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well AWARE

HEALTHCARE NEWS YOU CAN USE

SUMMER 2011



playtime: KEEP KIDS ACTIVE

Active, healthy kids have a good chance of growing into active, healthy adults.

The trick is making sure kids have time to play and exercise—instead of spending too much time sitting in front of the TV or computer.

Activity helps kids:

- ▶ **Build stronger hearts, muscles and bones.**
- ▶ **Deal with stress.**
- ▶ **Have less anxiety and depression and better self-esteem.**
- ▶ **Reach or maintain a healthy weight.**
- ▶ **Have less chance of developing risk factors for future health problems, such as heart disease, high blood pressure, diabetes and osteoporosis.**

Current guidelines recommend that kids get at least 60 minutes of exercise every day. It doesn't have to be done all at one time. Small amounts can add up toward that goal.

How can parents help out? Here are a few ideas.

Let them play. Older kids may enjoy organized sports, such as baseball, karate and soccer. But for kids of any age, just plain fun counts too, such as jump rope, hopscotch and tug-of-war.

Give "moving" gifts. Instead of the latest video game, give your child a fun, active gift. Roller skates, a bike or a basketball are fun choices.

Make it a family thing. Get out and exercise together. Go to the park or for a hike. Bike or walk around the neighborhood. Play Frisbee in the yard.

Sources: American Academy of Pediatrics; U.S. Department of Health and Human Services

streamlining INFORMATION

In April, Blue Cross and Blue Shield of Kansas City (Blue KC) announced a new information network for area healthcare providers that promotes efficiency and reduces the cost of care administration in the Kansas City area.

Availity, a leader in healthcare technology and information exchange, is an Internet-based exchange that streamlines the administrative process between healthcare providers and health plans, freeing healthcare providers' staff from time-intensive phone and paper transactions. With Availity, physicians and healthcare facilities in the Blue KC provider network are able to quickly and easily obtain insurance eligibility and benefit information, submit and monitor claims, and determine precare patient cost estimates for specific treatments. Blue KC is the first insurer in the area to provide this type of information network to healthcare providers.

What does this mean to me? If your physician is participating in the program, he or she will have your benefit information available before your appointment and can let you know about your financial responsibility before you make any treatment decisions. Your physician can also let you know about any noncovered services before the service is performed. This means you'll have more accurate and timely information about your benefits



and treatment costs prior to any services. Armed with information about your benefits and potential costs, you can play an active role in decisions about the treatment and services you receive from your physician.

Not all Kansas City-area healthcare providers are participating at this time—the program will gradually roll out to more physician offices this year.

CLICK  **We're here to help! To find the Blue KC provider who's right for you, visit www.BlueKC.com.**

PETS ARE YOUR PARTNERS in health

Your furry friend of the family may be much more than a beloved companion and a source of laughter and joy—your pet may also be good for your health.

Spending time with dogs, cats and other pets can bring both physical and emotional

health benefits, research shows.

According to the Centers for Disease Control and Prevention, some of the benefits may include reduced:

- ▶ **Blood pressure.**
- ▶ **Cholesterol.**
- ▶ **Triglycerides (blood fats).**

Each of these factors can play an important role in heart health.

On the emotional health front, studies show that pets can help ease loneliness, anxiety and stress.

There's more: Your dog

could make a great exercise buddy. That's because owning a pet brings more chances to get out and exercise, which burns calories and brings a host of health and fitness benefits. So take your four-legged pal for a brisk walk to the park or around the block several times a week.

Additional source: Delta Society

INSIDE



FUN IN THE SUN

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SUN sense: PROTECT THE ENTIRE FAMILY

Young or old. Wrinkled or smooth. Freckled or plain. No matter what condition their skin is in, every member of your family needs sun protection.

Let's face it, the sun doesn't discriminate. Ultraviolet (UV) rays can cause sunburns, lead to future wrinkles and raise the risk for skin cancer, no matter a person's age.

