Account Service Representatives. The Member Web Portal allows members to check eligibility and benefits, change PCP's, request an ID card, or print a temporary ID card, view status of claims, along with many other functions. The Employer Web Portal allows employers to check eligibility, submit enrollments online, terminate employee and/or dependent's coverage, add employees to COBRA, and much more. Visit [www.advantageplan.com](http://www.advantageplan.com) for more information.

## **Do you have a wellness program?**

Yes, ADVANTAGE offers a wellness program, called Mountain of Wellness, at no additional cost. The program is a points-based incentive program that rewards participants for completing healthy activities.

Members also have access to health screenings and are able to complete a Health Risk Assessment and Personal Wellness Report.

## **What is the significance of choosing a Primary Care Physician (PCP)?**

Benefits of having a PCP include:

- Studies have shown that having a PCP improves the quality of care, such as receiving recommended preventive services.
- Your PCP can better coordinate your care with specialists ( i.e. get you to the right specialist at the right time).
- Your PCP is an advocate who can help you navigate the complex healthcare system.
- Your PCP is someone you can contact for medical advice 24 hours a day.

## **Does ADVANTAGE offer a care management program?**

Yes, as part of our commitment to ensuring quality healthcare, we offer personalized and comprehensive management programs for a wide range of diseases. ADVANTAGE's disease management programs are designed to focus on a member's specific health condition and to provide members with personal support and services.

Our comprehensive disease management programs are designed to help members better control their condition through a planned partnership between the member, their healthcare provider, and ADVANTAGE. This approach facilitates more effective communication between physicians and patients, as well as continuous disease management support to members affected by chronic conditions.