

## Follow a game plan for young athletes

**P**articipating in sports is a great way for kids to build confidence, learn teamwork and develop new skills. It also can be a lot of fun. But to help them get the most out of organized sports, take these steps.

### **Step 1: Find a sport that suits your child.**

Help your child choose a sport that fits his or her personality and interests. There are many options—from individual sports, such as gymnastics or tennis, to team sports, such as soccer or baseball.

Healthy competition is good for all children. But competitive play is best for children age 6 or older. If you want to enroll a younger child in organized sports, make sure the program is focused on having fun.

### **Step 2: Schedule a sports physical.**

About six weeks before beginning play, schedule a sports physical for your child with his or her doctor. This exam ensures your child has no health issues that can impact or complicate his or her ability to play a specific sport. It also can help you and your child learn ways to prevent sports injuries.



### **Step 3: Talk with the coach.**

If your child has a medical condition, alert your child's coach before the season starts. If appropriate, give the coach a copy of your child's treatment plan, and always provide the coach with emergency contact information. ■

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Looking for a doctor? To find a Blue Cross and Blue Shield of Kansas contracting provider, go to [www.bcbsks.com](http://www.bcbsks.com) and click on "Provider Directory."

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# Healthy Options helps Wichita woman earn top grades in diabetes care

**B**etween earning her degree in marriage and family therapy, coordinating outreach groups, raising foster children and coping with diabetes, Deborah Diggs has a lot on her plate. Without time to learn about or manage her disease, her health began to suffer.

“I was in denial, eating whatever I wanted, not exercising and doing my own thing,” says the 46-year-old Wichita resident. “As a result, I didn’t feel good and I had to go to the doctor a lot.”

That’s before she met Annette Billings, her nurse care manager with the Healthy Options diabetes care

program. Now, Diggs works out regularly, counts calories, keeps her blood glucose under control and has lost so much weight her doctors cut her medication dosage in half.

“This program was one of the best things that ever happened to me, because there was somebody on the other end of the phone who cared about me and held me accountable,” she says. “She taught me that you don’t have to let diabetes beat you—it’s something that I have, it’s not who I am.”

Diggs and Billings talked once a month, at 9 a.m. They’d discuss Diggs’ blood glucose levels and doctor’s appointments. Billings

answered her health questions and then sent related educational materials to her home.

Diggs found out about the Healthy Options program when a representative of Blue Cross and Blue Shield of Kansas contacted her. But members also can be referred by their physicians or get involved by contacting the company directly, says Dana Hammontree, RN, BSN, CCM, manager, quality improvement/care management.

Together, members and their nurse care managers establish goals related to managing their condition. For people with diabetes, this often involves a target for hemoglobin A1c level, a measure of blood glucose levels over time.

“We also discuss the member’s bigger goals, whether it’s feeling better or living longer to spend more time with their grandchildren—whatever being healthy means to them,” Hammontree says. Besides helping manage their condition, nurse care managers also provide members support and education about diet, exercise and other components of a healthy lifestyle.

As for Diggs, when her health improved, so did her self-esteem and her thinking power. In fact, she earned an A on her latest final exam.

Though she’s now completed the Healthy Options program—most members participate for about a year—Diggs knows her new healthy habits will endure. “Annette gave me legs to stand on; I’ve been educated and informed,” she says. “I have the tools now to live with diabetes and not be a victim of diabetes.” ■



Call **1-800-520-3137** to learn more about our Healthy Options care management programs for asthma, diabetes, heart disease, COPD, high blood pressure or high cholesterol.



# Prostate cancer: Get the facts before making treatment decisions

A recent article in *Cancer* found that older men with early stage prostate cancer used faulty information to choose which treatment to undergo. Men made their choices based on fears of dying, stories of other men with the disease, misconceptions about the value of a second opinion and mistaken beliefs about the various choices.

In fact, no one therapy—or even therapy versus waiting—has proven best for all men with this disease. Treatment choices include surgical removal of the prostate and two types of radiation. External beam radiation directs rays toward the prostate gland. Brachytherapy involves surgically placing tiny radioactive pellets inside the tumor. Or, a man might choose watchful waiting or hormone treatment to keep cancer cells from growing.

Each method has pros and cons. For example, surgery and radiation both can cure prostate cancer. But either

also may cause incontinence and/or impotence, seriously compromising a man's quality of life.

Your decision needn't be made in a hurry. Though prostate cancer can be a killer, three-out-of-four cases grow very slowly. Almost all men with early-stage prostate cancer are still alive within five years. Older men in particular may choose watchful waiting—checking regularly to make sure their cancer isn't growing—to avoid the possible side effects of treatment.