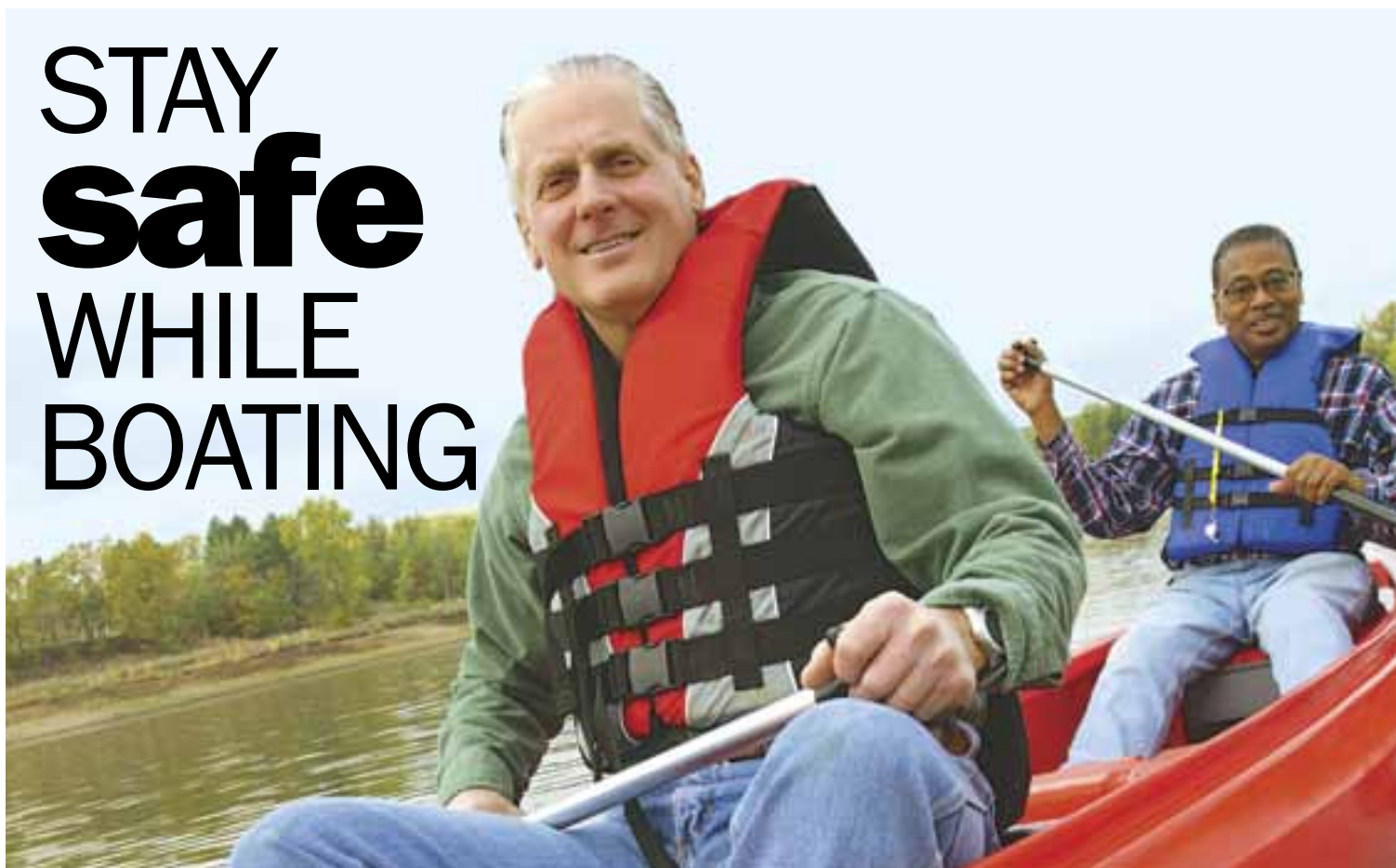
So have a sun safety plan for the whole family. Start with these steps from the American Academy of Dermatology and other experts.

Shun the sun—at least during the most intense hours of sunlight, about 10 a.m. to 4 p.m. If you do go outside, cover up with long sleeves and pants and a wide-brimmed hat. Try to stay in the shade, and encourage the kids to play in the shade as well. An umbrella is a great way to take the shade with you when you're on the go.

Keep eyes under wraps. UV light can damage eyes and increase the chance of cataracts developing later in life. The corneas can also get a sort of sunburn—a temporary but painful condition. Make sure everyone in the family has sunglasses that block 99 to 100 percent of UV light. That includes even the youngest members of the family—make sure their sunglasses are the real deal, not toy sunglasses.

Use plenty of sunscreen. Choose a broad-spectrum sunscreen that protects against both UVA and UVB rays. Also be sure it has a sun protection factor (SPF) of at least 30—and the higher the number, the better the protection. Apply it to exposed skin about 15 to 30 minutes before you head outside, and reapply it every two hours. Be sure to check with your child's pediatrician before putting sunscreen on an infant under six months old.

