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Changes for prescription drug coverage set for 2008

Two significant changes in Blue Cross and Blue Shield of Kansas prescription card benefits will go into effect January 1, 2008.

New Prior Authorization (PA) Program

Reducing drug benefit costs and encouraging safe and effective drug use are important issues BCBSKS continues to monitor. A result of this continuous monitoring effort is the development of "prior authorization" programs requiring members to select a generic drug before seeking coverage for more costly brand-name drugs. The new PA programs can help lower costs to members with potential savings exceeding \$360 per year, depending on the drug and benefit design.

The primary medical conditions affected by the new PA programs are:

- High blood pressure
- Depression

The high blood pressure and depression programs affect new members or members receiving these medications for the first time in 2008. Members already taking the brand-name medication will not be required to obtain a PA and will continue receiving coverage for the brand-name medication.

Medical guidelines support using one of the generic drugs before using a brand-name drug in the antihypertensives and antidepressants classes.

Change in Coverage of PPIs

Proton pump inhibitors (PPIs) are a class of drugs used to treat conditions associated with acid reflux disease or ulcers. Studies have determined these drugs can effectively be used to treat either condition.

Beginning January 1, 2008, BCBSKS will cover generic and formulary brand-name products which include omeprazole, Aciphex and Protonix. Non-formulary brand PPIs will not be covered and prior authorization does not apply. These drugs include:

- Nexium
- Prevacid
- Prevacid Solutab
- Prilosec
- Zegerid

Brand-name drugs currently on the formulary would be removed from the formulary and not covered in the event the generic becomes available.

New president/CEO ready to make hard decisions

With more than 30 years of health insurance sales and management experience, Andrew C. Corbin becomes the seventh president/CEO in the company's 65-year history. A native of Alva, OK, he was raised in Liberal and has spent the majority of his life in Kansas. The 58-year-old Corbin earned a bachelor's in education from Wichita State University in 1972. He and his wife, Robin, have four adult children and three grandchildren.

Recently, Corbin spoke with *Healthplan* to discuss his vision for the company and to talk about the challenges facing health insurance carriers.

Q. What are some of your top objectives during your first year as president/CEO?

A. I have several, including being able to shepherd the company through the organizational changes I made last month (see related story), and to empathetically transition our company and employees through the loss of the Medicare contract. Other objectives include restructuring our product portfolio in light of the changes in Premier Blue and getting all employees moved to the main campus, which will result in less time wasted traveling to and from meetings.

Q. How has your past work experience with BCBSKS and other health insurance plans prepared you for your new position.

A. The entire breadth of experience has given me a great deal of appreciation for the spectrum of work that needs to



Andrew C. Corbin, President and CEO

be done to run this company. I think most people know of my background in sales, provider relations and provider reimbursement, but I actually started in Medicare (at another Blue plan) and have also worked in customer and beneficiary services. I have an appreciation for the multitude of work and different functions and their importance to making this company work.

In reality, a change in the president's office is really not a huge thing for our company. The work that is done in the smallest of units is what is important. My job is to create a vision for where we want to get to at some point in the future. It takes the whole company to move this ship. I want to be a conduit, not an obstacle, to our long-term success.

Q. You are known as a fast-paced person. How will you use that quality when leading BCBSKS?

A. I've always been in a hurry. When I mow the grass I do it against a timetable I've set for myself. I'm always in a hurry to get to the deadline. I like to cut to the chase and move on to the next thing.

Corbin unveils organizational changes

"This new alignment brings together several business functions which work together on a daily basis but were previously housed within different divisions," Corbin said. "I'm delighted with the selection of the two new vice presidents and look forward to watching them use their talents and experience to guide their respective divisions."

Earning promotions are [Mark Dolsky](#), now vice president of group sales and marketing, and [Fred Palenske](#), the new vice president of provider relations and medical affairs.

Dolsky will oversee a newly created division responsible for sales and retention for large and small groups, product development and market research. He joined the company in 1989 and most recently served as regional sales manager for the company's Wichita Regional Marketing Office.

Palenske heads up a newly created division that encompasses all the areas in which Blue Cross interacts with providers, including medical review, quality and care management, professional and provider relations, and provider reimbursement. He joined the company in 1988 and brings nearly 20 years of experience in regulatory compliance and legislative affairs to his new position. He most recently served as director of government relations.

Corbin also announced the following new responsibilities for current members of his senior management team:

Matt All, formerly vice president of legal services and general counsel, now serves as general counsel and vice president of legal services, human resources and government relations. This newly created division brings together legal services, regulatory and legislative affairs, contracting, human resources and facility services.

Beryl "Bebo" Lowery-Born remains vice president of finance and chief financial officer. In addition, she assumes the presidency of Advance Insurance Company of Kansas, a BCBSKS subsidiary that markets life and disability insurance products. The finance division now encompasses accounting, finance, underwriting and actuarial, management engineering and the company's Continuous Quality Improvement department.

Shelley Pittman serves as vice president of member services and individual sales, with responsibilities for customer service, membership, and sales and retention for the company's individual products.

Other members of the corporate steering committee include **Bill Pitsenberger**, senior vice president and president of Wheatlands Administrative Services, the company's Medicare subsidiary; **Graham Bailey**, vice president of corporate communications and public relations; and **Bill Wallace**, vice president of information services and claims administration.

Hard decisions...