If you face prostate cancer, experts suggest getting a second medical opinion. Ask lots of questions about the benefits and risks of various treatments versus watchful waiting. ■

The National Cancer Institute has a guide to the pros and cons of each treatment choice along with questions to ask your doctors: [www.cancer.gov/cancertopics/prostate-cancer-treatment-choices](http://www.cancer.gov/cancertopics/prostate-cancer-treatment-choices).



## Take an active vacation for family health

Exercise does not have to be considered work. An active vacation is a great way to combine exercise, family and



Mike Atwood, M.D., Chief Medical Officer

fun to improve both your physical and mental health.

Vacations not only create lifelong memories, they also can reduce stress, lower your risk for heart attack and build healthy bodies. With so many lakes, parks and trails to enjoy, Kansas is an ideal place to relax and refresh yourself with a healthy vacation.

Visit [www.travelKS.com](http://www.travelKS.com) to learn more about everything Kansas has to offer, and to request your free Kansas Visitors Guide.

Blue Cross and Blue Shield of Kansas is proud to partner with the Department of Commerce, Kansas Travel & Tourism Division in promoting healthy Kansas vacations. Make a commitment to treat yourself and your family to an active Kansas vacation this year.



# Focus remains on service while preparing for the future



By Andrew C. Corbin  
President/CEO

**H**ealth care reform. It would be easy to let those three words define 2010 for Blue Cross and Blue Shield of Kansas. While I will not deny that the enactment of the Patient Protection and Affordable Care Act (PPACA) on March 23, 2010, had a significant impact on Blue Cross, I prefer to remember 2010 with these words: dedication, preparation and commitment.

## DEDICATED TO COMPLYING WITH THE LAW

Shortly after PPACA became law, countless Blue Cross employees jumped into action, dedicating themselves to ensuring the company took all necessary steps to fully comply with the law while also providing our policyholders, members and contracting providers the tools to help them understand what the law means for them.

The initial focus of these efforts was to make the necessary changes so our benefit plans would include the new consumer protections which PPACA required at anniversary dates on or after Sept. 23, 2010. Key among these were allowing dependents to stay on their parents' coverage to age 26 and eliminating lifetime maximums. In addition, many members began to have access to plans that required no-cost sharing for preventive health services.

To assist our members and contracting providers understand the new law, a special section was created on our Web site. This section includes podcasts, videos, topic summaries, a detailed timeline and frequently asked questions.

## PREPARING FOR A NEW FUTURE

At the same time we were focused on the September deadline, we also were taking steps to prepare for the future. We began to study what an exchange-based marketplace might look like in Kansas so we can assure we have the right products and services in place by 2014.

As the state's largest health insurer, we embraced a leadership role in discussing our health care system with legislators, regulators, providers and consumers. We recognize that to create a system that is both sustainable and accessible, we must all work together to address the ultimate cost drivers: the number of services that Kansans require and the cost of those services.

That is why we began to research alternatives to the current fee-for-service payment model, a model that reimburses health care providers for the number of services they provide rather than the quality of those services. We also took steps to help our members improve

their health by partnering with WebMD® for online health and wellness tools and content, while expanding our Healthy Options care management programs to include one for chronic obstructive pulmonary disease (COPD).

Both the company and the Blue Cross and Blue Shield of Kansas Foundation held to our vision of a healthier Kansas by providing financial support to a number of health-focused initiatives such as BlueCHIP® community health awards and Healthy Habits for Life grants to schools.

## COMMITMENT TO SERVING OUR MEMBERS

With the tremendous amount of work centered on health care reform it would have been easy to lose sight of our most important daily task, which is providing our members with outstanding service. I am extremely proud that our employees continued their commitment to providing our members award-winning service, while also remaining active in supporting the communities in which we live and work.

For a fourth consecutive year, our company was awarded the Highest Customer Satisfaction Award in the health care industry by Service Quality Measurement Group (SQM). In addition, we became the first company within the Blue Cross and Blue Shield Association to be designated a "World Class Certified Call Center" by SQM.

We also earned a pair of awards from the Association for our achievements in 2010. We earned our fourth straight Brand Excellence Award for Provider Satisfaction and added our first Brand Excellence Award for Member Retention.

Our financial impact on Kansas also grew in 2010 as we contributed \$54 million in taxes and nearly \$88.9 million in payroll. In addition, we surpassed the \$2 billion mark in claims paid to health care providers through the 16.3 million claims we processed for our members. We remained a financially stable mutual insurance company as policyholders' reserves increased in value due to investment gains as well as a contribution realized from our underwriting for the year.