STAY safe WHILE BOATING



Every year thousands of people are hurt in boating accidents and hundreds die.

A day on the water doesn't have to end tragically, however. As a passenger or a boat operator, there are safety measures you can take so that everyone can sit back and enjoy the ride.

Wear a life jacket It may cramp your style a little, but wearing a life jacket will significantly lower your chances of drowning if you fall in the water—the vast majority of people who drown while boating aren't wearing a life jacket, according to the U.S. Coast Guard.

The Coast Guard requires that one life jacket per person must be on board a boat. And all states have regulations regarding the use of life jackets by children.

It's important to have a life jacket that fits right. If it's too big, the jacket will push up around your face, and if it's too small, it won't keep your body afloat. Also, make sure kids wear child-sized life jackets.


Avoid alcohol Just like cars and alcohol, boats and alcohol are not a good mix for either passengers or operators.

Drunken boat passengers are more at risk for falling overboard than sober ones. And it is illegal to operate a boat of any sort while under the influence of alcohol, reports the Coast Guard.

Another good reason to banish the booze: According to the U.S. Army Corps of Engineers, four hours of boating produces fatigue from exposure to wind, sun and motion that simulates intoxication. Adding alcohol to that will only make you feel worse.

Take a safety course You may think you don't need to go to school to learn how to safely operate a boat or that you already know everything necessary to do so. But consider this: Over 80 percent of all boating deaths involve an operator who has not taken a boating safety course, reports the Coast Guard.

Agencies like the U.S. Coast Guard Auxiliary (nws.cgaux.org) and the United States Power Squadrons (www.usps.org) offer boat education courses. You will learn information about boating equipment, various safety procedures, and state and federal regulations.

CLICK  For more health and wellness basics, go to www.BlueKC.com and click on "Education Center."

healthy swimming: DON'T DRINK THE WATER

For family fun, it's hard to beat a summertime splash in the pool. But did you know that swimming pools can harbor germs that cause diarrhea?

Germs such as *Giardia* or *Cryptosporidium* can enter pools in contaminated feces—for example, when a swimmer has

diarrhea. If you swallow that contaminated water, you could get sick too. What's more, such germs aren't killed right away by chlorine, so they can live for days in treated pool water.

All of this doesn't mean you should avoid swimming pools.

But it does underscore the importance of reminding everyone in your family not to swallow pool water or let it get in their mouths.

In addition, you can help protect fellow swimmers with these healthy habits: **Don't swim if you or your children**

have diarrhea. **Take young kids on frequent potty breaks—before they say it's time to go.** **Check little ones' diapers often, and change them in the bathroom or changing area, not near the pool.** **Shower before swimming.**

Source: Centers for Disease Control and Prevention

wellAWARE

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PPO

SEEING CLEARLY WITH diabetes

Taking care of your eyes is a big part of managing diabetes.

If you have diabetes, you face an increased risk of having eye problems. The earlier you get problems diagnosed, the more likely you are to avoid serious eye conditions.

The most common eye problem associated with diabetes is diabetic retinopathy, which can lead to blindness. There are often no symptoms associated with diabetic retinopathy. Your vision may not be affected until the disease worsens.

Diabetes also increases your chances of getting cataracts and developing glaucoma.

You should see an eye doctor if you have:

- ▶ Blurred vision.
- ▶ Floaters or spots in your field of vision.
- ▶ Trouble reading signs or books.
- ▶ Pain in one or both eyes.
- ▶ Red eyes that stay that way.
- ▶ Pressure in your eye.
- ▶ Trouble seeing things that are beside you.

There are also steps you can take to manage diabetes and prevent eye problems. You can:

- ▶ Keep your blood sugar levels as close to normal as possible. High blood sugar levels can make your vision blurry.
- ▶ Bring high blood pressure down to normal levels. High blood pressure can make eye problems worse.
- ▶ Quit smoking.

It's important to see an eye doctor at least once a year for a dilated eye exam. More frequent exams may be needed if you have an eye disease.

Sources: American Academy of Ophthalmology; American Diabetes Association

TO LEARN ABOUT COVERAGE FOR DIABETES CARE, GO TO WWW.BLUEKC.COM.



CALL



Diabetes is part of the Blue KC Healthy Companion program. If you have diabetes and would like information or support, please call 816-395-2076 or toll-free 866-859-3813 or email HealthyCompanion@BlueKC.com.

