



## Communicating Benefits – In Two Languages

According to the U.S. Census Bureau, as of 2007, Mexico is the only country in the world with a larger Hispanic population (109 million) than the United States (46 million). Amazingly, Spain ranks only third with a population of 41 million. In Kansas, the Hispanic population ranks twenty fifth in the country with almost 250,000 – that's about nine percent of the state's population.

Given these ever-escalating statistics, many businesses struggle to meet customer demands of providing bilingual sales literature, forms, customer service and Web sites.

For several years, Blue Cross and Blue Shield of Kansas has been making strides in providing sales and marketing

materials to present its products to Spanish-speaking prospects and members. Because of the state's significant Hispanic population, the need for having printed sales materials is not the only challenge to be met. Recently, the company made a concerted effort to hire and train bilingual field representatives. As many companies are beginning to realize, knowing the language, cultural pride and family values of Hispanics requires real world experience.

Meet Rocio Fernandez. The 32-year old Topekan serves as a roving field representative. While her father is from Spain and her mother from Colombia, Fernandez was born in Washington D.C. Her family later moved to the Dominican

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## Annual policyholders meeting set for May 14

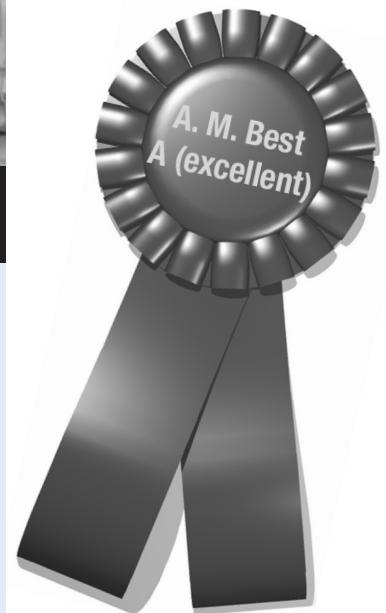
Blue Cross and Blue Shield of Kansas will conduct the annual policyholders meeting, open to all current policyholders, at 8:30 a.m., May 14 at Polk Auditorium, 1234 Polk St., Topeka, KS.

The agenda for the annual policyholders meeting is to elect four directors to open positions on the board of Blue Cross and Blue Shield of Kansas.

Names of the individuals nominated for these terms by the board's governance committee are available on the company's Web site at [www.bcbsks.com](http://www.bcbsks.com). From the home page select *About Us*, then *Governance* to view the listing.

## Rating from A.M. Best remains "excellent"

Blue Cross and Blue Shield of Kansas and Advance Insurance Company of Kansas have been rated "A" (excellent) by A.M. Best. This is the fourth straight year that the companies have earned this ranking.



"Having a rating provided by one of the established rating companies is a requirement of the Blue Cross and Blue Shield Association," says Ron Simmons, controller. "Some large companies want to know our credit rating; the request happens more frequently with regard to life insurance (AICK). Our excellent rating sends an important message to the public that we are financially sound and dependable." A.M. Best, founded in 1899, is considered the most authoritative rating source in the insurance industry.



*Rocío Fernandez puts her Hispanic roots to use in the role of a roving representative.*

## Communicating Plan Benefits - In Two Languages

*continued*

Republic where she spent her formative years. She moved to the capital city in 1995.

Fernandez's unique language and cultural background allows her to work with group representatives and members across the state, at times delivering presentations in two languages. "Employees and employers are always pleasantly surprised to find out that I speak Spanish. Insurance and benefits can be overwhelming – it's even more confusing when you face a language barrier," notes Fernandez. "Members particularly want to be sure that they at least understand the basics of their plan such as network, copays, deductibles and coinsurance."

Living in Kansas means staying fluent with her Spanish-speaking abilities is an everyday effort. "I practice speaking at home with my family and my parents. I also enjoy reading Spanish books," Fernandez proudly offers.

It's a long way from Chihuahua, Mexico to Garden City, Kansas – but that's the journey of 24-year old Alejandra Juarez following graduation from Kansas State University. Juarez lived in Mexico until she was ten, later living in the Kansas City area. "My responsibilities with BCBSKS include retaining and selling our plans to businesses with 10 or more employees. Helping Hispanic members understand their benefits is a huge step forward in truly fulfilling our company's mission," says Juarez. "We're making progress in providing bilingual materials to our customers. I'm in favor of seeing even more of our brochures and forms being produced in Spanish."

