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well AWARE

HEALTHCARE NEWS YOU CAN USE

FALL 2011



tasty TAILGATING

In Kansas City, tailgating is synonymous with fans, fun and food.

Here are some tips for making those tailgate parties just a little more nutritious (but just as delicious).

▶ **Send in some substitutes.** Try using lean, ground turkey instead of beef in your chili. Go for whole-wheat rolls and burger buns.

▶ **Revamp the lineup.** Throw vegetable kebabs on the grill alongside the meat. Serve up skewers with chunks of pineapple, melon and strawberries for dessert. Add extra veggies or beans to salads, chili and other main dishes.

▶ **Keep calories on the sidelines.** Offer up low- or no-calorie drink options, such as sparkling water, lightly sweetened iced tea or (for cold days) hot chai tea.

Plan for food safety too:

- ▶ Clean hands and surfaces often.
- ▶ Separate raw meat from other foods.
- ▶ Cook foods to the proper temperature.
- ▶ Chill food on ice in a cooler right after people have eaten, rather than letting it sit out during the whole game.

Sources: American Dietetic Association; American Institute for Cancer Research

ACCESS BLUEKC.COM on the go!

We know everyone is constantly on the go, which is why we're pleased to announce a new mobile version of our website that you can access directly from your smartphone, making it easier and more convenient for you to find Blue Cross and Blue Shield of Kansas City (Blue KC) information when you need it. Our new mobile site at www.BlueKC.com is designed with you in mind and features the most frequently used member tools:

▶ **Find a Doctor.** Use our online Provider Directory to locate a Blue KC doctor near you, find the office on a map and call directly from your search results.

▶ **Contact Us.** Find Blue KC contact information—our phone number and street address.

Behind the Member Log In button you can access your personalized Blue KC information with:

▶ **My Claims.** View your claims from the past 24 months.

▶ **My Plan Info.** Access basic plan information, such as your co-payment and deductible amounts.

▶ **My ID Card.** Order a replacement ID card.

▶ **My Bill.** If you're an individual member, you can pay your insurance bill from your phone.

For the new mobile website, you will use the same user name and password that you use to sign in to the full BlueKC.com website. If you are not registered, you will need to register on our main website from a computer. Once you've set up your user name and password, you'll be able to log in using your mobile phone.

Our new mobile site is just one of the many exciting features we're working on to make it easier to access and manage your Blue KC information.

Early next year, we'll introduce an online Communications Center, where you can tell us how you'd like to receive information from Blue KC—by email, by text or by U.S. mail. It's your information; you should choose how to receive it.

We'll keep you posted on the progress of the Communications Center. In the meantime, be sure to check out our mobile site, while you're on the go.



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less TV CAN MEAN A LEANER YOU

Just a few extra calories a day can add up to pounds of unwanted weight as the years go by. But researchers may have found a way to curb that calorie creep.

It doesn't involve a special diet or exercise plan. All it takes is an off switch and the willingness to use it.

A study in the *Archives of Internal Medicine* shows that people who cut their daily TV time in half burn nearly 120 calories a day more than those who don't change their TV habits.

It's a small change, but it can lead to big benefits over time.



LONG LIFE

Get fit 10 MINUTES AT A TIME

Getting in shape doesn't require a big investment of time—not when activities are broken into 10-minute chunks spread throughout your day.

A series of short walks during the day, along with lifting hand weights a couple of days a week, for example, can add up. Before you know it, you're on your way to feeling better, having more energy and maintaining your independence as you get older. And that's a healthy investment in your retirement years.

Strength, stamina and more Regular, moderately intense exercise can help offset some of the changes that occur with aging, such as loss of strength and stamina. And when you stay strong and fit, it's easier to keep doing what you enjoy, and to keep handling everyday tasks on your own.

Just as important, staying active helps control blood pressure and weight and helps to reduce the risk of heart disease, stroke and the bone-thinning disease, osteoporosis. Your energy, sleep and mood may improve too.

If it has been a while since you've exercised or you have any health problems, ask your doctor what activities and amounts of exercise are safe for you.

About those 10 minutes To achieve and maintain all-around fitness, you will need to engage in four basic types of activity:

1. Aerobic, or endurance. Brisk walking, cycling and swimming are good choices. You'll need at least 150 minutes of moderately intense activities a week. Again, you can achieve that goal in 10-minute chunks—such as three times a day, five days a week. Or, if you prefer, you can get the same benefits from 75 minutes of vigorous activity, such as jogging and running, throughout the week.