A1C: A TEST TO HELP YOU MANAGE DIABETES

Home blood sugar tests can help you control diabetes. But there's another test that can help too.

This one, done by your doctor, gives a big-picture look at how well your diabetes management plan is working over time.

The test, called the A1C, reflects your average blood sugar (glucose) control over the last two to three months. All it takes is a small blood sample, which is analyzed in a lab.

The higher the amount of glucose in your blood, the higher your A1C score will be. For most people with

diabetes, the A1C goal is less than seven percent. Having a higher number increases your chance for diabetes complications, such as eye disease, kidney disease and nerve damage.

Your doctor can tell you the best A1C goal for you and how to reach it.

While the A1C is helpful in providing a big picture, you'll still need to do home blood sugar tests to manage your diabetes from day to day.

The National Diabetes Education Program says people with diabetes should ask for an A1C test at least twice a year.



diabetes: WHAT DOES MY eAG NUMBER MEAN?

If you have diabetes, you're already self-monitoring your blood sugar with a home meter. Every so often you also get an A1C test, which shows how well you've controlled your diabetes over a three- or four-month period.

Now there's a new number to watch for on your lab report: estimated average glucose, or eAG. It reports your A1C in an easier-to-understand format, according to the American Diabetes Association.

A1Cs are listed as percentages. Most people with diabetes have an A1C goal of seven percent.

The new eAG translates your A1C into milligrams per deciliter of blood, or mg/dL. It's the same familiar measurement used by home glucose meters.

If your A1C is seven percent, your estimated average glucose over the past few months was 154 mg/dL. An A1C of eight percent is the same as an eAG of 183 mg/dL.

Your eAG helps you and your doctor know whether your blood glucose is in a healthy range. If not, your diet, exercise or medicines may need adjusting.

A healthier weight, a healthier you

IF you've struggled with excess weight, you've probably tried a number of ways to drop excess pounds. Maybe you experimented with a few fad diets. Or perhaps you took advantage of a special New Year's deal and joined a health club. You may even have bought some clothes a size too small, just for motivation.

Some of these strategies may have worked in the short term. But, when the diet ended or the gym discount expired, the weight you lost came creeping back.

Losing weight is hard. Keeping off the weight you lose? That can be even more difficult. The key, experts say, is to realize that long-term weight loss requires long-term change: a life change.

Changes for your health

There's little doubt that fitting into a smaller pair of pants or going down a dress size is one of the benefits of weight loss. But there are some healthier gains to be had.

If your doctor has talked to you about your weight, he or she may have mentioned that excess pounds can make you vulnerable to type 2 diabetes. Being overweight also puts you at risk for high blood pressure, heart disease and some kinds of cancer.

Years of supporting extra pounds are hard on your knees and other joints, which may lead to osteoarthritis in older age. And women who are overweight are more likely to have difficult pregnancies.

GET MORE SLIM-DOWN TIPS AT WWW.BLUEKC.COM. CLICK ON "HEALTH & WELLNESS."

It's true that being overweight or obese tends to run in families. One reason, notes the government's Weight-control Information Network (WIN), is in the genes passed down from parent to child. But there's another factor: Kids are likely to share the same dietary and exercise behaviors as mom and dad too.

For parents, that doubles the rewards of each healthy lifestyle change you make. That's because whatever you do, your children probably will do too. And, over time, healthy changes can become

healthy habits for the whole family.

Slow and steady Despite what the infomercials or ads filled with exclamation points may suggest, there is no big secret to weight loss. In most cases, it's a matter of eating less and exercising more.

That sounds simple. But for many of us, it means changing the way we live. And that can be a daunting task—unless it's done in reasonable, gradual steps. Below are some tips from the WIN and the National Heart, Lung, and Blood Institute:

Set realistic goals. For example, don't try to shed 20 pounds by the end of the month. One or two pounds a week is a reasonable weight-loss goal. And keep in mind

that even a modest weight loss can have a big impact on your

health.

Be specific. Rather than saying, "I will exercise more," decide on a concrete course of action. Plan to take a 15-minute walk after lunch every day, for instance. It will make success easier to achieve, measure and celebrate.

Keep a food diary. Write down what you eat and when in a food diary. You may want to record the calories and even what you were doing at the time. That can help you pinpoint bad habits — did you binge on

ice cream when you watched TV alone, for example? It also can be a helpful guide for you and your doctor.

