

Doug Bennett Jr. Portfolio

(Please Click to Go to Document)

Freewheelin Bike-Sharing Program

[Press Release](#)

[Results](#)

[Dave Barry Column](#)

[Boston Globe Cartoon](#)

[Washington Post's "Five Things to Love"](#)

Inaugural Health Literacy Summit

[Press Release \(jointly with the University of Kentucky\)](#)

[Feature Press Release \(through NAPS\)](#)

[Courier-Journal Clip](#)

[Associated Press Pickup](#)

PGA Tour Sponsorship

[Press Release](#)

[Q & A](#)

[Business First Clip](#)

[Medical News Clip](#)

Payerview Top Payer Award

[Press Release](#)

[Message Wheel](#)

[Physicians Practice Profile](#)

[Health Plan Week Story](#)

Senior Games

[Press Release 1](#)

[Press Release 2](#)

[Communication/Marketing Plan](#)

[Results](#)

[Games Clip](#)

[David Jones Clip](#)

Social Media Initiatives

[Tweet Positioning System Press Release](#)

[AMA Twitter Clip](#)

[Humana Games Press Release](#)

[PR Blog Clip](#)

To view resume, click [here](#)

Doug Bennett Jr.
4229 Desiree Drive
New Albany, Ind., 47150
Phone: (H) 812-949-1588
E-mail: doug.bennett@insightbb.com

Career Summary: Award-winning journalist and editor, experienced corporate communicator with expertise in media relations, internal communications, and physician and hospital communications, most notably at energy and health care Fortune 500 companies.

Experience

| | |
|-------------------------------------|------------------------|
| Humana | Louisville, Ky. |
| Media Communications Manager | 2006–Present |

- Held a variety of public relations roles with increasing responsibility, including serving as lead for the 3.6-million member Medicare segment, the 3.4-million member commercial segment, the pharmacy department and the trend-spotting Innovation Center.
- Co-managed publicity for the Freewheelin bike-sharing program at the Republican and Democratic national conventions, which garnered 2,342 stories across print, broadcast and online media, totaling 185.7 million impressions. Coverage earned 13 PR awards, including a Silver Anvil and “Best in Show” at the Mercury Awards.
- Successfully planned and executed a comprehensive communications and marketing strategy to support Humana’s sponsorship of the National Senior Games, resulting in more than 87.8 million media impressions throughout the program.
- Identified, secured and trained Peggy Fleming as spokeswoman for National Senior Games.
- Edited corporate blog.
- Trained key executives for media interviews as well as possible testimony before a legislative body.
- Worked in provider communications, developing and executing strategy for communicating with 600,000 doctors, pharmacists and hospitals.
- Publicized Humana’s top spot in the Payerview rankings, resulting in coverage in *The Wall Street Journal* health blog, *The Boston Globe*, *The Courier-Journal*, *Business First*, CNBC, *Physicians Practice* and *Healthcare IT News*.

| | |
|-----------------------------------|-----------------------|
| Kentucky State Parks | Frankfort, Ky. |
| Public Information Officer | 2005–2006 |

- Served as chief spokesman for 52 parks across the Commonwealth with 7 million visitors annually.
- Oversaw communications when parks moved to a campground reservations system. More than 1,000 people made reservations in the first two days following implementation.
- Responded to inquiries from the public, lawmakers, other cabinets and the governor’s office.
- Planned special media events, including events with the governor’s participation.

| | |
|------------------------------------|------------------------|
| Doug Bennett Communications | Louisville, Ky. |
| President and Owner | 2004–2005 |

- Wrote and edited articles, news releases, radio scripts, etc.
- Supported client needs, including Greater Louisville Inc., *The Courier-Journal*, *Business First*, *The Lane Report* and the Home Builders Association of Louisville.

Go to Home

Experience (continued)

LG&E Energy (now E.ON U.S.) Media Coordinator

**Louisville, Ky.
1998–2004**

- Responded to more than 400 media calls annually as an on-call spokesman for a Fortune 500 energy services company with about 1 million customers.
- Developed crisis communications plan around use of anhydrous ammonia.
- Created “media division” for LG&E-sponsored basketball tournament, earning a Utility Communicators International Gold Award for public relations and event sponsorship.
- Contributed to annual report and helped prepare CEO for annual meeting.
- Served as internal communications specialist, writing and editing stories for in-house publications, including Intranet.

The Courier-Journal Advertising Editor

**Louisville, Ky.
1997–1998**

- Successfully launched, wrote and edited *The Home Showcase*, a weekly real estate insert that reached 511,600 subscribers in Metro Louisville.

The Times-Mail Managing Editor

**Bedford, Ind.
1991–1997**

- Managed award-winning daily newspaper, reaching 15,000 readers in south central Indiana.

Leader Publishing Company Sports Editor

**Salem, Ind.
1987–1991**

- Oversaw sports section for weekly newspapers, reaching 5,000 readers in southern Indiana.