Our employees also remained committed to improving the operational efficiency for which we are known, lowering our overall administrative costs to just 7.3 cents of a premium dollar.

On behalf of all Blue Cross and Blue Shield of Kansas employees, allow me to express our appreciation for your continued business. We look forward to providing you outstanding service for many, many years to come. ■

# Blue Cross and Blue Shield of Kansas, Inc.

## Condensed Consolidated Balance Sheet†

December 31, 2010 and December 31, 2009

	2010	2009
<b>ASSETS</b>		
Cash and Investments	\$1,128,207,192	\$986,465,978
Premiums and Other Receivables	54,807,358	51,830,091
Property and Equipment, Net	72,356,532	75,166,289
Investments in Subsidiaries*	-0-	-0-
Other Assets	<u>97,421,029</u>	<u>112,626,895</u>
<b>Total Assets</b>	<b><u>1,352,792,111</u></b>	<b><u>1,226,089,253</u></b>
<b>LIABILITIES</b>		
Claims Incurred and Unpaid	\$214,596,374	\$211,633,091
Premiums Received in Advance	121,394,742	80,868,487
Accounts Payable and Other Liabilities	<u>257,904,235</u>	<u>260,884,378</u>
Total Liabilities	593,895,351	553,385,956
Policyholders' Reserves	<u>758,896,760</u>	<u>672,703,297</u>
<b>Total Liabilities and Policyholders' Reserves</b>	<b><u>1,352,792,111</u></b>	<b><u>1,226,089,253</u></b>

† As derived from the audited financial statements of Blue Cross and Blue Shield of Kansas, Inc.

\* Investments in subsidiaries of \$41,432,381 and \$38,253,575 for 2010 and 2009 respectively, are eliminated for consolidated financial statements.

### Foundation aims for healthy youth through grants

Recent grants totaling nearly \$160,000 from the Blue Cross and Blue Shield of Kansas Foundation are helping Kansas youth learn healthy habits at school and at play.

"Creating opportunities for our children to be more physically active is critical to combating childhood obesity and to improving the overall health of future generations of Kansans," says Andrew C. Corbin, president of the Blue Cross and Blue Shield of Kansas Foundation.

During 2011, school nurses, teachers and administrators are delivering programs to help school-aged children reduce their cardiovascular risk, increase their physical activity or learn healthy eating habits. The Foundation distributed 112 Healthy Habits for Life grants totaling \$108,066.90 to help make these school-based programs possible.

Children who come to play at the brand-new Kansas Children's Discovery Center in Topeka's Gage Park will have the opportunity to explore the outdoors, as well as inside the 15,708-square-foot facility, thanks in part to a grant from the BCBSKS Foundation. The Foundation provided a \$50,000 leadership grant to assist with funding a yellow concrete walking path. This walking path will connect all the exhibits in the Discovery Center's 4.5-acre outdoor learning environment.

# What's Cookin' with Diabetes workshops—this fall



## Simple fish tacos

- ½ c. non-fat sour cream
- ¼ c. fat-free mayonnaise
- ½ c. chopped fresh cilantro
- ½ package low-sodium taco seasoning, divided
- 1 lb. (4 total) cod or white fish fillets, cut into 1-inch pieces
- 1 tbsp. olive oil
- 2 tbsp. lemon juice
- 2 c. shredded red and green cabbage
- 2 c. diced tomato
- 12 six-inch warmed corn tortillas
- Lime juice and taco sauce

1. In a small bowl, combine sour cream, mayonnaise, cilantro and 2 tbsp. seasoning mix.
2. In medium bowl, combine cod, oil, lemon juice and remaining seasoning mix; pour into large skillet. Cook, stirring constantly, over medium-high heat for 4 to 5 minutes or until cod flakes easily when tested with a fork.
3. Fill taco shells with fish mixture. Top with cabbage, tomato, sour cream mixture, lime juice and taco sauce.

Yield: 6; Each serving provides:  
 Calories: 270, Total fat: 7g,  
 Saturated fat: 0g, Cholesterol:  
 35mg, Sodium: 400mg,  
 Total carbohydrate: 38g, Dietary  
 fiber: 4g, Sugars: 6g, Protein: 16g

**T**he complications of having diabetes can lead to serious health problems, but it doesn't have to be that way. You can reduce or avoid complications if you become more mindful of choices you make. Learn problem solving tips, how and why to monitor blood sugar, ways to reduce risk, and the importance of taking medications, eating healthy and being active at the What's Cookin' with Diabetes workshops this fall.

