

Customer First

Health care needs change as individuals move through the continuum of their lives – whether those needs are prenatal and infant care, protection against childhood diseases, flexible, low-cost coverage against catastrophic medical expenses for young adults, comprehensive policies for growing families, or programs that recognize the sometimes complex needs of seniors.

Healthy Decisions for the Next Generation

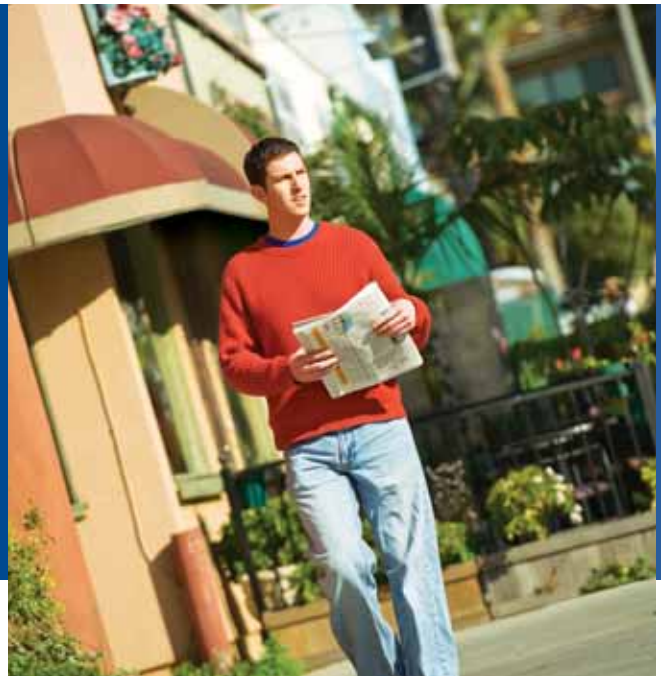
By supporting prenatal care for mothers as well as immunization and preventive care for children, WellPoint helps to ensure that all of the children in the communities we serve get off to a healthy start.

[Read more on page 6.](#)

New Responsibilities, New Choices

Young adults want affordable health care coverage that is flexible and protects them against catastrophic expenses. Small employers want to offer their employees affordable coverage. WellPoint's companies offer a variety of programs tailored to meet both needs.

[Read more on page 10.](#)



WellPoint is committed to offering products and services that meet the needs of every member at each stage of life, including the needs for choice and control over health care coverage. We are committed to making affordable quality care available to all residents of the communities we serve.

We measure our progress in improving the health of members through our Member Health Index, which tracks 20 clinical areas comprised of 40 different measures in four domains of care: screening and

prevention, care management, clinical outcomes, and patient safety. We are the first company to hold ourselves accountable for the health of members both by measuring improvements in member health and by linking the compensation of our employees to those improvements.

More broadly, we developed the WellPoint State Health Index, which lets us review public health data to identify major public health issues in the

14 states in which our Blue Cross and/or Blue Shield licensees operate. We see this as a critical first step in developing public/private programs and policies to address those issues.

In this report, we examine some of the services and programs that WellPoint's companies provide to support health care security for all members through the continuum of their lives.

Growing Responsibilities

As their families grow, members can call on a broad and flexible range of services and support, which may include a greater focus on preventive medicine and on wellness programs.

[Read more on page 14.](#)

Life Decisions

Aging brings special health challenges. WellPoint's companies offer an array of programs that address the unique health needs of seniors, with services that go well beyond traditional health care.

[Read more on page 18.](#)



A young boy with short dark hair, wearing a blue tracksuit with white accents and a white t-shirt, is captured in a dynamic pose as he kicks a soccer ball on a grassy hill. The background features a large, leafless tree and a hazy, mountainous landscape under a bright sky. The text is overlaid on the lower half of the image.

“Adrien is **back doing** what
10-year-olds should be doing

KAREN KITCHEN ::
WellPoint senior health promotion consultant,
Fresno, California

Healthy Decisions for the Next Generation

Healthy children are important to all of us. Prenatal care produces healthier babies, and immunizations help healthy babies grow into healthy children. At the beginning of life, simple care and preventive medicine can deliver big benefits. WellPoint offers an array of programs that support the health of every child in the communities we serve.

“Without Karen and Pat,
Adrien wouldn’t be here today.”

RACHELLE CASTILLO ::
Mother of 10-year-old Medicaid member Adrien Bong,
Fresno, California

— being a kid.”

On the following pages, you can read about how WellPoint marshaled care to help a young allergy sufferer live a normal life, provided support to a center that helps parents of high-risk newborns, and designed an action plan for insuring all children.