Track your exercise. An exercise log serves much the same purpose as a food diary. Watching your fitness increase also can be a great motivator to keep going.

Work with your doctor on a plan

You probably have heard the basics of a healthy eating plan, such as:

- ▶ Limit saturated fats, trans fats, cholesterol, salt (sodium) and added sugars.
- ▶ Emphasize fruits and vegetables.
- ▶ Choose whole grains over refined.
- ▶ Eat more fish and poultry than red meat.
- ▶ Buy low-fat or nonfat milk and dairy products.

There are a number of websites that can help you make healthier choices at the store. The American Dietetic Association at www.eatright.org is a great resource. For a primer on reading nutrition labels, visit the U.S. Food and Drug Administration at morehealth.org/nutrition.

But perhaps your first visit ought to be to your doctor. Ask for help making a plan of activity and healthy eating that will work for you. You and your doctor can identify your most important health goals and ways to achieve them. And he or she can refer you to some local resources for more help and support.



functional foods: MORE THAN GOOD NUTRITION

Even if you've never heard of what experts call functional foods, you've no doubt eaten some of them.

The term refers to foods or food components that may have health benefits beyond basic nutrition, says the International Food Information Council (IFIC).

Functional foods can boost health in many ways. For example:

Soy products may reduce the risk of heart disease.

Probiotics in some yogurts may promote digestive and immune system health.

Plant sterols and stanols added to some margarines may lower cholesterol and heart disease risk.

Oatmeal and other whole oat products may help lower total and LDL cholesterol (the bad kind of cholesterol).

Soluble fiber in legumes and apples, for example, may help reduce the risk of heart disease.

Whole grains may lower heart disease risk and promote healthy blood sugar levels.

Omega-3 fatty acids found in tuna, salmon and other oily fish may help protect heart health and mental function.

These foods offer a bounty of health benefits. Just be sure to eat a wide variety as part of a balanced diet, says the IFIC.

Additional source: American Dietetic Association



REDUCE THE SALT, **lower** YOUR BLOOD PRESSURE

Q I need to lower my blood pressure. How much should I limit my sodium intake?

A If you have high blood pressure, it's best to limit the amount of sodium you eat to no more than 1,500 milligrams a day. That's the amount in just over one-half teaspoon of salt.

That may be easier said than done, however. On average, Americans eat around two to three times that amount of sodium on a daily basis. And too much sodium can cause big problems: It can make the body retain a lot of extra fluid, which in turn puts a strain on the heart and increases blood pressure.

If you're looking to cut back, it's time to evaluate what you've been eating. The majority of sodium in the diet comes from packaged and processed foods. And while some foods—such as pickles and chips—are obviously laden with salt, other sources—like bread and cereals—may be sneaking salt into your diet without your knowledge.

Because you never know where salt is hiding, it's best to read nutrition labels. Try to select foods that have no more than five percent of the Daily Value of sodium per serving. Or look for low- or no-sodium varieties of canned and packaged foods.

Other ways to shake that salt habit:

- ▶ Use lemon, herbs, spices, vinegar or salt-free blends for flavoring your food, rather than salt.
- ▶ Rinse canned foods to wash away some of the sodium.
- ▶ Opt for fresh meat, fish and poultry rather than canned, smoked or processed varieties.

One more sodium source to watch out for: medications. Some over-the-counter and prescription drugs contain high amounts of sodium. If you're trying to reduce your sodium intake, be sure to talk to your doctor or pharmacist about the medicines you're taking.

Source: National Institutes of Health



WHAT OTHER PREVENTIVE CARE DOES YOUR FAMILY NEED? VISIT WWW.BLUEKC.COM AND CLICK ON THE PREVENTIVE HEALTHCARE GUIDE UNDER "HEALTH & WELLNESS."

IMMUNIZATIONS

KEY TO family HEALTH

Some things you never outgrow. And that includes your need for vaccines.

Vaccines are important at every stage of life—starting with infancy and continuing through adolescence and adulthood.

One reason vaccines are a lifelong must is that some don't have staying power. The protection they provide from potentially life-threatening

diseases decreases over time. That makes booster shots a necessity.

Some people may be unsure about vaccine safety or squeamish about shots. But keep in mind that dangerous diseases such as polio and diphtheria are now rare in the United States because of widespread vaccination here.

Even so, the germs that cause these diseases still exist.