2. Strengthening. Lifting weights or stretching resistance bands are two options. Aim to do at least one set



(eight to 12 repetitions) of strengthening exercises on two or more days a week. Work all major muscle groups.

3. Balance. Standing from a seated position and backwards walking are two examples. Aim to do these activities at least three days a week.

4. Flexibility. Move through some stretches when your muscles are warmed up.

Doing more than the minimum amounts can bring even more health benefits. However, start slowly and build gradually.

And one final tip for staying on the path to a healthier life: Choose activities you enjoy. That way, you'll be motivated to keep them up—and you might even look forward to your exercise breaks.

Sources: American Council on Exercise; Centers for Disease Control and Prevention; National Institute on Aging

weight loss: FACT OR FICTION?

You've no doubt heard countless weight-loss tips that sound too good to be true. Here's the truth about some common ones that can help you sort fact from fiction:

Fiction: Skipping meals is a great way to lose weight.

Fact: Skipping meals is a good way to feel hungry. That can lead you to eat more, not

less. Instead, avoid hunger by eating four or five small but nutritious meals each day.

Fiction: Foods labeled low-fat or fat-free are low in calories too.

Fact: Maybe. But maybe not. Sometimes the fat is replaced with sugar, flour or thickeners that are high in calories. Read the nutrition

label, and check the serving size.

Fiction: Any weight-loss product that's made from natural ingredients is safe.

VISIT WWW.BLUEKC.COM FOR MORE WEIGHT-LOSS INFO. CLICK ON "EDUCATION CENTER."

Fact: Words like *natural* and *herbal* don't always mean a product is safe. In fact, these types of products usually aren't tested for safety or effectiveness. Check with your doctor before using any of these products.

Fiction: Some foods burn away your fat.

Fact: No food burns or melts away fat. Not grapefruit. Not celery. Not cab-

bage. You can burn calories, however, by exercising.

Fiction: Exercising with weights will make you gain, not lose, weight.

Fact: Lifting weights can help you build muscle, and muscle burns more calories than fat. So any strengthening exercise—from push-ups to weightlifting—can help you control your weight.

Source: National Institutes of Health

wellAWARE

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PPO



PACK A **better** SCHOOL LUNCH

Do you put a special note in your child's lunch box every day? With a lunch that's safe, nutritious and delicious, you can tell your child "I love you" without writing a word.

A good lunch also gives kids the energy they need to succeed at school.

Better brown bags For a healthy lunch that your child will eat, try these tips from the American Dietetic Association (ADA) and other experts:

Consider food safety. Can your child use a refrigerator at school? If not, keep perishable foods cold with a frozen beverage (such as a juice box) or a frozen cold pack. Or pack foods that are safe at room temperature, such as whole fruit, carrots, celery or trail mix.

Offer healthy choices. Lunch should meet about one-third of your child's daily calorie and nutrient needs. Try to include something from each of these food groups: low-fat dairy, whole grains (such as whole-wheat bread, oatmeal or brown rice), protein (such as chicken, fish or beans), and fruits or veggies.

Also, pack a drink that doesn't have

a caloric sweetener (such as sugar or corn syrup) listed as one of the first few ingredients.

Curb the temptation to trade. If you let kids have a hand in grocery shopping and lunch preparation, they're more likely to eat what they bring.

Think outside the lunch box

Make lunchtime fun. Use cookie cutters to cut sandwiches into shapes, or decorate lunch bags with colorful stickers.

And go beyond old standbys, such as PB&J. Try these ideas from the ADA:

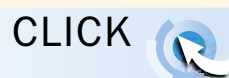
➤ Instead of sliced bread, use tortillas, bagels or pita pockets for sandwiches.

➤ Cucumbers, carrots or zucchini can give sandwiches a healthy crunch. ➤ Deli

meat is a source of protein, but also consider items such as hummus, hard-boiled eggs and refried beans. ➤ Cut veggies and fruit to dip in low-fat yogurt. ➤ Add marinara sauce, pesto or veggies to a cold pasta salad.

Of course, you can still make the occasional peanut butter sandwich. For variety, top it with raisins, bananas or apple slices instead of jelly.

