



Making Customer Connections™

Accurate, Secure, Convenient
& HIPAA Compliant



Payment Books are Perfect Prescription for Drug Plan Premiums

Humana successfully implements premium payment book solution for Medicare Part D Prescription Drug Plan subscribers that's easy to use and saves \$1 million in postage.

Profile

Humana Inc., headquartered in Louisville, KY, is one of the nation's largest publicly traded health benefits companies. Humana's 11.3 million members have access to a multitude of resources that include regional and national networks with more than 450,000 physicians, hospitals, pharmacies, and ancillary care providers in almost every state.

Humana offers coordinated health insurance coverage and related services through consumer-driven health plans, administrative services products, health maintenance organizations, government sponsored plans and products for individuals.

Challenge

In January 2006, Medicare went through the largest expansion in its history when it introduced prescription drug coverage through the Medicare Part D Prescription Drug Plan. Individuals covered by Medicare were given the option to choose from among dozens of prescription drug plans available nationwide, primarily through Medicare approved health insurance companies.

As an approved Medicare Part D provider, Humana was challenged to effectively market its coverage plans nationwide, enroll several hundred thousand new members, and establish a cost effective and reliable process to notify customers of their scheduled premium payments.

Case Study



HUMANA. Guidance when you need it most				
Humana Health Care Plans P.O. Box 14162 Louisville, KY 40212-4162				
PAYMENT NO. 5	PAYMENT NO. 5	COVERAGE PERIOD 05/01/08 TO 05/31/08	DUE DATE 05/01/08	TOTAL PREMIUM DUE \$17.80
COVERAGE MO/ YR MAY 2008		999999999 001 0000001780 05012008 83354 0		
DATE PAID	MEMBER NAME: NCP SOLUTIONS			
AMOUNT PAID	PLEASE MAKE YOUR PAYMENT TO: HUMANA INSURANCE CO P.O. BOX 9001081 LOUISVILLE KY 40290-1081			
CHECK NO.	PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK: 99999999-001		AMOUNT PAID	
YOUR CANCELLED CHECK IS YOUR RECEIPT		RETURN THIS COUPON WITH YOUR PAYMENT.		CHECK NO.
		HUMANA. Guidance when you need it most		#

Payment Coupon Book
01/25/08



Faced with this challenge, Humana sought to implement a premium payment solution that would:

- Meet aggressive deadlines required by Medicare Part D
- Maximize member convenience
- Minimize production and postage costs
- Promote timely and accurate collection of premium payments
- Accommodate several hundred thousand new subscribers
- Maintain the highest degree of quality
- Satisfy HIPAA privacy and security requirements

Solution

Already a satisfied client of NCP Solutions for insurance premium payment books, Humana looked to NCP to develop a cost-effective solution for Medicare Part D payments that could be rapidly implemented. Humana sought a full color, custom payment book combined with preprinted courtesy return envelopes.

A mass distribution of payments books is done each December following the annual open enrollment period. Throughout the year, books are produced and mailed for first time enrollees. Special purpose inserts are added as required to provide supplemental information.

Results

Humana enjoys an affordable, repeatable process that reliably delivers personalized payment information to almost 500,000 Medicare Part D subscribers each year in a manner that is secure, timely, accurate and convenient to use, while ensuring HIPAA compliance.

By instituting a payment book solution, Humana saves over \$1 million a year in postage when compared to the cost of mailing monthly statements. Humana also benefits from NCP's postal expertise and total mail volume, by improving mail deliverability and gaining access to postage discounts.

NCP's premium payment solution for Humana delivers unmatched quality, reliability and data integrity, helping Humana make the right connection with its Medicare Part D Prescription Drug Plan participants.