And they can infect anyone who isn't protected by vaccines.

Be aware, too, that vaccines are usually very safe, reports the U.S. Food and Drug Administration.

Typical side effects—such as a low-grade fever—are minor and short-lived. What's risky is catching a dangerous disease that could be avoided.

Check with your doctor

to see if your family's vaccines are up to date. In the meantime, here are key facts to remember about vaccines for every family member:

Babies and young children. Most vaccines are given during the first five to six years of life. This timetable is essential, as youngsters are especially at risk for infections.

Your child should have his or her first vaccine shortly

after birth. It protects against hepatitis B, a disease that can seriously harm the liver.

At six months, your child should also have a yearly flu shot for the first time.

By four or six years old, your child should be vaccinated against more than a dozen diseases. These include hepatitis A (another disease that hurts the liver), diphtheria, tetanus, whooping cough, polio, pneumonia, measles and chickenpox.

Adolescents. At 11 or 12, your child needs a special checkup—in part to receive vaccines. One key vaccine protects against meningitis, a potentially deadly infection of the fluid lining around the brain and spinal cord.

Girls of this age can also be vaccinated against the human papillomavirus, the major cause of cervical cancer.

Ask about catch-up shots if your teen has missed any key vaccines.

Adults. This may surprise you: Adults are more likely than children to die from diseases that vaccines could prevent, reports the American College of Physicians. And adults over age 50 are particularly vulnerable to serious complications from the flu and chickenpox.

So talk to your doctor to be sure you're protected.

A final tip: Keep a written record of vaccinations for each family member.



RECOMMENDED immunization SCHEDULE

Vaccines children need

HepB = hepatitis B
RV = rotavirus
DTaP = diphtheria, tetanus, pertussis
Tdap = tetanus, diphtheria, pertussis booster
Hib = *Haemophilus influenzae* type b
HPV = human papillomavirus
IPV = inactivated poliovirus

MMR = measles, mumps, rubella
Var = varicella (chickenpox)
Flu = influenza
PCV/PPSV = pneumococcal
HepA = hepatitis A
MCV = meningococcal

Range of routinely recommended ages

Catch-up shots

* 1st dose at birth
 ** In some cases

1 month	2 months	4 months	6 months	12 months	15 months	18 months	19-23 months	2-3 years	4-6 years	7-10 years	11-12 years	13-18 years
HepB*	HepB**			HepB						HepB series		
	RV (2 or 3 doses)											
	DTaP	DTaP	DTaP	DTaP**		DTaP			DTaP		Tdap	Tdap
	Hib	Hib	Hib**		Hib						HPV series	
	IPV	IPV			IPV				IPV		MCV	MCV
					MMR				MMR		IPV	
					Var				Var		Var/MMR	
								Flu (yearly)				
	PCV	PCV	PCV		PCV					PPSV		
					HepA (2 doses)					HepA series		
											MCV	

Vaccines below this line are for certain children. Ask your doctor.

Updated 2010 with information from the Centers for Disease Control and Prevention

HOW DO WE measure UP?