A GOOD LUNCH GIVES KIDS THE energy THEY NEED TO SUCCEED IN SCHOOL.



You can find recipes and meal planning tools with EatPHIT, part of A Healthier You. Visit www.BlueKC.com to learn more.

THE ABC'S OF **vitamin D**

Vitamin D is known for its role in preventing rickets, a childhood disease characterized by soft bones.

In addition to keeping bones healthy, vitamin D may also help prevent: ➤ Autoimmune diseases, such as multiple sclerosis. ➤ Type 2 diabetes.

Getting enough vitamin D can be a tricky thing. There aren't many foods that naturally contain vitamin D. And while the body produces vitamin D when the skin is

exposed to the sun, not all kids spend enough time outdoors to get adequate amounts.

The American Academy of Pediatrics recommends that kids get at least 400 international units (IU) of vitamin D each day.

Some may need a boost from vitamin drops or pills, including: ➤ Babies who are totally or partially breastfed. ➤ Babies who don't breastfeed and older children who drink less than a quart each day of vitamin D-fortified formula or milk. ➤ Adolescents who do not get 400 IU of vitamin D in their diet each day.

Some kids may need a higher dose if they are at risk for vitamin D deficiency. Talk to your child's doctor about the proper dose for your child.

VITAMIN D KEEPS bones HEALTHY AND HELPS PREVENT OTHER HEALTH PROBLEMS.



KIDS AND KIDNEY STONES: A **growing** PROBLEM

Sticks and stones may break your bones—but kidney stones can hurt too. That's especially true when you're a kid.

The incidence of kidney stones among U.S. children is on the rise, reports the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK).

Kidney stones are hard lumps that form in the kidneys from waste products in urine. Small stones may pass out of the body in urine without pain. Larger stones can get stuck in the bladder or urinary tract and be painful.

According to the American Academy of Pediatrics, children may be at increased risk for kidney stones if they: ➤ Don't get enough physical activity. ➤ Eat

too much salt and processed food in their diet. ➤ Don't drink enough water. ➤ Have family members with kidney stones.

Kidney stones may cause fever, nausea, vomiting, back pain and blood in the urine. If your child has any of these symptoms, see your doctor right away.

Your doctor may take an x-ray or do a urine test to check for kidney stones. If a stone is too large to pass in urine, the doctor may use a machine that creates shockwaves that travel from outside the body to break the stone into smaller pieces. In many cases, treatment does not require a hospital stay.

To help prevent kidney stones, encourage kids to drink plenty of water and limit salt intake, says the NIDDK.



A plan FOR PREVENTION

Colorectal cancer is the

second leading cause of cancer death in the United States. That's a scary fact, to be sure, but one that fails to tell the whole story.

Actually, when the growths that often become colorectal cancer are found early, many cases can be prevented or effectively treated.

The basics Colorectal cancers are those that occur in either the colon or rectum. Most start as wartlike growths called polyps, which form on the inner lining of the intestine. While many polyps never become cancer, some do. It often takes more than 10 years for a polyp to become cancerous, according to the American College of Gastroenterology (ACG).

That typically slow growth rate makes a person's age one of the most important risk factors for colorectal cancer. The older we get, the more likely colorectal cancer becomes.

Other risk factors include:

Family history. You're more likely to get the disease if your parents or a brother or sister had it, especially if your relative had colorectal cancer before age 60.

Your cancer history. If you've already had colorectal cancer or polyps, or if you are a woman who's had cancer of the ovary or uterus, you're at higher risk.

Intestinal problems. Risk increases for those who've had ulcerative colitis, Crohn's

disease or similar conditions.

Lifestyle habits. Smoking, obesity, inactivity and a high-fat, low-fiber diet can all increase risk.

During the early stages of colorectal cancer, there are often no symptoms. As the cancer grows, the most common sign is blood in the stool.

Other signs may include fatigue, unexplained weight loss, diarrhea, constipation, frequent gas pains or bloating.

Often, by the time symptoms develop, it's too late to treat colon cancer easily, according to the ACG. That's why screening tests are crucial.

Screening saves lives Screening can help your doctor spot cancer in its earliest, most treatable stage. One test, the colonoscopy, allows your doctor to find and remove polyps before they can become cancer.

Generally, screening starts for most people at age 50. Earlier screening may be needed for those at higher risk, according to the ACG.