Finding local help for a child with severe allergies

ADRIEN BONG :: Medicaid member
Fresno, California

On Easter Sunday 2005, Adrien Bong had a severe anaphylactic reaction. It was the first sign of allergies the 8-year-old boy had ever shown. The reaction left him covered from head to toe with red patches that looked like hives. From that day on, Adrien, a Medicaid (known as Medi-Cal in California) member, was hypersensitive to more than 80 different allergens.

After his first attack, Adrien suffered these reactions so frequently that he was in and out of the emergency room almost every week. He couldn't play with his own toys, let alone play outside. Because he could not be around other children, he was home-schooled. His parents, Rachele Castillo and Eric Bong, were told by two specialists that they had only three choices: keep Adrien isolated and hope that he might grow out of the condition, begin a risky new treatment, or continue using a medication that wasn't working.

"Those choices weren't good enough for me," said Pat Browne, R.N., a WellPoint state-sponsored business pediatric specialty manager. She got Rachele a referral to Dr. William Ebbeling, a renowned allergy/immunology specialist. (See story at right.)

Adrien was also helped by Anthem Blue Cross of California's Community Resource Center (CRC), a walk-in facility that works with other community-based organizations to secure individualized care for Medicaid members. The CRC coordinated Adrien's care, making sure that both he and Dr. Ebbeling had access to all the local resources that might aid in Adrien's treatment.

For example, Karen Kitchen, a WellPoint senior health promotion consultant, helped Rachele work with her landlord, her utility company, and other organizations to conduct an environmental assessment. Together, they "allergy-proofed" her apartment.

"When I first paid the family a visit, Adrien was so sick that he had to wear a mask. He couldn't even come close to me," said Karen. "Since seeing Dr. Ebbeling, Adrien is back to doing what 10-year-olds should do — going to school with his friends, playing sports, and being a kid."

"I couldn't have gotten through this without Karen and Pat," Rachele said. "They were in touch almost every day. **We were at a breaking point — without Karen and Pat, Adrien wouldn't be here today.**"

DR. WILLIAM EBDELING :: Immunology specialist, Fresno, California

Adrien's family was eager to have him evaluated by a local specialist, in order to minimize the boy's travel time and further exposure to irritants.

Dr. William Ebbeling is one of the few allergists in Fresno who is certified both by the American Board of Allergy and Immunology and by the American Board of Pediatrics. Dr. Ebbeling does not usually treat Medicaid patients, however, so Anthem Blue Cross arranged for him to be brought into its network to work with unique patients such as Adrien.

"There was a new substance on the market that had a very high potential for helping Adrien," Dr. Ebbeling said. **"So we went through the whole process of getting approval for the treatment. Within weeks, he was back to normal. The insurance company, the case managers, and the physician all worked together. It's that kind of good relationship that works to the benefit of the patient."**

Dr. Ebbeling started his practice in Fresno after a distinguished 27-year military career, which included heading the Allergy/Immunology Division at the National Naval Medical Center in Bethesda from 1989 to 1993, during which he was the U.S. Navy allergy consultant to the White House for President George H.W. Bush.



LEFT :: (From left to right) Rachel Castillo, Adrien Bong, Karen Kitchen, and Pat Browne, R.N., seated in Anthem Blue Cross of California's Community Resource Center in Fresno, California.

MIDDLE :: Dr. William Ebbeling, a renowned immunology specialist who treated Adrien, in Fresno, California.

RIGHT :: Dr. Allison Burkett, with daughter Lee and son AJ, at the Atlanta Medical Center in Atlanta, Georgia.

Connecting parents of premature newborns with the support they need

DR. ALLISON BURKETT :: Mother of premature twins
Atlanta, Georgia

WellPoint is committed to improving the health of our communities. Our State Health Index targets specific public health improvements in the states we serve. To that end, the WellPoint Foundation, Inc. recently launched a multigenerational initiative called Healthy Generations. One objective is to reduce the incidence of premature births.

For example, through its affiliate Blue Cross Blue Shield of Georgia Foundation, LLC, WellPoint supports the March of Dimes Prematurity Campaign. One component of the campaign is the Neonatal Intensive Care Unit (NICU) Family Support® Program, which comforts and educates the families of premature and other critically ill newborns being cared for in the NICU.

When Dr. Allison Burkett, a surgeon in Atlanta, prematurely gave birth to twins on October 4, 2006, each infant weighed less than three pounds. Dr. Burkett is now a parent member of the Chapter NICU Advisory Council (CNAC), which is helping to develop the NICU Family Support Program at Atlanta Medical Center. "The biggest battle you face as the parent of a preemie is going home without your baby," Dr. Burkett said. "To have an individual who can serve as an advocate, a liaison, and an educator to offer some consistency and help you parent from afar, is extremely valuable."