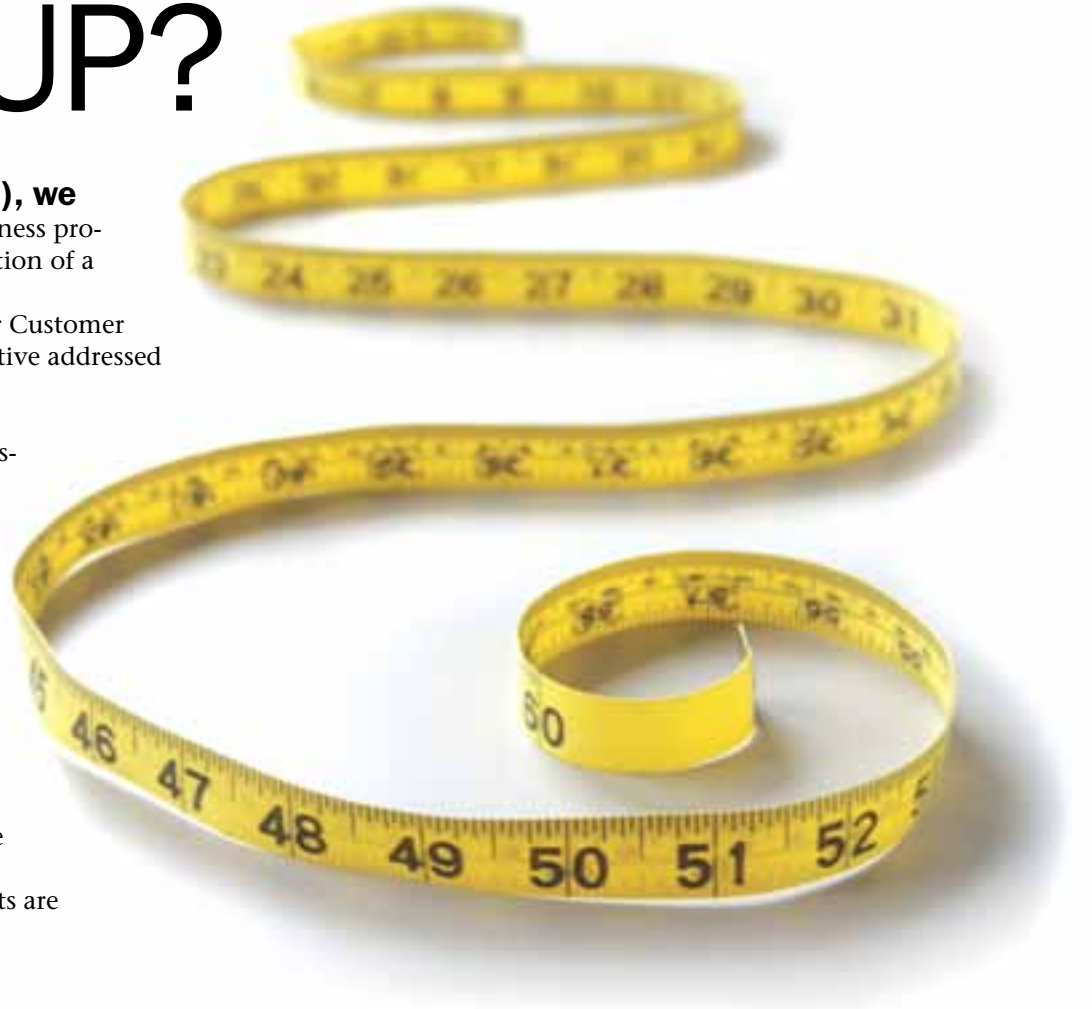
At Blue Cross and Blue Shield of Kansas City (Blue KC), we recognize that our members are a great resource for feedback about our business processes and products. That's why we're pleased to announce the implementation of a post-call survey in our Customer Service department!

The purpose of the post-call survey is to gauge your experience with our Customer Service department (for example, how well the Customer Service representative addressed the reason for your call), as well as your overall satisfaction with Blue KC.

How does the post-call survey work? When you contact our Customer Service department, you may be invited to participate in a phone survey at the conclusion of your call. The survey consists of nine questions, which you're asked to rank on a four-point scale. At the end of the survey you will have the opportunity to leave comments via a voice-mail recording. The survey should only take three minutes of your time.

What happens with the results and my comments? There are several workgroups at Blue KC that review the post-call survey results, including member comments, to identify areas for improvement. We also use the survey results to target training opportunities for our Customer Service representatives.

The post-call survey will be gradually rolled out in our Customer Service department over the summer. The next time you call and are asked to complete a brief survey after your call, please do so! Your feedback and comments are extremely important to us.



CALL



Blue KC customer service representatives are here to help you. If you have questions about claims, coverage, etc., call the customer service phone number on your member ID card.



GET HEALTH INFORMATION YOU CAN trust—VISIT WWW.BLUEKC.COM AND CLICK ON “EDUCATION CENTER.”

- ▶ Encephalitis, an inflammation of the brain.
- ▶ Sterility.
- ▶ Hearing loss.
- ▶ Death.

Skipping vaccinations can lead to a resurgence of disease. For example, a measles outbreak from 1989 to 1991 resulted in more than 55,000 cases of measles in the U.S., leading to 11,000 hospitalizations and 123 deaths. The majority of these cases involved preschool-age children who had not been immunized.

Vaccines have been, and continue to be, extensively studied for safety and effectiveness. They have been proven safe and effective in protecting children from dangerous diseases.

Talk to your pediatrician about having your child vaccinated.

STUDY **linking** AUTISM AND VACCINE DEEMED FRAUDULENT

You may have skipped the measles, mumps and rubella (MMR) vaccine for your child because you believe it might cause autism.