Different tests need to be repeated at different times, ranging from once a year to once every 10 years. Your doctor can determine what's right for you.

Besides screening, healthy habits may also cut your colorectal cancer risk. Doctors suggest a high-fiber, low-fat diet; regular exercise; maintaining a healthy weight; and avoiding tobacco.

FIND cancer BEFORE IT FINDS YOU

Blue Cross and Blue Shield of Kansas City PPO plans provide coverage for the following cancer screenings: prostate (prostate-specific antigen, or

PSA, test), breast (mammogram), cervical (Pap smear and pelvic exam), and colorectal (fecal occult blood test, or FOBT; flexible sigmoidoscopy; colonos-

copy; or double contrast barium enema). Some PPO plans provide coverage for routine annual exams. Additional screenings for testicular, skin and mouth cancer also may be done during routine exams. Please review the Routine Pre-

ventive Services benefit in your certificate/contract to determine if you have coverage for routine exams. The American Cancer Society recommends these guidelines for all cancer screenings for teens and adults.

CANCER SCREENING	Teens: 11 through 18 years								Adults: 19 through 65-plus years												
	11	12	13	14	15	16	17	18	19	20	25	30	35	40	45	50	55	60	65+		
Skin cancer—physical exam that includes a skin exam																				Every one to three years	Annually
Prostate cancer—prostate exam (men)																					Annually
Breast cancer—breast exam by provider (women)																					Annually
Testicular cancer—testicular exam (men)																				Every one to three years	
Breast cancer—mammogram (women)																					Annually
Uterine, ovarian and cervical cancer—pelvic exam/Pap test (women)																				Annually if sexually active	Every one to three years as recommended by a physician
Colon cancer—flexible sigmoidoscopy* or colonoscopy** or double contrast barium enema* along with annual FOBT																					*Every five years **Every 10 years



BREAST CHANGES

KNOW WHAT'S normal AND WHAT'S NOT

Most women are probably familiar with the quick flush of fear at finding something different in one of their breasts.

Maybe you're one of them. Maybe you felt a lump that wasn't there the last time you checked. Or maybe an area of tenderness seemed to appear for no apparent reason and lingered for a few, slightly tense days.

It's probably nothing to worry about, you told yourself. And you were probably right. According to the National Cancer Institute (NCI), most changes that occur in the breasts are perfectly normal—the result of age or fluctuating hormones.

That doesn't mean you want to ignore them, of course. A change in one or both breasts can be a sign of cancer. But it's more likely to fall into one of these categories of benign changes:

▶ **Fibrocystic changes.** Approximately half of all women will, at some time in their lives, experience fibrocystic changes in their breasts, says the American Cancer Society.

Your breast is made of many parts, including milk glands, ducts, and fatty

and fibrous tissue. Fibrocystic changes can involve nearly any of them. These changes can cause lumpy, tender breasts—areas that might feel rubbery or hard—especially right before the menstrual period. As the name suggests, fibrocystic changes also can cause fluid to gather and form a cyst.

▶ **Fibroadenoma.** A fibroadenoma is usually a painless growth that can feel round, hard and rubbery. It moves around easily and can get bigger when a woman is pregnant or nursing. Fibroadenomas are most common in women in their 20s and 30s.

▶ **Calcifications.** Calcifications are deposits of calcium that appear as white spots on a mammogram. They can be small (microcalcifications) or large (macrocalcifications).

See your doctor Always share with your doctor any concerns you have about changes in your breasts. The NCI also recommends calling your doctor if you have:

- ▶ A lump in or near your breast.
- ▶ Nipple discharge or tenderness.
- ▶ Redness, dimples or puckers on the skin of a breast.
- ▶ A change in breast size or shape.



DO YOUR PART: MAKE THE MOST OF YOUR NEXT **mammogram**

These steps will help make the results of your next mammogram as accurate as possible:

- ▶ If you have breast implants, say so when you make the appointment.
- ▶ Don't wear deodorant, talcum powder or lotion under your arms or on your breasts. Doing so can make shadows show up on breast x-rays and make them hard to read.
- ▶ Describe any breast symptoms or problems to the person performing the exam.
- ▶ Ask whether you should bring past breast x-rays with you.

A final tip to minimize discomfort: If you're still menstruating, schedule the exam for one week after your period. This is when your breasts are usually the least tender.

