

# RENEWED, ENERGETIC CAROLINA CARE PLAN OFFERS COMPETITIVE HEALTH COVERAGE IN SOUTH CAROLINA

For everyone who believes that health-plan competition is crucial for South Carolina, Carolina Care Plan has important news.

It is healthier and stronger than ever, and it's going to be in South Carolina for a long time as an economical and fiercely competitive alternative to the state's dominant health plans.

Earlier, Medical Mutual of Ohio – Ohio's oldest and largest health insurer and a mutual company owned by its policyholders – purchased Carolina Care Plan. The latter had a peak of 150,000 statewide members in 2001, but that number had fallen to 60,000 amid financial problems. As a result, it was having difficulties remaining competitive.

Despite its weak financial footing, Carolina Care Plan maintained excellent relationships with the local broker, hospital and physician communities.

## Purchase Good for South Carolina

"This purchase is wonderful for South Carolina," said Carson Meehan, Carolina Care Plan's president. "Medical Mutual has the ample resources behind it to add strong competition to the healthcare market. That's important for businesses and individuals who want to buy health coverage."

"Competition allows brokers to offer employers and individuals more choice in products and prices," Meehan said. "And it's good for the provider community as well. Without multiple payers, a few large health plans would be able to dictate the fees they would pay to providers."

Further, Meehan said, "Medical Mutual wants Carolina Care Plan to keep its identity as a South Carolina-managed plan. The leadership is here, the underwriting is here, and our sales and account management are here."

## Easy Access Outside South Carolina

But while Carolina Care Plan will remain local in focus, its members now have access to Medical Mutual's broad national network of healthcare providers. That will be especially valuable along the borders with Georgia and North Carolina, as many South Carolina companies have employees who live across the state line.

Consumers Life Insurance Co., a wholly owned subsidiary of Medical Mutual, is building a statewide health-plan network in Georgia. In North Carolina, members have network access through Private Healthcare Systems (PHCS).

"And beginning next year, through Consumers Life, we'll be able to offer group life and disability products as well as health coverage in South Carolina," Meehan said.

Carolina Care Plan also offers – to both large and small businesses – the same highly regarded wellness and disease-management programs that Medical Mutual makes available in Ohio. "We now have access to programs that are proven effective and have a history of being administered well," Meehan said.

These improved services and products, as well as the affordable rates and commitment to maintaining a strong provider network, show the advantages to having health-plan competition in South Carolina.

"With competition, management is keenly aware of what customers need and expect in the way of products, pricing and access to healthcare providers," Meehan said.



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