"We are thrilled to have Blue Cross Blue Shield of Georgia Foundation join us in the fight against premature birth," said Mark Gibson, state director for the March of Dimes Georgia Chapter. **"In Georgia, premature birth is the number-one killer of newborns. By helping to fund important research and education, the March of Dimes and Blue Cross Blue Shield of Georgia Foundation can help give every baby a fighting chance."**

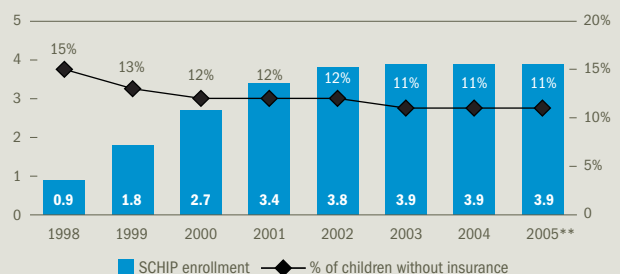
Advocating coverage for every child

In January 2007, WellPoint proposed our Action Plan for the Uninsured, a blend of public and private initiatives. Its goal is to ensure health care coverage for all children, and to provide new and more attractive options for the working uninsured.

To improve health care access for children, WellPoint supports the expansion of state health care programs to cover children in families that earn up to 300 percent of the federal poverty level. This means that a family of four could earn up to \$60,000 per year and still qualify for public coverage.

The plan also includes a call for improved outreach. Roughly 70 percent of uninsured children are already eligible for public programs, but have not been enrolled. The WellPoint Foundation has pledged \$30 million over three years to support community and state initiatives to expand access to care.

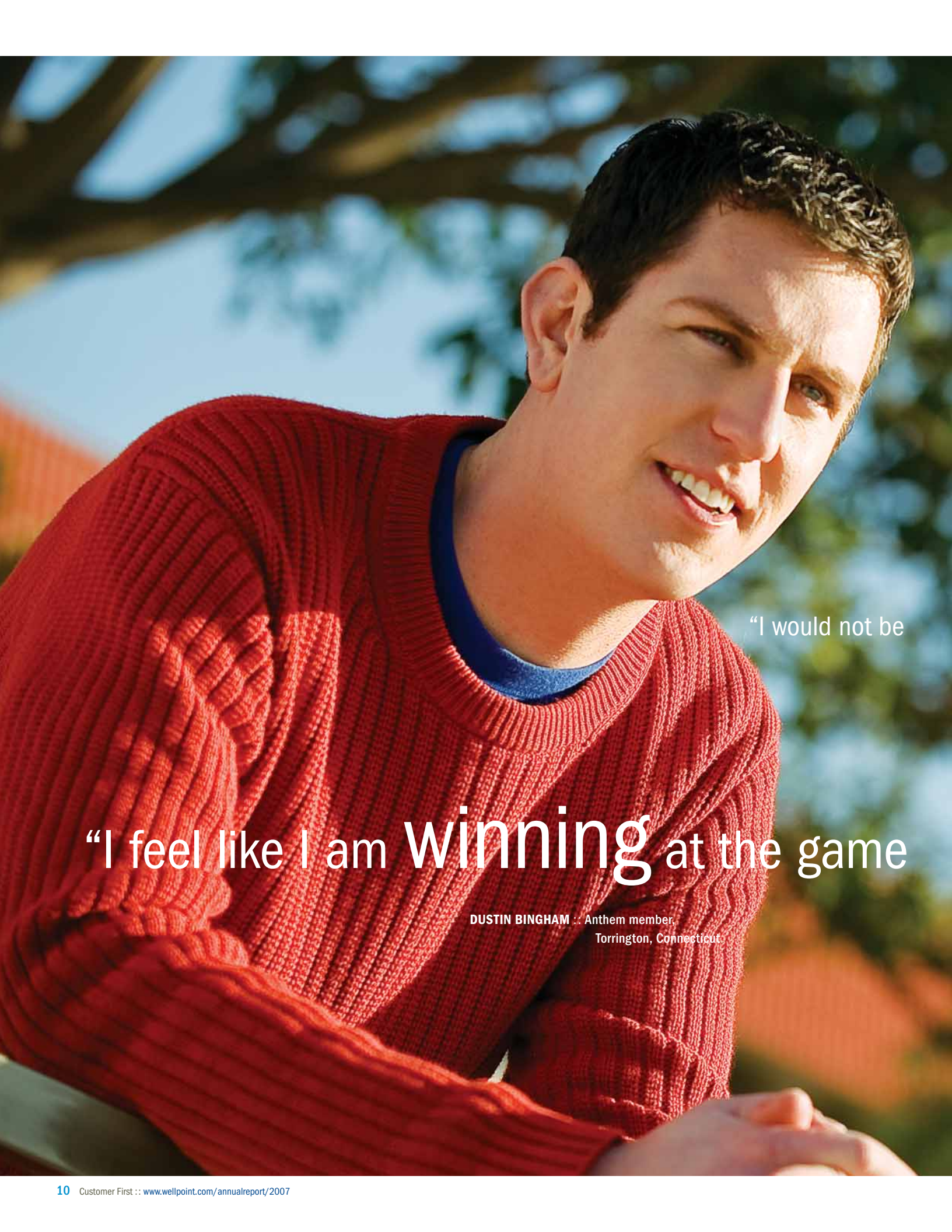
THE STATE CHILDREN'S HEALTH INSURANCE PROGRAM (SCHIP) ENROLLMENT* AND PERCENTAGE OF UNINSURED CHILDREN (1998-2005) :: Enrollment (in millions)



*SCHIP enrollment based on total enrollment in December of each year.