The What's Cookin' with Diabetes workshops are free. The sessions are 6 to 8 p.m., and will be offered in these cities:

- Sept. 20: Topeka
- Sept. 27: Winfield
- Oct. 4: Plainville
- Oct. 11: Pratt
- Oct. 13: Garden City, English
- Oct. 13: Garden City, Spanish
- Oct. 17: Concordia

These workshops are a wonderful way to learn or be reminded about how to self-manage diabetes between doctor's visits, which is an essential part of staying healthy. Samples of diabetes-friendly foods also will be available.

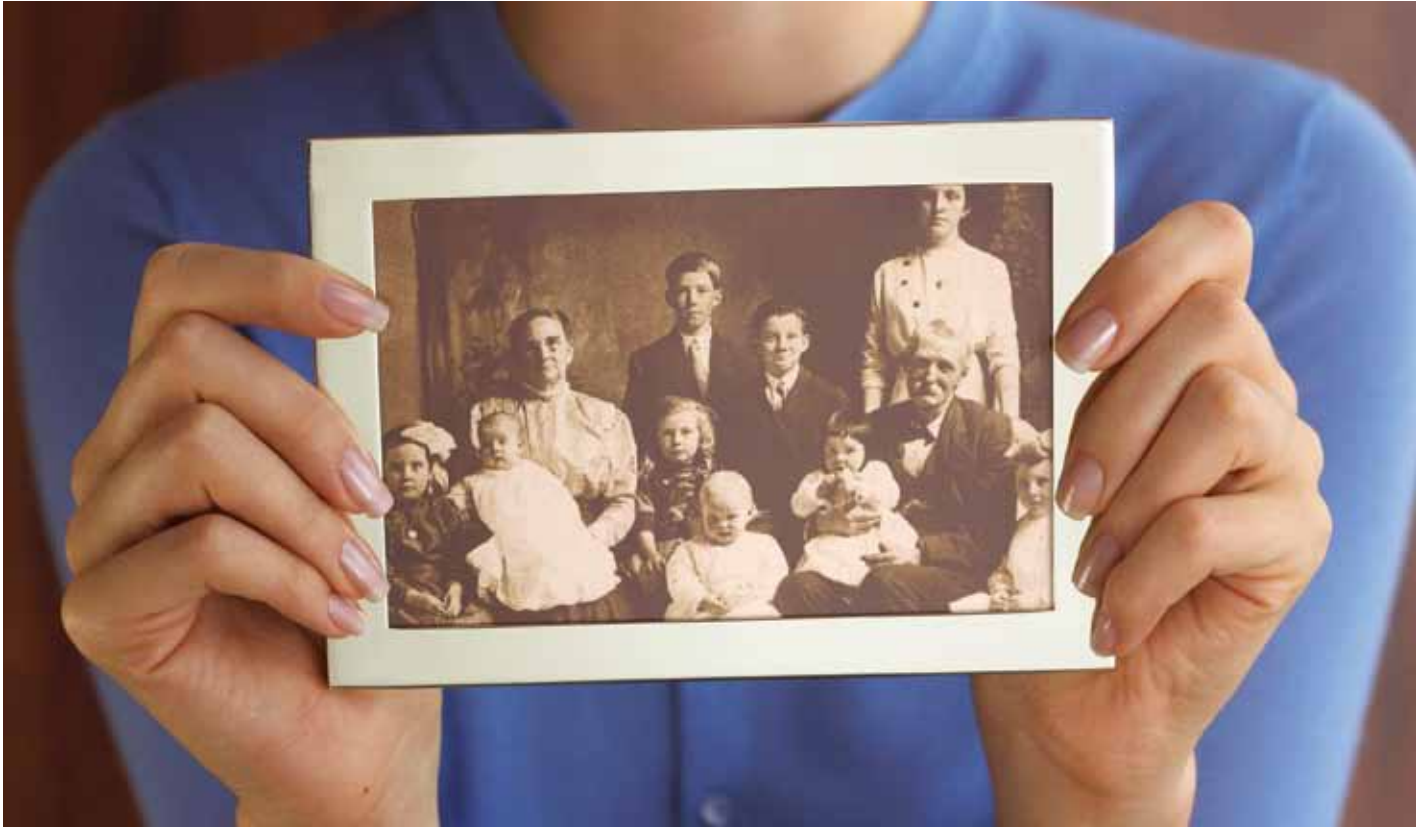
The What's Cookin' with Diabetes workshops are presented by Blue Cross and Blue Shield of Kansas and Kansas State Research and Extension. ■



**Get the dish on diabetes workshops**

For more information about the workshops or to register online, go to **www.bcbsks.com**, then click on the "What's Cookin' with Diabetes" link at the bottom of the home page.





