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State Legislative Issues Preview – 2001

The state legislative session will soon begin. In the next two issues, Quick Connections will share with employees a few of BCBSF's positions on expected hot topics. This week we'll cover Programs for the Uninsured and Health Plan Liability. For more information, please visit www.bcbsfl.com/protectpatients.

Programs for the Uninsured — The number of people lacking health insurance has long been a driver of health care reform discussions across the country. While the majority of Americans, about 85 percent, have access to health care either through their employers, publicly funded programs, or through individual private coverage, 42.6 million lacked coverage sometime during 1999 -- the first year in 12 years that the national percentage of uninsured people decreased. BCBSF wants to be proactive in addressing this issue and contributing to reducing the number of uninsured people. We believe that the private market should work, with the government, toward the development of solutions to reduce the number of people without health insurance and help improve the overall health of our citizens. We support the appropriate allocation of public funds for programs for the poor, including Medicaid; tax credits to individuals and small employers to help them purchase health insurance; and we support a broadly funded high-risk pool that provides assistance to those who cannot afford health insurance because of their severe medical conditions. BCBSF also supports efforts to educate people about the health care options that are available to them.

Health Plan Liability — This is legislation that would allow health plan members and their lawyers to sue health plans, and potentially the employers who purchase them, for punitive and non-economic damages for services they think the health plan should provide. This legislation bypasses health plans existing procedures, as well as the independent external claims review board set up by the state

of Florida. It would unnecessarily increase the time and expense involved in settling even a simple claim dispute, raise health care costs for all consumers and move the focus away from providing the appropriate health care.

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Do you need an intern?

Later this month BCBSF's Partners in Education for Business Success (PEBS) program will begin accepting departmental requests for high school interns to work onsite at our offices. PEBS is a strategic sourcing alternative to identify, acquire, develop and retain talent. Up to 25 students will be available on a first-come, first-serve basis for private business operations (PBO) areas. Other BCBSF areas may request an intern but will be responsible for the position and associated costs.

Departments that would like to hire one or more students must submit a PEBS student request form by March 26. Information required includes supervisor name, job duties and learning objectives for the candidate. Students are selected and matched based on present and future business needs. Managers will have an opportunity to interview students in May for the positions available and to select their final candidate. The students work from the end of July through the following school year. To receive a request form, email [Ang Pracher](#) or call her at x54338.

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Public Policy Profile

With more than 9,000 employees and hundreds of departments at BCBSF, sometimes it's hard to know what each area within BCBSF does. To help, *Quick Connections* will profile departments from time to time to give employees a better idea of what various areas do. [Click here](#) to read our first in this series as we take a look at Public Policy. If you'd like your area featured, please send your profile to [BlueViews](#).

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VO's online claims adjudication expands in South Florida

Virtual Office (VO) is covering ground in Palm Beach County. The electronic claims submission and adjudication capability (also known as Release 2.3.2) is now available for 70,000 members with simplified HMO and Medicare HMO products. Last week, VO moved to the next stage of implementation, adding another 19,000 Medicare and More members to the mix, thereby completing all of Palm Beach County. The next stage of deployment is scheduled for late February in Broward County and will bring the total to approximately 105,000 members. Plans call for the entire SGBU to be fully operational with the VO claims processing capability by April. As of Feb. 5, VO had 10,758 physicians (2,387 sites) and 161 hospitals live. For more information on VO, [click here](#).

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February is Black History Month

Many months throughout the year have been designated as times to celebrate our diversity. For example, March is National Women's History Month, May is Asian/Pacific American Heritage Month and June is Pride Month. February is a time to concentrate on and celebrate the richness and diversity of African American achievement and their significant contributions to the progress and advancement of this nation.

For many years, African American history was excluded from our nation's educational curriculum and publications. Carter G. Woodson, Ph.D. (Harvard University, 1912), a scholar, publisher and teacher embarked on

remedying this omission. During the month of February in 1926, (with the support of the national black fraternity, Omega Psi Phi), Woodson sponsored and launched Negro History Week to encourage the study of little-known black historical facts and to commemorate black achievements. Woodson selected February because it marks the birthdays of Frederick Douglas and President Abraham Lincoln – two individuals who have had profound impact on the life of African Americans in this country. In 1976, that short week in February became Black History Month.

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Keep cubicles candle-free

You may love the fragrance of that scented candle sitting on your desk. But did you ever consider that the smell might be offensive to a co-worker or, worse, prompt an allergic reaction? Even when not lit, many scented candles can cause headaches and other reactions in those who are sensitive to them. What's more, if they are lit, candles are a fire safety hazard. The National Fire Protection Association reports that the number of home candle fires has more than doubled in recent years. Most fires occur when lit candles are left unattended, knocked over or placed too close to a combustible item, like curtains. The workplace and candles do not mix. Please remove any candles you may have in your workspace.

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Hold that elevator!

"A GENTLEMAN takes off his hat and holds it in his hand when a lady enters the elevator in which he is a passenger. . .an elevator is suggestive of a room, and a gentleman does not keep his hat on in the presence of ladies in a house. This is the rule in elevators in hotels, clubs and apartments. In office buildings and stores the elevator is considered as public a place as the [street]. What is more, the elevators in such business structures are usually so crowded that the only room for a man's hat is on his head. But even under these conditions a gentleman can reveal his innate respect for women by not permitting himself to be crowded too near to them."

So wrote Emily Post in 1922! It may be nearly 80 years later and our society is a little less genteel (well, O.K., maybe a lot less!), but elevator etiquette still demands that we "show respect." Here are some tips to make all of us feel a little more genteel:

- If you see someone racing to get to the elevator, hold the door.
- Wait for others to get off first before boarding an elevator.
- Don't discuss sensitive or private issues.
- Don't block the way. Move to the back or side of the elevator to make room for others who are getting on or off.
- And, men, keep your hats on!