Source: Radiological Society of North America

coverage FOR BREAST RECONSTRUCTION

Blue Cross and Blue Shield of Kansas City (Blue KC) would like to remind our members of the benefits covered under our health plans for those members requiring a mastectomy.

Blue KC will cover reconstruction of the breast on which the mastectomy will be performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and possible physical complications for all stages of mastectomy, including lymphedema. The coverage under the plan will be subject to any annual deductibles, co-insurance and other plan provisions.



CLICK

For more answers to breast health questions, visit www.BlueKC.com and click on "Health & Wellness."

change IS GOOD

To avoid a bad decision, you have a change of heart. But to avoid serious health problems, you can make a change for your heart.

It's true: Making just a few small changes in your daily health habits could protect you from heart disease and heart attacks. You don't need to make all these changes at once. Pick one, work on it and tackle another when you're ready.

Save the date. Schedule regular checkups with your doctor and keep them. These visits are the time to get tests—such as blood pressure checks and cholesterol screenings—to help keep your heart healthy.

Move! Just a little exercise—try for 30 minutes daily—helps keep your heart in top shape. Taking regular walks can help a lot. So can swimming. Ask your doctor what types of exercise are best for you.

Eat light and bright. Eating right helps control heart disease risks, such as being overweight and having unhealthy blood pressure and cholesterol levels. Some heart-smart tips:

- ▶ Add color to your plate with lots of fruits and vegetables.
- ▶ Eat more whole-grain foods.
- ▶ Choose lean cuts of meat and low- or nonfat dairy items.
- ▶ Cut back on salt.
- ▶ Skip the supersize portions.

Remember, you don't need to make all these eating changes at once. Try one at a time if it's easier.

Kick the habit. Smoking can more than double your risk for heart attack, reports the American Heart Association. Your doctor can prescribe medicines or refer you to programs that can help you quit.

Be a good manager. If it's not managed properly, diabetes greatly boosts your risk for heart disease. If you have diabetes, follow your doctor's advice on medication and diet to keep it under control.

Get plenty of z's. Getting seven to eight hours of sleep every night may help protect against heart disease.

Stick to it. If you break one of these new habits, try again the next day. Track your progress in a journal. Get the support of family and friends. Remember: You're helping your heart—and your health—with every small success.

Additional sources: American Medical Association; National Sleep Foundation; U.S. Food and Drug Administration

WHAT DOES IT ALL mean?

A HEALTHCARE GLOSSARY

The health insurance industry seems to have its own language.

When reading information from Blue Cross and Blue Shield of Kansas City (Blue KC), there may have been times when you've had no idea what it all means. As a healthcare consumer, it's important that you know and understand the various terms used in health insurance.

When you first apply for health insurance coverage, you may be asked for a **Certificate of Creditable Coverage**. This is a certificate that shows any prior healthcare coverage you've recently had. Many insurance companies request this certificate to help determine if you are subject to any pre-existing condition exclusions.

A health condition that was diagnosed or treated before you enrolled in your health insurance is considered a **pre-existing condition**; these are usually chronic conditions, such as asthma, cancer, diabetes, etc. When you have new insurance, you may have a **pre-existing condition exclusion period**. This means there is a specific time period (for example, 60 days), when specific healthcare services related to your pre-existing condition will not be covered by your new insurance policy.

Once you visit your doctor, and have a claim with Blue KC, you'll receive an **Explanation of Benefits (EOB)**. This is a statement that we send to you after we process your claim. The EOB displays a variety of important terms and information, including how much money you're responsible for paying on the claim.

Your EOB will show the **allowable charge**, which is the maximum dollar amount that Blue KC allows for a particular service. The difference between the billed charge and the allowable charge usually represents your discount for being a Blue KC member; we've negotiated these allowable charges with the healthcare providers in our networks. For example, your doctor charges \$100 for an office visit and Blue KC says that \$80 is the allowable charge, so the doctor will apply a \$20 discount to your bill.

Depending on your plan design, you may be responsible for a portion of the claim cost. You may see a **co-payment** amount on your EOB. This is the amount

you pay each time you use a covered healthcare service. For example, when you visit your primary care doctor, you may have an office visit co-payment of \$30 that is due at the time of your visit. Most doctors collect the co-payment at the time of your visit.