Awards

- **Public Relations Awards:** WE Media Game Changer Award, Magellan Awards Deadline (overall and most news coverage), Mercury Awards (Silver Award for cause branding, Gold Award, Grand Award and Best in Show), PRSA Big Apple Award, PRSA Silver Anvil, Communicator Award, PRSA Bronze Anvil, New Jersey PRSA Pyramid Award, ECD Diamond Award, Utility Communicators International Gold Award.
- **Newspaper Awards:** National Newspaper Association Best Story Under Deadline, Hoosier State Press Association Best Story Under Deadline, Intercollegiate Sports Association Best Sports Column.

Education

2002–2004

Webster University
Jeffersonville, Ind.
Master of Arts in Communication

1983–1987

University of Louisville
Louisville, Ky.
Bachelor of Arts in Communication

Miscellaneous

- Taught public speaking at Ivy Tech Community College.

Go to Home

FOR MORE INFORMATION, CONTACT:

Doug Bennett Jr.
Humana Corporate Communications
502-580-3625
dbennett@humana.com



Avery Stonich
Bikes Belong Coalition
303/449-4893 x2
Cell: 303-638-1586
avery@bikesbelong.org



Kicking into high gear: Nation's largest bike-sharing program debuts at Democratic National Convention

*Denver Mayor, with Bikes Belong and Humana, launches
Freewheelin bike-sharing initiative*

Mayor Hickenlooper Leads 100-Cyclist Inaugural Ride

DENVER – Aug. 24, 2008 – Bike-sharing officially rolled into Denver today as Mayor John Hickenlooper launched the nation's largest bike-sharing program to date: Freewheelin. Leading 100 cyclists through the streets of Denver, Mayor Hickenlooper celebrated this joint program between Humana (NYSE: HUM) and the nonprofit cycling advocacy group, Bikes Belong. Freewheelin is bringing 1,000 bikes to Denver and to Minneapolis-St. Paul for the Democratic and Republican conventions, highlighted by free use for all participants. Registration for bikes is available at www.freewheelinwaytogo.com.

"We hope that as the spotlight shines bright on Denver and Minneapolis-St. Paul during the next two weeks, we can show bikes as a pathway for healthy bodies, healthy spirits and a healthier planet," said Jonathan Lord, M.D., Humana's chief innovation officer.

Tim Blumenthal, executive director of Bikes Belong, added that "the time is right to highlight the bicycle as an ideal transportation solution. Nearly 40 percent of all trips

news release

Americans make are two miles or less – the perfect length to go by bike. With soaring gas prices, interest in bicycling as a U.S. transportation solution has grown. This is a perfect opportunity to demonstrate the convenience of bicycling for short trips.”

Dr. Julie Gerberding, Director of the Centers for Disease Control, also spoke highly of the Freewheelin initiative.

“Biking is fun, and this innovative program from Humana and Bikes Belong provides an excellent way for people to exercise, and we all know exercise is critical to protecting one’s health. I encourage everyone planning to attend the conventions to strap on a helmet and safely pedal their way to good health during their stay in Denver or Minneapolis-St. Paul.”

Bike-sharing is the international social movement whereby bikes are situated at designated stations throughout cities for individuals to use for a specified amount of time. It is a viable transportation alternative for those who prefer an environmentally friendly, cost-effective and healthy means of traveling, especially for short trips. By providing these bikes to the Democratic and Republican convention cities, Humana and Bikes Belong hope to increase awareness of bicycling in the minds of all involved with the conventions – from the delegates to the media to even the presidential candidates themselves.

After its debut in Denver, Freewheelin moves on to the Republican National Convention in Minneapolis-St. Paul, where Humana and Bikes Belong also will provide 1,000 bikes for free use. In total, Bikes Belong member companies provided more than \$500,000 worth of biking equipment to both convention cities.

How Freewheelin Works

Bikes will be available in Denver from Aug. 25-28; and in Minneapolis-St. Paul for the Republican convention from Sept. 1-4. Participants who register in advance via the

news release

Freewheelin Web site – www.freewheelinwaytogo.com – will be ready to check out a bike from one of the multiple bike stations throughout the convention cities. Online registration and use of the bikes during the conventions is free, with all related costs paid by Humana and Bikes Belong. Bikes will be available beginning at 7 a.m. each day of the conventions, and don't have to be returned to a bike station until 7 p.m. each day. The bikes can be picked up and returned to any station (locations available at the freewheelinwaytogo Web site).

Those interested in the program, but unable to register online, can also register in person at any Freewheelin station. Greeters will be on site at each bike station to assist with registration and route planning, and safety specialists will be available to answer questions and address concerns.

Humana pioneered the bike-sharing program in 2007 in its corporate hometown of Louisville, Ky. The initiative focuses on fun as well as health by encouraging people to get on a bike and ride with friends, just like when they were kids. Twenty-one percent of those riding were not previously involved in exercise activity.