**Estimated 2005 enrollment

SOURCE: CPS data; SCHIP Enrollment in 50 States, December 2004 Data Update, KCMU (Sept. 2005); V Smith, DM Rousseau, M O'Malley, SCHIP Program Enrollment: December 2003 Update, KCMU (July 2004).



“I would not be

“I feel like I am **winning** at the game

DUSTIN BINGHAM :: Anthem member,
Torrington, Connecticut.

New Responsibilities, New Choices

where I am today without Robin.”

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Young adults have distinct health care coverage needs. The incidence of serious illness is lower for them than it is for other age groups, but accidents do happen, and they want great care when they need it, with protection against catastrophic medical costs.

They also look for flexibility, low premiums, and personal control. As a generation that has grown up with the Internet, young adults expect easy access to information about programs, treatment options, and costs.

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Turn the page to read about the ways in which WellPoint programs meet the unique needs of members such as Dustin Bingham and Karlene Medina, and how we're making benefits administration simpler for small employers.



Sharing the long journey to recovery

ROBIN CHEGINI :: Anthem nurse care manager, North Haven, Connecticut

When Robin Chegini, R.N., an Anthem nurse care manager, received the assignment to work with Anthem member Dustin Bingham (see story at right), she immediately set to work assessing the extent of his serious injuries. With 17 years of experience as a nurse specializing in neurological trauma and rehabilitation, Robin knew she would need to consider myriad factors to design a care management plan.

“We look at many different pieces of information,” Robin said. “Nurse care managers often call the primary care doctors to discuss the best plan of care and how we might be able to help. It’s really a team effort. There’s a lot that goes on behind the scenes.”

Robin says she feels privileged to come to work every day.

“As a nurse care manager, I’m getting involved in someone’s life at a very critical time and sharing challenges with them,” Robin said. **“It’s great when I can form a trusting rapport, and help patients or their loved ones understand that I’ll be here every step of the way to help them get the resources and care they need.”**

DUSTIN BINGHAM :: Anthem member Torrington, Connecticut

In December 2003, Dustin Bingham celebrated his graduation from a California university with a ski trip.

After a few runs down the mountain, Dustin misjudged a jump and tumbled, suffering a severe head injury in the fall. He was rushed to a small hospital nearby, and then airlifted to a larger acute-care medical facility. There he was diagnosed with an intracranial hemorrhage. The injury caused his brain to swell and left him in a coma.

Several days after he was admitted to the hospital, Robin Chegini, R.N., an Anthem nurse care manager, called Dustin’s mother. Robin, like all Anthem nurse care managers, is part of the Health Care Management program that helps members with complex needs.

“Brain injury rehabilitation can be very complex,” Robin said. “Having an intimate rapport with the member and family, as well as the treating team, is crucial to achieving the optimal outcome.”

When Dustin awoke in early January 2004, after 15 days in a coma, Robin coordinated his transportation from the California hospital to a brain injury rehabilitation center in his home state of Connecticut.

There, with the support of his family and Robin, Dustin began intensive occupational, speech and physical therapy.

“Robin would remind me to keep my doctor’s appointments, and she knew when to scold me,” Dustin said. “She pushed me to do more, reminding me that I would not recover if I didn’t stay the course.”

After he had sufficiently recovered, Dustin opted to settle in California. He is currently attending graduate school, pursuing a degree in business administration.

“I would not be where I am today without Robin,” Dustin said. “I feel like I am winning at the game of life. Robin is a big part of that.”

LEFT :: Robin Chegini, R.N., an Anthem nurse care manager in North Haven, Connecticut.

MIDDLE :: Anthem member Dustin Bingham in Long Beach, California.

RIGHT :: Tonik member and small business owner Karlene Medina in Los Angeles, California.



Flexible, affordable solutions for small employers

Small employers value health benefits options that are affordable, flexible and simple, so that they can spend less time administering their health benefits and more time running their businesses.

In 2007, WellPoint introduced in several markets a new Web site, called EmployerAccess, that lets small employers go online to enroll members, access reports, maintain contracts, view and pay bills, and manage medical, dental and other benefits seamlessly. After only a few months, almost 6,500 new benefits administrators had signed up to use the Web site, and \$6.5 million in premiums had been paid by small-group employers using the secure online system.