You may also see a **deductible** amount on your EOB. This is the amount you are responsible for paying in a calendar year before Blue KC begins to pay on your claims. For example, if you have a \$500 deductible, you must pay the first \$500 of allowable charges before Blue KC will begin to make payment on claims. Using our earlier example, the provider charged \$100 for an office visit and Blue KC determined the allowable charge was \$80—if you had a deductible on your policy, you would be responsible for paying the \$80 if you hadn't met your deductible amount yet.


Another form of cost sharing that you will see on the EOB is **coinsurance**, which is a percentage of the allowable charge that you are responsible for. For example, if your Blue KC policy has "80/20" coinsurance, Blue KC will pay 80 percent of the allowable charge and you are responsible for the remaining 20 percent of the payment. You must meet your deductible amount before the coinsurance portion of your policy takes effect.

Most benefit plans have an out-of-pocket maximum. If the total dollar amount that you have paid in deductibles, coinsurance, and in some cases copayments reaches this maximum amount in a calendar year, then Blue KC will pay 100 percent of the allowed charges for the remainder of the year. Consult your Certificate for the provisions applicable to your plan.

Understanding health insurance terminology is an important part of being an informed consumer. Knowing what these terms mean can help you better navigate the world of health insurance.



BLUE KC'S video series CAN HELP YOU STAY HEALTHY WITH PREVENTION, NUTRITION AND EXERCISE TIPS. CLICK ON "EDUCATION CENTER" AT WWW.BLUEKC.COM.

CLICK  For additional health insurance terms and definitions, be sure to visit our website www.BlueKC.com and click on "Education Center." You can browse a glossary of common terms, educational videos on a variety of topics and more.



COUNT ON quality AT BLUE KC

At Blue Cross and Blue Shield of Kansas City (Blue KC) our goal is not just to maintain the quality of the services we provide, but to continually improve. That's why we're excited to share the highlights of our 2010 Quality Appraisal with you. These results show that Blue KC is the leading health plan in the Kansas City community, committed to the health and well-being of our members.

Our 2010 Quality Appraisal looked at every aspect of the services we offer, analyzing healthcare outcomes as well as member and physician satisfaction surveys and complaints. Using this information, we look for ways to improve our programs and our service. We listen carefully to what our community of members, physicians, providers and other customers have to say.

A Healthier You™ sets the standard

Our comprehensive wellness program, A Healthier You (AHY), became the first in the United States to receive the National Committee for Quality Assurance (NCQA) Health & Wellness Program Accreditation in 2009. NCQA is a nonprofit organization dedicated to improving healthcare quality.

But probably most impressive is AHY's exceptional growth and participant satisfaction. By the end of December 2010, the AHY program had added 435 new employer groups, covering more than 67,500 additional subscribers.

In April 2010, AHY added a new on-site service for our members, Face-to-Face Coaching. Licensed lifestyle coaches go to the employer's worksite for 25-minute confidential, personalized sessions with members. Nearly 2,000 coaching sessions occurred in 2010, with members achieving their goals in just 3.8 sessions.

The national trend shows that as we age, our health risks increase. However, through education, coaching and emphasis on health, clinical risks for our members in AHY show improvement.

Three-quarters of AHY participants said that they were satisfied with the program overall, and

three-quarters said they were likely to recommend the AHY program to a friend. A majority of the respondents said they were satisfied with the program's screening, over-the-phone lifestyle coaching and online wellness tools.

Delivering 360 degrees of satisfaction

Communicating electronically with members has become increasingly important for Blue KC. That is why we upgraded our website with new content and health features. We also added search functions to make the web content easier to find. Blue KC conducted research into the website's usage and found:

WE LISTEN CAREFULLY TO OUR MEMBERS AND LOOK FOR WAYS TO IMPROVE OUR SERVICE.

- ▶ Four out of 10 members have visited the Blue KC website in the past year.
- ▶ Ninety-five percent of our members rated Blue KC as *excellent*, *very good* or *good* at providing prevention and wellness information.
- ▶ The majority of members reported that Blue KC provided health and wellness information that allowed them to make decisions that will positively impact their health.

In 2011, Blue KC will continue to enhance our website features, ensuring that information is more in-depth, interactive and helpful to our members. Check it out at www.BlueKC.com.

During 2010, Blue KC conducted CAHPS surveys for our HMO and PPO product lines. In addition to the positive responses for our claims and Customer Service activities, Blue KC proved that "Blue KC Means Best in Kansas City" with more top satisfaction scores in our region than other Kansas City publicly reported commercial health plans. Our HMO product line received eight top scores, while the PPO received 11.