## Create a family health history

**F**amilies share more than last names and traditions. Genetics can contribute to the risk for many common diseases, including:

- Heart disease
- High blood pressure
- Some cancers
- Diabetes
- Stroke

If a family member developed one of these diseases at a young age, you and your children may be at even higher risk. But by charting your family health history, you can be aware of genetic risk and take precautions.

### HOW TO GET STARTED

A complete family health history should include three generations. Start by making a list of all your relatives. The most important people to include are immediate family—parents, siblings and children. Include both sides of your family, even if you're investigating

a gender-specific disease. One study found that women tended to overlook possible history of breast cancer on their father's side of the family.

For those whose health history you don't know, try to find out:

- Their age and date of birth
- Whether they have any chronic conditions, such as heart disease
- About other serious illnesses they've had, including cancer or stroke
- The age at which they developed these conditions
- Whether they've had problems with pregnancy or childbirth
- What other family members passed away from
- Where your ancestors are from
- Whether anyone in the family has had birth defects or learning disabilities

### SHARING THE HISTORY

You can write this information down or record it using a free online tool.

The U.S. Surgeon General's "My Family Health Portrait" is available at [familyhistory.hhs.gov](http://familyhistory.hhs.gov).

Share your family health history with your doctor and your child's doctor. Your doctor might make recommendations for you based on your family history. You might have more to gain by following healthy lifestyle habits or choose to get screened more often for a disease like breast cancer.

These documents can be especially helpful for children. Chronic diseases like diabetes and heart disease are rare in kids and teens. But symptoms may appear early in those with a strong family history. ■

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Create your own family health portrait by visiting [familyhistory.hhs.gov](http://familyhistory.hhs.gov).

## Cholesterol quiz

How is your cholesterol knowledge? Take this quiz to find out.

### True or False?

1. I inherited high cholesterol, so I can't really help it. **True False**
2. I should scan food labels for cholesterol information. **True False**
3. A daily 30-minute fast walk cuts cholesterol. **True False**

### Answers

1. **False.** You're stuck with your genes and your age, but you can affect three other big cholesterol influences: diet, weight and exercise.
2. **True.** Aim to keep your daily cholesterol intake lower than 300 mg per day, or 200 mg if you have heart disease. But the main dietary culprits for high blood cholesterol are trans fats and saturated fats. So enjoy plenty of fruits and veggies, whole grains, fat-free or low-fat milk products, lean meat and poultry without skin, and unsaturated vegetable oils such as canola and olive oil.
3. **True.** Aerobic exercise lowers your LDL, or "bad," cholesterol. It also raises HDL, or "good," cholesterol, which helps prevent heart disease.

## Healthy You

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## Whole grains: Good for the whole body

Ready to beat the grind of the same old white bread and pasta? Then consider inviting their less "refined" cousins—whole grains—to your dinner table.

Refined grains lose a lot of nutrients when they are processed. But whole grains are loaded with good-for-you nutrients, such as fiber, zinc, magnesium and vitamin E.

Swapping refined grains with whole grains may reduce the risk for heart disease and diabetes. Going whole-grain may even help you control your weight, according to some studies.

According to the dietary guidelines, of all the grains you eat every day, at least half of them should be whole grains. Experts suggest eating at least 3 ounces of whole grains daily. One ounce equals a slice of wheat bread, 1 cup of whole-grain cereal or ½ cup of brown rice.

To reap the rewards of whole grains:

- Add rolled oats or crushed whole-grain cereal to bread, meats and fish.
- Stuff tomatoes or peppers with brown rice and a little cheese.
- Instead of croutons, add crunch to a salad with an unsweetened whole-grain cereal.

## Reform law remains in place

Many Blue Cross members have asked about the status of the Patient Protection and Affordable Care Act (PPACA), often referred to simply as health care reform, in light of a Florida court judge declaring the law unconstitutional. Members are wondering why Blue Cross continues to make changes to their health plans as required by PPACA.

There are several court cases involving PPACA, and these cases will undoubtedly take months, if not years, to work their way through our court system. In the meantime, PPACA remains the law of the land and Blue Cross and Blue Shield of Kansas is required to comply with the law, including the many regulations issued by various government agencies in support of the law.