WellPoint also expanded its industry-leading consumer-driven health plans (CDHPs) to all customer segments across the country in 2007. Many individuals and small groups find these plans more affordable than standard plans because of their higher deductibles. In addition, CDHP Web-based tools and information can help members improve their health. In fact, almost 20 percent of our CDHP consumers say they exercise more and eat healthier diets since joining the plan, and more than 50 percent say they are better informed about their health.

One example of a small business that has benefited from the CDHP option is Accessa Coatings Solutions, a distributor of industrial coatings in Indianapolis, Indiana, that employs 30 people.

“Everybody’s very cost-conscious these days, and we thought this plan gave us the best bang for the buck,” said Vince Todd, Accessa’s president and CEO. “We wanted to provide our employees with the best coverage available at the best price. We think we made not only the best deal for the company but also a good deal for the employees.”

Coverage and value fit for an entrepreneur

KARLENE MEDINA :: Tonik member
Los Angeles, California

When Karlene Medina, 28, left her job in mid-2007 to start her own recruiting company for technical professionals, she faced a daunting choice: continue with her current health plan using COBRA coverage, or seek out a new plan better suited to her needs.

Karlene researched plans and ultimately chose a Tonik plan offered by Anthem Blue Cross of California.

“I did some homework, and it was a nightmare looking for different plans,” Karlene said. “Tonik individual plans are simple and straightforward. I especially liked that there was all-in-one coverage, which included medical, dental and vision benefits. Good coverage plus a good price equals good value.

“I was relieved to find the search worth my time,” Karlene said. **“Anthem Blue Cross is ahead of the other insurance companies when it comes to targeting young adults who need health coverage.”**

“The Web site is very user-friendly. The plan details were easy to comprehend and the application process flowed quite well,” Karlene said. “Also, it was fairly simple for customers who use in-state providers. Once a person exceeds the deductible, 100 percent of hospital and physician expenses are covered.”



“Linda really listened.”

“We’re realizing that making smart choices really

CAROL HADDIX :: Anthem member,
Colorado Springs, Colorado

Growing Responsibilities

As families grow, their need for comprehensive and flexible health care coverage grows with them. As adults approach middle age, they also focus more on fitness and weight control. Employers look for coverage that meets those needs for their employees while remaining affordable.

That's why WellPoint offers a broad and flexible range of services for growing families and works with employers to implement comprehensive wellness strategies.

The stories on the following pages show how WellPoint's customer responsiveness provides solutions for members, how we partner with employers to help employees reach their health goals, and how access to large networks benefits our customers.

makes a difference.”



LEFT :: Anthem member Carol Haddix and her husband, Jim, in Colorado Springs, Colorado.

MIDDLE :: (From left to right) Anthem members Debby, Tyler, and Darin Brinsey of Leavittsburg, Ohio.

RIGHT :: Mark Fisher, Big Lots director of benefits and human resources information systems, in Columbus, Ohio.

Coaching our members to better health

CAROL HADDIX :: Anthem member
Colorado Springs, Colorado

Carol Haddix knew it was time to make a change. The then 53-year-old Anthem member in Colorado Springs, Colorado, had been feeling unhealthy and frustrated about her weight. Then one night in January 2007, Carol came home to find a message on her answering machine from her health coach, Linda Jones, who was calling as part of the wellness program offered by Carol's employer, the Scotts Company.

Carol returned the call. "Linda really listened," said Carol. "She let me go on and on, and at the end of the conversation she told me about a dietitian at Anthem, Byron Butterfield, and asked if I'd like to talk to him."

Byron soon called Carol. After asking some basic questions about her eating habits and diet, he prepared a weight-loss program for her. When Carol mentioned that her husband, Jim, was also overweight, Byron prepared a second program for him.

Carol and Jim began tracking their regular eating and exercise habits; they sent weekly logs to Byron via e-mail. They also began reading food labels, counting calories, and watching portion sizes and fat content. "They really did this the right way," Byron said. "They sent their logs in like clockwork, and they followed the recommendations I gave them."

The MyHealth Coach program is just one component of Anthem's 360° Health®, the first program in the health care industry to integrate all care management programs and tools into a single resource. The object is to furnish members the right help at the right time. To date, Carol has lost 30 pounds. Jim has lost more than 25. They are still in touch with both Byron and Linda.

"We couldn't be happier," said Carol. "We're realizing that making smart choices, reading labels and looking at what we put into our bodies can really make a difference."

THE SCOTTS COMPANY :: Anthem National Accounts customer
Marysville, Ohio

Carol and Jim's experience is just one example of the larger culture of wellness at the Scotts Company.

