... serving alongside



Date: 20 Dec 2013

TTc - December 2013 Newsletter

Merry Christmas

Wishing you a very special time this Christmas, and a wonderful New Year ahead.

I hope that 2013 has been a good one for you. 2013 has been a year full of both challenges and opportunities here at TTc, and we look forward with optimism for a good 2014.

Aetna

As you may be aware, a couple of years ago Aetna moved their service model to one that was based on using outsourced providers to serve our members. This was supposed to offer a greater level of flexibility, lower cost, and great service. Unfortunately we have found that service levels have not been at a level that we (nor Aetna) had hoped for or expected. Although after working with Aetna on the issues that we were seeing, and admittedly seeing in some cases big improvements, we are not at a level that we want to be at, and are not going to get to that level with the current set up.

Three weeks ago I met with Aetna's top people in the UK, and we discussed a plan to bring Aetna's servicing of TTc members to the UK from the current Indian and Philippines locations.

Initially this will mean that within the next few weeks we will see claims start to be handled and processed out of the UK. This will be done by a team that we have worked closely with for the past 6 months who have been our escalation point for areas of service that we felt needed Aetna's greater attention. We have been very happy with the service done by this team in correcting issues and stepping in to resolve our members' issues. I am hopeful that we will immediately see a vast improvement in speed of service and removal of little mistakes that were creeping into the process that have caused headaches and delays for a number of you.

A second phase to improving service will be to look at how TTc's own team can start to act as gatekeepers for claims and work on and help speed up the claims process from our end. There are a few technical and data protection issues that will need to be explored in order to get this up and running, but again I have great confidence in my team, and know that we can provide a world class service in this area.

The final phase will be to look at Aetna answering member calls in the UK for at least part of the day. A number of factors are being evaluated to see how this could work and how effective this could be. As there is no existing team involved with doing anything like this, this will take longer to implement as they will need to be employed and trained up, but it is good to see Aetna's willingness to work towards this.

These changes should not affect any of the contact numbers or email addresses that you currently use, these will continue to work and will just be redirected to the new teams as they move into these roles.

As I have mentioned in the past, we are Aetna International's largest single client, and as such we are very important to their business. I have made it clear that we need this doing, and that we need this doing right, as we have explored other options, and will move if Aetna are unable to deliver.

Continuation...

US Affordable Care Act Changes

In recent weeks a number of changes have been made to the US Affordable Care Act which will positively affect our American members, as well as non-Americans who are residing within the United States. I will be sending an update out on this shortly once it is reviewed by Aetna's legal team. Once this is ready this will be posted on our website here along with the earlier communications that I sent out earlier this year.

TTc Maintenance

Please note that on the 24th/25th of December TTc will be running maintenance on our website, which may mean that our website may be unavailable for several hours, this may also affect our ability to receive your emails.

Should you experience a medical emergency please continue to contact Aetna on +1 877 248 2197

As always, if you have any questions or concerns please do not hesitate to write to me or my team.

Thank you for all your ongoing support and good stewardship of our programs.

Blessings, Nathan Lyon TTc ... serving alongside

Please also like our <u>facebook page</u> "ttcinsurance" to stay in touch with the latest news and information.



www.talent-trust.com info@talent-trust.com