Juarez also works on honing her Spanish-speaking skills, but is now in an

environment that allows her to use the language daily. "In Garden City, I have many opportunities to speak Spanish with

### BCBSKS Bilingual Initiatives

- An "en Español" Web site link
- Spanish applications
- Spanish versions of other key forms
- Sample SOCP page with Spanish descriptors for each entry
- Spanish customer service phone line
- Spanish benefit summary product grids
- A Spanish video explaining benefit plans for a Fort Scott firm
- Bilingual roving field representative
- Bilingual representative in western Kansas



*Alejandra Juarez serves 17 counties in the southwest portion of the state.*

members and peers I have met since I moved here. It was more difficult in high school and college because opportunities were more limited," she explains.

In order to continue being a responsive business partner, BCBSKS remains committed to new avenues that can address the Spanish-speaking populace. Videos and Web site translations are just two of the areas currently being explored.

The task of clearly explaining plan benefits goes on – only now it can be accomplished in more than just one language.



*TV secondhand smoke advertising campaign.*

## TV Ads Raise Awareness of Secondhand Smoke

A \$75,000 grant from the Blue Cross and Blue Shield of Kansas Foundation is playing a major role in a current TV advertising campaign. Two ads, scheduled to run through the month of April, are helping to raise awareness to the dangers of secondhand smoke.

Exposure to cigarette smoke at home and work increases many health risks for non-smokers. Children of smokers are at a significantly higher risk for developing

asthma, pneumonia, ear infections, sudden infant death syndrome, meningitis and learning problems.

Along with the BCBSKS Foundation, the Tobacco Free Kansas Coalition, the Kansas Department of Health and Environment's Tobacco Use Prevention Program and Jones Huyett Partners helped facilitate the project. Additionally, Teens with TASK, the statewide youth movement against tobacco, shared ideas on what makes an effective

- secondhand smoke - continued

ad and what people should know about secondhand smoke. Many of the teens who participated in the project appear in the

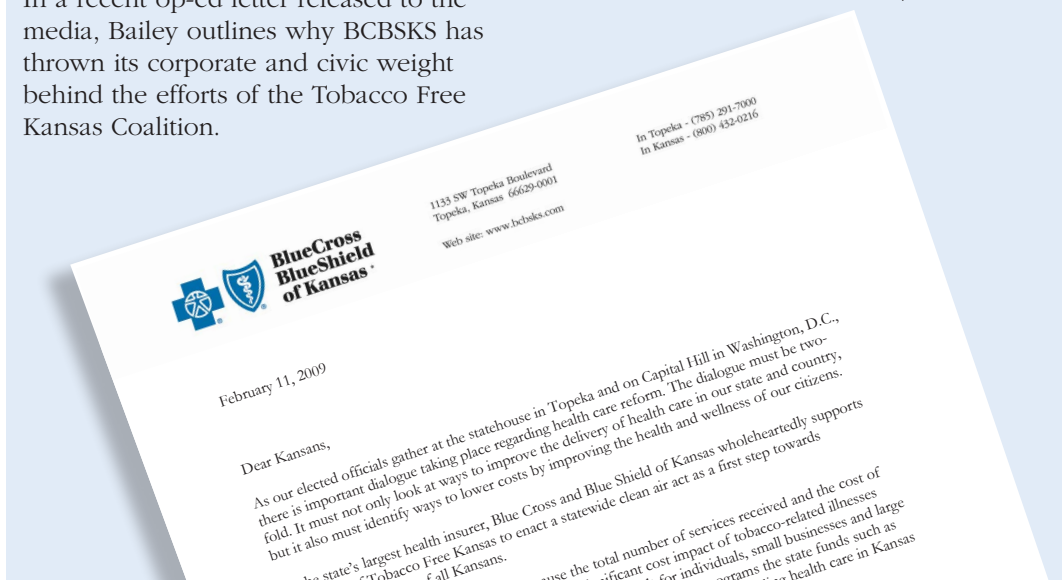
commercials. You can see the ads on our Web site at: [www.bcbsks.com/AboutUs/Foundation/task](http://www.bcbsks.com/AboutUs/Foundation/task).