In January 2006, Scotts named Anthem its sole national carrier and embarked upon a comprehensive companywide wellness strategy. The program is based on a simple, three-pronged approach that is called ACT, to remind users of its three points: awareness of health risk, creation of a plan to improve health, and taking action toward change with available resources.

Employees at Scotts begin by taking a Health Risk Assessment. Employees with certain high risk factors, such as tobacco use, are encouraged to work with a coach, as Carol and Jim did, to set goals and create a plan of action to improve their health.

"As a company, Scotts believes that improving the total health of our employees is the right thing to do," said Melanie Hoffman, the company's director of benefits. "Physical health is such an important factor in one's quality of living and the company's productivity.

"Health coaching is the centerpiece of our wellness strategy, because it supports employees who want to work on certain health and lifestyle issues to improve their health."

"Participation in the programs has been very high. Employees are taking more and more responsibility for their total health, and they appreciate that the company is providing a wide array of resources and tools to help them reach their goals."



Customer service that goes the extra mile

DEBBY AND DARIN BRINSEY :: Anthem members
Leavittsburg, Ohio

In November 2007, Debby and Darin Brinsey, Anthem members in Leavittsburg, Ohio, left with their children to spend Thanksgiving in Florida. On the morning after Thanksgiving, they were scheduled to take a family cruise.

Upon arriving in Florida, however, Debby and Darin realized they had accidentally left the medication for their 10-year-old's ADHD (attention deficit hyperactivity disorder) back in Ohio.

They scrambled to find a friend to send Tyler's medicine to them, but soon realized that because of the holiday it would not arrive before their cruise ship sailed. And because Tyler's medication was classified as a Schedule II narcotic, the Brinseys' pediatrician in Ohio could not call in another prescription to a pharmacy in Florida.

Desperate, Debby called the number on the back of her Anthem membership card. She reached care manager Kristine Braun. After Debby explained the situation, Kristine immediately set to work. She solved the problem within two hours. "I could tell that it was very important to this family to resolve their issue quickly," Kristine said. "They needed me to do something that they couldn't do for themselves. That's what we're here for."

Kristine arranged for the Brinseys' pediatrician to speak with a network pediatrician in Florida, who wrote an emergency prescription. She also arranged to annul the existing prescription in Ohio.

"Kris went above and beyond," Debby said. **"So many times you hear, 'I can't help you,' or people just don't want to take the extra time. Kris really took a personal interest in our case.** Thanks to her dedication and commitment, we were able to get the medication and have a wonderful cruise. We will never forget how she helped us."



Better care, better value for Big Lots associates

MARK FISHER :: Director, benefits and human resources
information systems at Big Lots, Columbus, Ohio

Big Lots is the nation's largest broadline closeout retailer, with more than 38,000 employees, \$4 billion in annual revenue, and more than 1,350 stores in 47 states. When the company began searching for a new benefits provider in 2006, it conducted an exhaustive survey of the nation's largest insurers.

