



For immediate release

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Steward Health Care and Fallon Community Health Plan Launch New Low-Cost Health Insurance Option

Boston, February 14, 2012— To meet the challenge of rising health care costs and the demand from small businesses for more choices in high-quality, affordable health care, Steward Health Care and Fallon Community Health Plan today announced the launch of Steward Community Care, a new limited network product that offers comprehensive coverage with premium savings of at least 20%. The product offers plan designs with no deductible as well as options with deductibles for increased savings on monthly premiums.

Steward Community Care is available through FCHP for an effective date of April 1, 2012, to all small businesses in the product's coverage area. An advantage for businesses is that Steward Community Care can be offered alongside any one of FCHP's other network options. Steward Community Care also is available as the primary offering of the Retailers Associations of Massachusetts' newly-approved group purchasing cooperative. This low cost product is the result of an innovative collaboration between a health plan and a health care system.

Steward Community Care is built around Steward Health Care's high-quality network of ten community hospitals and 2,200 primary care physicians and specialists.

Under the plan, clinically appropriate care will be delivered by a hospital or physician within the Steward network. All health care services that cannot be delivered by the Steward network will be delivered by Brigham and Women's Hospital and Massachusetts General Hospital. Tertiary-level pediatric care will be provided by the MGH for Children.

"Small business is a vital economic engine, particularly in the communities served by Steward hospitals," said Ralph de la Torre, MD, CEO of Steward. "This innovative new product will give small business owners the ability to reinvest in their businesses and provide the security of comprehensive health insurance to their employees."

In 2002, FCHP pioneered the use of limited network products that offer savings of at least 12 percent over the premium price of broader network products by utilizing the best community providers and the most appropriate health care settings, particularly for routine tests and procedures.

"We're delighted to use our pioneering experience and to work with Steward Health Care, a similarly forward-thinking organization, to bring relief to small businesses and create a new model for the Commonwealth," said W. Patrick Hughes, FCHP President and CEO.

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About Steward Health Care

Steward Health Care is the largest fully integrated community care organization and community hospital network in New England and the second largest private employer in Massachusetts. Headquartered in Boston, Steward now has more than 16,000 employees serving more than one million patients annually in 85 communities. Hospitals in the system include Saint Anne's in Fall River, Holy Family Hospital in Methuen, St. Elizabeth's Medical Center in Brighton, Norwood Hospital, Carney Hospital in Dorchester, Good Samaritan Medical Center in Brockton, Nashoba Valley Medical Center in Ayer, and Merrimack Valley Hospital in Haverhill. Other Steward Health Care entities include Steward Medical Group, Caritas Hospice and Home Care, Laboure College, and Por Cristo. Further information is available at www.steward.org.

About Fallon Community Health Plan

Founded in 1977, Fallon Community Health Plan is a nationally recognized, not-for-profit health care services organization. From traditional health insurance products available throughout Massachusetts for all populations, to innovative health care programs and services for independent seniors, FCHP supports the diverse and changing needs of all those it serves. FCHP has consistently ranked among the nation's top health plans, and is the only health plan in Massachusetts to have been awarded "Excellent" Accreditation by the National Committee for Quality Assurance for its HMO, Medicare Advantage and Medicaid products. For more information, visit www.fchp.org.

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