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Can't remember your password?

Nobody forgets their ATM pin number because it is, oftentimes, a specifically selected number that holds meaning. When you must select a new computer or ASPEN password, why not pick something that means something to you? It should be something that is easy to remember such as a child's name, maiden name, best friend's name or pet's name and then just add 01 to the end for January, 02 for February, 03 for March and so forth. In short, the chosen password should be something easy for you to remember yet difficult for others to guess. According to Help Desk Manager **Anna Guy**, "Passwords should be six to eight positions and include at least one number." The Help Desk also suggests that when you are prompted once a

month to change your domain password, go ahead and take just a moment to change ALL passwords (i.e., Mainframe and other apps that require passwords) at once so they all stay in sync. Following this advice should make you less likely to forget your passwords.

Now, if you have forgotten your password, call the Help Desk at x58737 for assistance in resetting. Guy says, "We are working on a capability that will allow self-service on passwords, but for now, the only option is to call the Help Desk!"

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"Quote-ables"

Is there a famous (or infamous) quotation that you really like — you know, like the Sally Field quote, "You like me, you really like me!" We are looking for your favorites to share with fellow employees. Email your inspirational quotations, along with your title, department and phone number to [BlueViews](#). Submissions will be considered for future issues of *Quick Connections*. Publication will be at the discretion of the editor. Here's your chance to say, "They like me, they really like me!"

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You and your health – A learning adventure

BCBSF is sponsoring a free Women's Health Symposium in Jacksonville. Presented by the Mayor's Commission on the Status of Women, *You and Your Health – A Learning Adventure* is open to the public and will feature speakers on health topics of interest to women. Topics include diabetes, breast cancer, heart disease, lung cancer, HIV/AIDS, domestic violence, osteoporosis and accessing Medicare.

The event will be held tomorrow, (Feb. 10), from 9 a.m. to 2 p.m. at the Prime Osborn Center in downtown Jacksonville. Complimentary Continental breakfast and box lunches will be provided, as well as free event T-shirts while supplies last.

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"Living the Promise"

Nadene Sease, service manager for Medicare and More Billing Unit, reports how her team member, **Luz Roman**, "Lives the Promise." Nadene says, "We had a Medicare and More member that was going to be disenrolled because he had not paid his premium. He was willing to drive to Jacksonville from Altamonte Springs [near Orlando] so he could keep his coverage. Luz found out where he could make his payment, but instead of letting him drive two hours to do that, she found out where he could have the money sent via Western Union. She even offered to pick it up on her lunch hour and get it to the correct BCBSF office to be posted. All this, so the member would not lose his coverage."

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"...the well assured and most enduring memorial to Lincoln is invisibly there, today, tomorrow and for a long time yet to come in the hearts of lovers of liberty...."

-- Carl Sandburg

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Profile: Public Policy

Its Role

Public Policy develops position statements about critical issues that affect our company and industry. This ensures that the direction the company is going is consistent with corporate values and has the greatest impact for BCBSF, our members, the industry and society.

Its Goal

The department's main goal is to have a positive impact on the health care industry by shaping solutions that help people obtain and maintain health care coverage. These positions are used by Government and Legislative Relations, Regulatory Affairs, Public Relations and Corporate Communications and others who have contact with external publics to help the company present a consistent message.

How they operate

Public Policy is headed by **Randy Kammer** who is also a vice president of Regulatory Relations. Two analysts (PhDs)—**Pamela Martin**, director of Policy Analysis and **Tim Strawderman**, senior policy analyst—research and analyze a variety of resources to develop the company's position on key issues. All of the company's proposed positions are approved by the Public Policy workgroup, which represents many areas of the company.

Key Positions

There are a variety of issues about which Public Policy develops position statements. Here are some of the most pertinent issues affecting our industry today:

Medicare Reform - supports Medicare reforms that will assure that the program remains financially stable and secure so that it can successfully serve both current and future beneficiaries. Responsible reform should build on the success of private-sector health plans in developing high-quality, innovative products that meet customer needs rather than hamper private market innovation. Furthermore, BCBSF believes that many beneficiaries already have access to affordable drug coverage. However, given the potentially high costs of medication for some, any Medicare drug proposal should target those with the greatest need and should include incentives for appropriate drug utilization as well as cost management provisions.

Federal Oversight Legislation - Blue Cross and Blue Shield of Florida health plans meet or exceed many of the quality requirements listed in these proposals. To add another layer of regulation would lead to additional cost for our members with little added value. Blue Cross and Blue Shield of Florida supports fair, reasonable and adequate regulation to protect consumers. We believe that the best solutions to health care system problems result from private efforts between health plans and customers which produce innovation and positive change in the U.S. health care system. The best solutions:

- Promote efficiency in health care financing and delivery
- Increase competition based on value
- Promote access to affordable, quality care for all Americans
- Facilitate and reward personal responsibility for health care
- Promote continuous quality improvements in health care
- Improve the health status of the population
- Avoid "solutions" which add unnecessary complexity, have potentially unintended consequences, or increase cost to the health care system

Guaranteed Issue for Individuals - Requiring insurers to accept all applicants would markedly increase premiums for those already insured in the individual market. By increasing costs this proposal would increase rather than decrease the number of uninsured in Florida and destabilize the current individual market.

You can learn more about Public Policy and issues that affect BCBSF by visiting their Web site, www.protectpatients.com. The Web site contains pre-written letters you can personalize and send to your local elected officials.