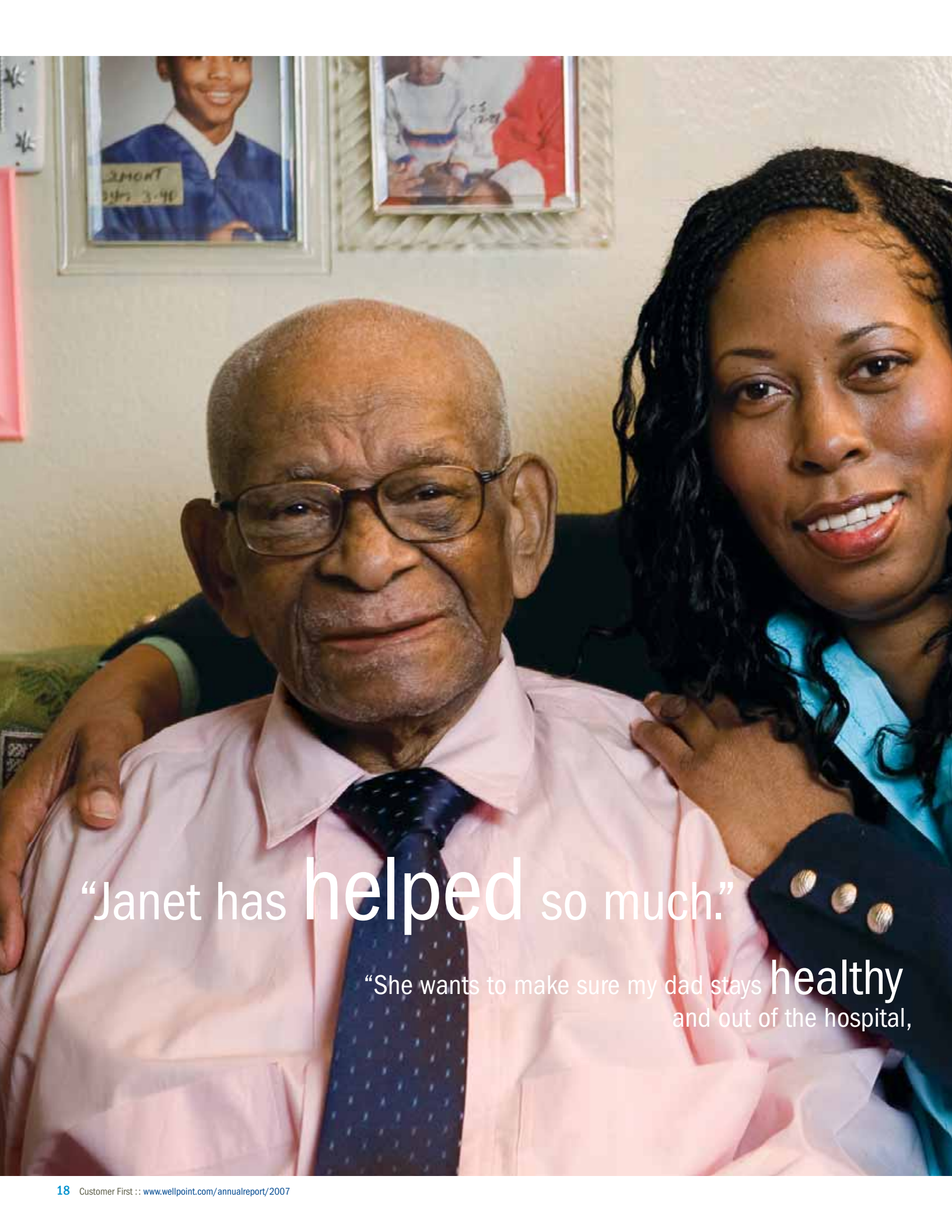
Early in 2007, Big Lots chose Anthem National Accounts to provide its medical, dental and pharmacy benefits, along with comprehensive disease management and other specialty benefits packages.

"One of the things that really stood out was Anthem's customer service approach," said Mark Fisher, the director of benefits and human resources information systems at Big Lots.

"Another big advantage was the level and breadth of service Anthem offers. We saw an immense value in consolidating all our benefits with one company. Finally, Anthem's discounts were the best we had seen, though this was not just a discount-driven decision."

Over the past year with Anthem, Big Lots has seen a dramatic increase, from 75 percent to 99 percent, in the number of associates who choose in-network physicians and health care facilities. As a result, Big Lots has been able to lower health care costs across the company.

"Anthem's network is extremely large, and this is important for our associates," said Fisher. "It's easy for them to go anywhere in the country and find a doctor, hospital, or pharmacy that's in the network. That's extremely important for them, because it helps them save money, and it gets them the quality of care they're looking for."



“Janet has **helped** so much.”

“She wants to make sure my dad stays **healthy**
and out of the hospital,”

Life Decisions

Seniors and their families face a broad array of health challenges. Their health status ranges from robust to quite frail. Seniors often need expensive medications, and they must make decisions about Medicare Part D. All of us want our grandparents and elderly parents to get the best health care possible from a system that is complex and often difficult to navigate.

To meet these needs, WellPoint offers an array of stable, affordable programs and products that address the unique health needs of seniors.

Turn the page to read about how WellPoint helps senior members get the care they need, and how we make it easier for Medicare members to navigate the array of government programs.

and so far, so good.”

WENDY DAVID ::

Daughter of Medicare Advantage member Julian David,
Harlem, New York



Managing diabetes, with an assist from Empire Blue Cross Blue Shield

JANET KENT :: Empire Blue Cross Blue Shield nurse care manager
Brooklyn, New York

As an Empire Blue Cross Blue Shield nurse care manager, Janet Kent, R.N., has always worked closely with her members. She approaches all her cases in the same way — by listening.

“Sometimes that first call with a member may take an hour,” Janet said. “But we may be the first health professionals in a long time who have taken the time to truly listen. Doctors have very busy schedules. That’s why really listening is such an important facet of this job.”

Janet and our other nurse care managers act as advocates for senior members, coordinating their care with physicians, helping them navigate the system, and connecting them with needed community resources. They are an important part of WellPoint’s Custom Care Connection program, which proactively assesses each member’s health and health care needs, and then offers customized health solutions for optimal results.

In the case of Medicare Advantage member Julian David (see story at right), Janet was fortunate. She was able to work closely with his daughter Wendy to coordinate his care. But many Medicare members do not have such strong family ties.

“Sometimes our members have no one else in their lives,” Janet said. “Either they have no family left or the remaining family members have become estranged. This patient population often suffers from multiple, very serious conditions. They have a great number of things working against them.” Janet said that most members are delighted to learn that their benefits entitle them to the services of a personal nurse who can help them resolve their health problems. Once she has won a member’s trust, the rest follows naturally.