However, a new report may allay parents' fears. The study on which the alleged vaccine-autism connection was based is “fraudulent,” according to a 2011 article in the *British Medical Journal* (BMJ). (The original study was

published in—and later retracted by—*The Lancet*.)

A review of the study found major problems with the data. For example:

- ▶ While the study reported that none of the children had pre-existing developmental concerns, at least 5 of the 12 children actually did.
- ▶ Some of the children it said were diagnosed with regressive

autism have, in fact, never been diagnosed with autism.

According to the *BMJ* article, “No case was free of misreporting or alteration.” Taken together, the article says, National Health Service records could not be reconciled with what was published.

Parents should rest assured that the MMR vaccine is both safe and effective, according to the American Academy of Pediatrics. It protects against illnesses and conditions that can lead to serious complications, including:

- ▶ Pneumonia.



GOT AN idea?

Blue Cross and Blue Shield of Kansas City is always looking for ways to serve you better. If you have an idea about how we can improve the quality of service you receive as a member, please let us know. Mail your comments to:

**Blue Cross and Blue Shield of Kansas City
Quality Management Department
P.O. Box 419169
Kansas City, MO 64141**



REMINDER: BLUE KC NOTICE OF privacy PRACTICES

In accordance with the HIPAA privacy regulations, we have the right to use and disclose your protected health information (PHI) for payment activities and healthcare operations. The majority of our uses and disclosures of your PHI will be for these functions.

As a member, you have rights regarding your PHI. You have the right to request:

- ▶ To inspect or receive a copy of your PHI in a designated record set.
- ▶ That we amend your records held in a designated record set.
- ▶ That we restrict the use and disclosure of your PHI.
- ▶ That we communicate with you in an alternate manner or to an alternate address.
- ▶ An accounting of certain disclosures of your PHI.

If you believe that we have violated your privacy rights, you may complain to us or you may file a complaint with the U.S. Department of Health and Human Services.

For a complete description of how we may use and disclose your PHI, please refer to our Notice of Privacy Practices, available on our website at www.BlueKC.com, or call the Customer Service phone number listed on your ID card.



new TECHNOLOGY

HOW COVERAGE DECISIONS ARE MADE

Medical research continues

to yield new technology for managing illness and disease. Blue Cross and Blue Shield of Kansas City (Blue KC) determines coverage of new technology by first verifying if the Blue Cross and Blue Shield Association has an existing policy.

If so, Blue KC adopts that policy. If not, Blue KC researches the new technology by using scientific literature, technology reports and government agencies and by conferring with specialists in the greater Kansas City area. If there is sufficient information to demonstrate that the new technology is safe and effective,

then the new technology will be considered medically necessary. Benefit coverage depends on your contract.

If there is inconclusive evidence regarding safety and efficacy, then the new technology is considered investigational. Blue KC will perform subsequent reviews to confirm any changes that may warrant coverage of the new technology.

If you are to receive a new medical test, procedure, equipment or surgery, we highly recommend calling the Customer Service number that is on your ID card to determine if the specific service is covered.

WE WANT YOUR input

Blue Cross and Blue Shield of Kansas City facilitates a series of medical-related advisory committees to discuss issues affecting healthcare costs, increased prescription and medical usage, medical enhancements, and more.

We have also implemented

pay-for-performance programs for our primary care physicians, OB/GYNs and cardiologists.

If you have any input, comments or questions about either of these programs, please contact Shelley Bowen, Assistant Vice President, Quality Management, at 816-395-3908.

DID you KNOW?

As a Blue Cross and Blue Shield of Kansas City (Blue KC) PPO member, you may have the right to appeal to an independent review organization (IRO) if you are denied services based on a decision of medical necessity. This is in addition to the grievance process available through Blue KC.

For more information about this program, call the Missouri Department of Insurance at 800-726-7390 or the Kansas Department of Insurance at 800-432-2484.

SPECIAL notice

Blue Cross and Blue Shield of Kansas City's (Blue KC's) medical management division and participating network physicians and providers make utilization of services decisions about Blue KC members' health-

care needs based on the medical appropriateness of the care and service.

Blue KC does not reward its medical management staff for issuing denial of coverage decisions, and there is no financial incentive offered to

medical management staff or network providers to make decisions that would encourage inappropriate utilization of services.

Our goal is to identify and promote appropriate usage and cost-effective healthcare resources to ensure that quality healthcare services are delivered to our members.