



ANDREW W. KING

President of United American Branch Office Division

What's So Great About UA? Everything!

When a person is sick, it is important they receive the best care possible. With HMOs running the show, this isn't necessarily happening. According to a recent survey conducted by the Kaiser Family Foundation and the Harvard School of Public Health:

- **95%** of doctors and **92%** of nurses said **managed care has increased** the amount of **administrative paperwork** for providers and patients.
- **86%** of doctors and **82%** of nurses said **managed care has decreased** their patients' **ability to see medical specialists**.
- **72%** of doctors and **78%** of nurses said **managed care has decreased the quality of care** for people who are sick.

Luckily, our customers don't have to rely on HMOs for health coverage. United American offers a better way! With our Medicare Supplement plans, customers not only get good protection, but they reap the benefits of 'Automatic' Claims Filing service. Plus, because United American does not force them to use a network, customers can choose the doctor or specialist they'd like to see. We've proven our commitment to service time and time again. Now, I am pleased to tell you that UA is testing a new program to help reduce future Medicare Supplement premium rate increases. See the box below.

Of course, one of UA's biggest selling points is our financial stability. And I'm proud to say for the 28th consecutive year, UA has received an A+ Superior rating from A.M. Best. Very few health insurers are able to qualify for an A+ rating — a real testament to UA's overwhelming strength! See page 7 to find out how to order your Best's Agents Guide.

As you all know, more people will hear about United American at the end of this month when Paul Harvey officially begins endorsing our company. Like you, I'm very excited about the opportunity this association will bring our Branch Office Division. Read of his recommendation in a letter to the company on page 5. As you may recall, he only accepts one in 12 advertisers who apply for his endorsement — a fact by which we can be proud!

With all that UA offers, we'll see you at the TOP, T.E.A.M. — As you can see, everyone working together towards more improvement and achievement. None of us is as strong as all of us in reaching even higher levels of success!

New Outpatient Services Program Being Tested

One of the areas of greatest growth in seniors' health care cost and usage is for outpatient hospital services. Helping customers control health care costs is our first concern.

UA has negotiated with Galaxy Health Network to provide cost savings on outpatient hospital services. Galaxy is not an HMO but a network of hospitals and stand-alone facilities willing to work with us to help slow the alarming health care cost spiral. **Every time policyholders use a Galaxy provider or facility for outpatient hospital services, they help keep costs down and that in turn will help reduce future premium rate increases.**

Beginning October 15, 1999, United American will start testing the effectiveness of using such a network. Some of your policyholders may receive a letter containing a new Medicare ID card with the Galaxy logo and a list of providers in their area. A sample copy of this letter will be in the next *Vision*. **While we encourage customers to use the Galaxy network for their outpatient needs, they are not required to do so under their policy.** Policyholders who use a Galaxy provider must show their new UA ID card at the time they enter the facility. UA will monitor and evaluate the program in the next few months and expand the program accordingly. Check *Vision* for further updates.