“If it’s coaching they need, I’ll coach them, if it’s cheerleading, I’ll be a cheerleader,” Janet said. “I really look forward to coming to work each day and talking to my members. It’s very fulfilling.”

JULIAN DAVID :: Medicare Advantage member
Harlem, New York

In July 2007, at the age of 83, Medicare Advantage member Julian David was diagnosed with diabetes. At the time, the Empire Blue Cross Blue Shield member was an inpatient at a skilled nursing facility in New York, where he was recovering from a fall.

When Julian came home, he and his daughter Wendy worked with Janet Kent, a nurse with Empire’s Care Management Program, to manage his diabetes. The Care Management Program is a voluntary service for members in which a trained nurse serves as a personal health coach, providing education, motivation and encouragement.

“Janet has helped so much,” said Wendy. “Janet called us and helped us arrange for home health aides and the visiting nurse service, making sure my dad would have the best care possible.”

With Wendy and Janet’s help, Julian’s diabetes was brought under control. Julian is now able to monitor his own blood glucose levels. When Wendy is at work, a home health aide visits to assist him around the house. And Janet and Wendy worked with a social worker to find an adult day health care center where Julian can socialize with other seniors and also receive further health services.

“In the beginning, Janet called every other day to make sure everything was working the way it should be,” Wendy said. “She wants to make sure my dad stays healthy and out of the hospital, and so far, so good. The grace of God and the help of Janet Kent made all and everything possible.”



LEFT :: Janet Kent, R.N., an Empire Blue Cross Blue Shield nurse care manager in Brooklyn, New York.

MIDDLE :: Medicare Advantage member Julian David and his daughter Wendy, in Harlem, New York.

RIGHT :: WellPoint's high-tech PrecisionRx Specialty Solutions facility in Indianapolis, Indiana.

Sophisticated treatments for complex conditions

Modern medicine has seen tremendous advances as a result of biotechnology. Among these are specialty pharmaceuticals – therapies used to treat and manage chronic diseases, including several conditions common among seniors, such as cancer, rheumatoid arthritis, osteoarthritis, and osteoporosis.

Most specialty pharmaceuticals are used consistently for long periods of time – often for life. They are usually taken by injection or infusion rather than orally. Because of the complex nature of these medicines, careful assessments and monitoring of each member is essential to ensure quality care, patient safety, and clinical effectiveness. This is particularly important for seniors, who may require different dosages or risk different adverse reactions than younger members.

WellPoint's PrecisionRx Specialty Solutions, a full-service specialty pharmacy, employs professional pharmacists and nurses who coordinate members' care, answer their questions, and work with their prescribing physicians for improved outcomes.

In October 2007, WellPoint opened a new state-of-the-art PrecisionRx facility in Indianapolis. Computers help track the accuracy of the medications, and an electronically coded system helps ensure that the right dose of the right medication goes to the right individual at the right time. A registered pharmacist verifies every prescription order again before it is shipped. The facility's proximity to Indianapolis International Airport allows PrecisionRx to ship most medications overnight for our members' convenience.

“Our ability to meet the special needs of members with chronic conditions is a testament not only to the advanced technology we implemented but, just as important, to the personal care coordination we provide,” said Dijuana Lewis, president and CEO of WellPoint's Comprehensive Health Solutions Business.

Helping seniors navigate the maze of public programs

Many public programs are available to meet the needs of America's seniors, but often seniors don't know how to access them.

That's why WellPoint has collaborated with the National Council on Aging (NCOA) to help our Medicare members – particularly those with limited incomes and resources – learn whether they are eligible for federal, state and other community programs that help pay for health care, prescription drugs, rent, utilities and many other needs.

Under this collaboration, WellPoint provides our Medicare members access to NCOA's BenefitsCheckUp®, a comprehensive Web-based service that helps individuals determine quickly whether they are eligible for any of 1,500 benefits programs in all 50 states and the District of Columbia.

For example, through this service, WellPoint's Medicare beneficiaries can find out whether they qualify for the Medicare Part D low-income subsidy, which helps cover prescription drug costs. If they do qualify, they can apply right away.

“BenefitsCheckUp helps our Medicare beneficiaries learn about their benefit choices and other resources, so that they can better manage their health and other important aspects of their lives;” said Brian Sassi, president and CEO of WellPoint's Consumer Business.

In just the first three months of the collaboration, more than a thousand consumers used BenefitsCheckUp, identifying benefits valued at more than \$5 million.

“This new relationship with WellPoint is one of many that NCOA is forming to expand the reach of BenefitsCheckUp,” said Stuart Spector, NCOA's senior vice president of Benefits Access. “We are confident that through this association many more Medicare-eligible beneficiaries will gain the benefits they need.”