## Op-Ed Letter Addresses Statewide Clean Air Act

According to Graham Bailey, vice president of corporate communications and public relations at Blue Cross and Blue Shield of Kansas, a key ingredient for reducing health care costs is keeping the air that we breathe clean.

In a recent op-ed letter released to the media, Bailey outlines why BCBSKS has thrown its corporate and civic weight behind the efforts of the Tobacco Free Kansas Coalition.

For several years, the group has worked on strategies and policies to reduce the economic and physical harm caused by tobacco use in the state. We've replicated an excerpt from Bailey's letter below and you can also read it in its entirety on our Web site at [www.bcbsks.com/news](http://www.bcbsks.com/news).



## HealthNotes

### Not Just a Man's Disease

What's the leading cause of death for American women? It's coronary heart disease, which causes heart attacks. The American Heart Association says smoking, high cholesterol, high blood pressure, physical inactivity and obesity are the main risk factors of heart disease – and all of these can be modified, treated or controlled by focusing on lifestyle habits and medications.

### National Walk @ Lunch Day®

Looking for ways to encourage your employees to become more physically active? If so, you have a great opportunity awaiting you April 29 during National Walk @ Lunch Day. BCBSKS, together with Blue Cross and Blue Shield companies across the country, has set aside this special day as a reminder to members to incorporate exercise into their busy schedules.

In Topeka, many of our employees will be joining hundreds of other folks for a rally at the state capitol and a walk around the capitol grounds. You can participate in the day by organizing a 20 or 30-minute walk for your employees during the lunch hour, or simply by encouraging them to get out and move more. For more information or to download promotional materials, visit the Employer section at [www.bcbsks.com](http://www.bcbsks.com).

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## Stimulus Package Affects COBRA Provisions

As Healthplan went to press, Blue Cross and Blue Shield of Kansas was continuing to monitor late breaking updates and/or clarification regarding The American Recovery and Reinvestment Act of 2009 (ARRA) – more commonly known as the “Economic Stimulus Plan.” The Recovery Act includes provisions that:

- Expand eligibility for COBRA and state continuation coverage
- Provide a premium reduction and subsidy to certain qualified individuals for expanded COBRA and state continuation coverage

We've posted a question/answer document on our Web site to help you comply with the new requirements. Additionally, the Web sites of the Department of Labor and the Department of Treasury provide even more detail concerning the new subsidy provisions.

- Department of Labor [www.dol.gov/recovery](http://www.dol.gov/recovery)
- Department of the Treasury [www.irs.gov/newsroom](http://www.irs.gov/newsroom)
- BCBSKS [www.bcbsks.com/employers/customerservice/faqs](http://www.bcbsks.com/employers/customerservice/faqs)

As with any technical tax issues, it's important that you contact your legal counsel and tax advisor before making any decisions based on the information we provide to you.

## HealthNotes

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### Improving Your Posture

Poor posture can result in neck and back pain, circulation problems and shallow breathing. Try sitting towards the front of your chair. This will naturally cause you to sit up straight. Most importantly, take breaks away from your desk. It's easier to keep your back straight standing rather than sitting. – *ethical junction*

### Is Your Diet Realistic?

If you're on a diet, ask yourself: Is this a diet I could follow (with some small modifications) for the rest of my life? If not, change the diet. – *ethical junction*

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## Wichita Regional Office Sees New Leadership

Over the last several months, changes have been settling into place at the BCBSKS Wichita Regional Marketing Office. Here's a quick look at key changes in the sales and renewal area



**John Deines** – Deines has been promoted to regional manager. He leads a 14-person sales staff that markets products to existing and prospective businesses in 12-counties that comprise the Wichita area. Deines has more than 13 years experience with BCBSKS, joining the company in 1993 as a group enrollment representative.



**Bernardo Cruz** – Cruz also has more than 13 years of experience with BCBSKS and was recently named the manager of associations and special accounts. Prior to his employment with Blue Cross, Cruz served in the U.S. Army for nine years.



**Jamie McDonald** – In 1993 McDonald joined BCBSKS as a district coordinator in the Manhattan district office. After working her way through various other positions in the company, she left the company to work as an account executive for another firm. Now, McDonald is back with BCBSKS as a senior group consultant.



**Kylie Hurtig** – Hurtig first served BCBSKS in 2004 as a senior data capture processor in the company's Salina office. Two years ago she became an account administrator in the Wichita office. Now, the Wichita native has been promoted to group enrollment representative.