We also continue to receive high satisfaction scores from our members for processing claims

quickly and accurately as well as for the courtesy of our Customer Service representatives. Members rank network physicians well on their ability to present information clearly, demonstrate respect and listen to their concerns. Our primary care physicians and specialists also continue to score us highly, agreeing they would recommend us to their colleagues looking to join a network.

Blue KC ranks best in Kansas City

Based on Healthcare Effectiveness and Data Information Set (HEDIS) measures, the national gold standard for outcomes reporting, Blue KC's health plans were "Best in Kansas City" for top scores in health again in 2010. Blue-Care, our commercial HMO, rated top scores for eight measures, and Preferred-Care Blue, our commercial PPO, rated top scores for 11 measures—more "bests" than any Kansas City-area health plan publicly reporting.

These "bests" included measures for: ▶ Screening for cancer. ▶ Prenatal and postpartum care. ▶ Flu shots. ▶ Care for members with diabetes, heart disease and chronic obstructive pulmonary disease. ▶ Care for members with low back pain. ▶ Follow-up with children on ADHD medications through both initiation and continuation of treatment.

Our HEDIS results show our members' increasing resolve to take more personal responsibility for their health and well-being as well as the high skill level and dedication of our network physicians.

In 2011, Blue KC's priorities have included using new management tools and wellness offerings to engage our members and empower them to be active participants in managing their health and reducing healthcare costs.

Learn more To learn about Blue KC's quality improvement program, goals, processes or outcomes, contact Shelley Bowen, Quality Management Officer, at 816-395-3908 or shelley-bowen@BlueKC.com.

WE WORK TO PROVIDE THE **best** INFORMATION

Did you know that you can find information about all of the following and more on www.BlueKC.com?

- ▶ Benefits and services included in your coverage.
- ▶ Pharmacy procedures.
- ▶ How to submit a claim and find out what your co-payments and other charges are.
- ▶ How to obtain information about practitioners who participate with Blue KC and obtain primary and specialty care, including behavioral health and hospital services.
- ▶ How to get care after normal hours, get emergency care and get care when you're out of town.
- ▶ How to voice a complaint and appeal a decision that adversely affects your coverage or benefits.
- ▶ How to obtain language assistance.

If you do not have access to a computer, you can request this information by calling the Customer Service phone number listed on your member ID card.



New Directions INFORMATION

New Directions manages the behavioral health benefits for Blue KC members. It offers prevention programs and provides you with information about them, both online and in print, if requested.

Programs include telephone outreach for many behavioral health problems as well as education about depression and attention deficit hyperactivity, bipolar and substance use disorders. For more information, visit the New Directions website at www.ndbh.com.

Each year, New Directions publishes a description of its quality improvement program and progress in meeting quality goals. To find summaries of these activities, please go to www.ndbh.com/about-us/quality-improvement. For information about member rights and responsibilities please go to www.ndbh.com/about-us/member-rights-and-responsibilities.

New Directions describes how it uses and discloses protected health information at www.ndbh.com/privacy-policy.

New Directions bases its decisions about use of services for your behavioral healthcare needs only on eligibility, coverage, and appropriateness of the care or service. New Directions does not specifically reward, hire, promote or terminate practitioners or other individuals for issuing denials of coverage. New Directions is available 24/7 to answer questions about the UM process.

When payment for care is denied, members may have the right to an appeal and to an independent external review. To initiate an appeal or external review, contact New Directions by telephone at 1-800-528-5763 or by mail at P.O. Box 6729, Leawood, KS 66206. Information on the appeal process will be sent to you.

If you do not have online access to the above information, call 1-800-528-5763 or write to P.O. Box 6729, Leawood, KS 66206, and the information will be sent to you.

satisfied MEMBERS

According to the 2011 member satisfaction survey, most Blue Cross and Blue Shield of Kansas City (Blue KC) members are satisfied with their health plan, their doctors and their healthcare.

A random sample of members was asked to rate various aspects of their health plan and healthcare using an 11-point scale, in which 10 means the best possible and zero means the worst possible. Responses of six to 10 were considered positive. The chart shows the percentage of responses that were positive.

Blue KC would like to thank all members who participated in the survey. Your responses allow us to continually improve our products and services.