I have a long-term vision for the company that we'll need to push to reach. There are massive changes coming in health care and we have to be ready to make hard decisions and not get caught up in the obstacles along the way.

Q. What do you look forward to the most in your new job? Least?

A. I'm most looking forward to continuing the very successful path that BCBSKS has been on for 65 years. The six prior presidents have ethically and diligently directed this company to long-term success through a whole host of challenges in health care, and we will face more challenges in the coming years.

I'm not looking forward to all the travel to outside meetings this job requires, because it takes me away from what is most important – running this company.

Q. What are the most important factors facing our industry today?

A. There are several, but I'll mention three. First, the political climate for change and the growing demand for coverage for all. Funding such reform will be a huge issue and will likely require a

mix of private and public monies. Second, the strain created by provider availability, or lack thereof, in rural markets, which we have many of in our service area. Third, the transition of our health care system which is now reactionary to diseases to one that focuses on factors leading to diseases. Our community at large is going to have to decide how to handle these changes and how to pay for them.

Q. How do you see BCBSKS keeping pace with the changing needs of our customers?

A. We have a great staff that is engaged locally, across the state and nationally to see changes coming, prepare for them and implement programs and processes to adapt to them. Being able to implement changes – and being able to afford them – will be a challenge for individual plans, particularly small ones like ours, and for the Association.

The hardest thing about being on top is what we face today – staying there. We each need to refresh our commitment to this company and our customers every day. Kansans built Blue Cross and Blue Shield; the actions we take are not solely focused on making the company bigger but in helping Kansans to be healthier.



ResourceBlueSM

Pinpointing problem areas with cool tools

The more you know about your health, the more you can participate with your physician in planning your own health goals. Calculators, quizzes and general information can help you pinpoint problem areas and assess your risks for certain diseases and conditions. Resource Blue, our health and wellness program, includes

a Cool Tools section that can be fun and informational. Several hands-on health tools give you the opportunity to easily learn about individual potential health risks and to help support a healthy lifestyle. Some of the tools available include:

- Calories Burned Calculator
- Cost of Smoking Calculator
- Healthy Weight Calculator
- Target Heart Rate Calculator
- Heart Attack Risk Calculator

You can also take part in interactive quizzes on a variety of subjects including:

- ADHD
- Cholesterol
- Parkinson's Disease

Need instructions on how to perform the Heimlich maneuver or how to floss properly? The self-care Cool Tools can provide you with the information. You can even keep track of when you get headaches and how effective your medication is in the

Headache Log. And don't forget to track your sleep patterns in the Sleep Log.

While it's always important to have regular checkups with your doctor, maintaining your health doesn't have to stop there. Resource Blue's Cool Tools can help you take charge of your health and ultimately enhance your quality of life.

Get started today by logging on to www.bcbsks.com/resourceblue.

New look for Web site it's quicker and easier to use



It's been nearly 10 years since the www.bcbsks.com Web site was launched in its original format. As you've noticed, things now look significantly different after a "re-launch" of the site in October. After months of research and testing with users, the revamped site features a fresh, updated design and improved navigation. The redesign was part of an overall strategy to meet customers' needs by making the site quicker and easier to use. Here's a brief look at some of the key changes:

The home page has been divided into three main sections:

- Customer Service
- Be Healthy
- Health Plans

Customer Service

Familiar categories for Members, Providers and Employers remain. Also included are sections for forms and prescription drugs - two of the heavily used areas on the site. A new "What to Do When" area is designed to provide quick access to some of the most common tasks visitors are looking to complete while on the site.

Be Healthy

Keeping members healthy is a high priority topic in today's health care industry. This section spotlights Resource Blue, our health

and wellness program created in 2005. The Be Healthy section encompasses an array of information, tools and research sources encouraging visitors to take charge of their health.

Health Plans

This area is designed for potential customers looking for health insurance options with Blue Cross, as well as existing members who may want to change or add to their health insurance portfolio. The section is divided into areas for customers looking for insurance on their own and for businesses looking to provide coverage for their employees.

The new-look site also features prominent areas for the provider directory and the secure section. The Doctor Quick Search allows visitors to quickly learn whether their doctor, hospital or other health care provider is part of the Blue Cross and Blue Shield of Kansas network. The secure section, now titled BlueAccess, gives members, providers and employers access to their personal claims and eligibility information, among other features.

While the site does look significantly different with the redesign, it is hoped the changes lead to increased customer satisfaction. We encourage visitor feedback and continually look for ways to improve the site to meet our customers' needs.

Q&A

Can a divorced employee continue to provide coverage on an ex-spouse?

No, a divorced employee cannot continue providing coverage on an ex-spouse.

What does an employer do when a parent (who is an employee) refuses to add a dependent from a court order to provide health care coverage?

If we receive a qualified medical support order (QMCSO) instructing a parent to add a dependent to medical coverage, the parent has no choice but to have that dependent enrolled and to pay for any additional premium.

Paying your insurance bill Easy as 1, 2, 3

It's always nice to have choices – especially if you're looking for a quick and convenient way to pay your BCBSKS bill. Currently, you have three options for electronic payment:

1. eBilling – Pay, view and adjust your bill online through our secure eBilling feature. Your payment can be deducted from your bank account or charged to your Visa or MasterCard.

When you choose to eliminate the paper bill, you will receive an e-mail reminder when your next payment is

continued