A 'Bike-Partisan' Challenge

On July 30 in Washington, D.C., Reps. Earl Blumenauer (D-OR-3), James Oberstar (D-MN-8), Thomas Petri (R-WI-6) and Zach Wamp (R-TN-3) issued a spirited challenge to attendees at the political conventions: join together in the Freewheelin bike-sharing initiative to generate 10,000 rides and bike 25,000 miles at the conventions.

With on-bike computers that track mileage and the ability to compute calories burned and carbon reduction for each cyclist, Humana will have metrics available following the conventions to measure participants' progress toward the "bike-partisan" challenge.

About Humana

news release

Humana Inc., headquartered in Louisville, Kentucky, is one of the nation's largest publicly traded health and supplemental benefits companies, with approximately 11.5 million medical members. Humana is a full-service benefits solutions company, offering a wide array of health and supplementary benefit plans for employer groups, government programs and individuals.

Over its 47-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

More information regarding Humana is available to investors via the Investor Relations page of the company's Web site at <http://www.humana.com>, including copies of:

- Annual reports to stockholders
- Securities and Exchange Commission filings
- Most recent investor conference presentations
- Quarterly earnings news releases
- Replays of most recent earnings release conference calls
- Calendar of events (includes upcoming earnings conference call dates and times, as well as planned interaction with research analysts and institutional investors)
- Corporate Governance Information

About Bikes Belong

Bikes Belong is the U.S. bicycle industry organization dedicated to putting more people on bicycles more often. Bikes Belong Coalition works to increase federal bike funding, awards grants to support innovative bike projects, promotes bicycling and its benefits, and sponsors key initiatives such as the National Bike Summit. The affiliated Bikes Belong Foundation focuses on improving bicycle safety, enhancing children's bike programs, and making communities friendlier for bicyclists by backing national efforts such as Safe Routes to School and Bicycle Friendly Communities.

To: Tom Noland and Jim Turner

From: Coyne PR

Date: September 10, 2008

Re: Freewheelin: Media Results to Date

The media attention to and subsequent coverage of Freewheelin – both leading up to and during the conventions (to date) – has been tremendous. Spanning multiple media channels, beats and locales, this program has become the bike-sharing program heard around the world – literally.

While clips continue to roll in, following is a media results snapshot as of Wednesday, September 10.

Total clips: 2,242

- | | |
|-------------------|-------------------|
| • Print: 88 | • Blogs: 289 |
| • Television: 236 | • Online: 439 |
| • Radio: 1,185 | • Wire stories: 5 |

Total Media Impressions: 150,229,856

Major Hits:

- | | |
|--|--|
| • Two (2) national evening news placements (World News Tonight, CBS Evening News) | • Story in the <i>Daily News</i> (NY) |
| • Story in the <i>Wall Street Journal</i> | • Placement in <i>Time</i> |
| • Feature on FOX News (national) | • <i>Newsweek</i> online |
| • Story on CNN | • Op-ed in the <i>Courier-Journal</i> |
| • Five (5) wire stories/interviews (AP New York (2), AP Denver, AP St. Paul and Dow Jones) | • Story by syndicated <i>Miami Herald</i> columnist Dave Barry |
| • Two (2) <i>USA Today</i> stories | • Feature story on ESPN.com |
| • Two (2) stories in <i>The New York Times</i> | • Cartoon featuring Humana/FW in <i>Boston Globe</i> |
| • Three (3) <i>Los Angeles Times</i> placements | • Thirteen (13) <i>Denver Post</i> stories |
| • Two (2) <i>Washington Post</i> stories | • Seven (7) <i>Star-Tribune</i> stories |
| | • Ten (10) <i>Rocky Mountain News</i> stories |
| | • Four (4) <i>Pioneer Press</i> stories |

Comparative Ad Value:

Coyne PR estimates – based on experience with comparable public relations programs - the comparative ad value at the completion of the Freewheelin program to be approximately \$10 million. Please note, however, that – at this point – this is a forecast, due to the fact that we are still in the process of tracking and measuring clips which are still being published.

When the media placements have been completed for this program, we would be happy to discuss moving ahead with a formal CAV analysis.

Thanks.

Go to Home

Dave Barry: Freewheelin' fun at the DNC

August 26, 2008 [[Miami Herald](#)]

Article Type: [News](#)

Competitor: [Humana](#)

News Type: [Humana](#)

Theme: [Consumerism](#)

Humana - Positive

Pickups: 1

Total Reach: 328,124

This vibrant Western city has pulled out all the stops to make Democratic convention visitors feel welcome right from the moment they arrive at the huge and modern airport, conveniently located in nearby Kansas. From there it's less than a day's drive to downtown Denver, which has been spruced up for the convention with the installation of thousands of brand-new, state-of-the-art spittoons.

No, I'm just poking a little fun at the Denver folks, who are a bit defensive about Denver's stereotyped image as a "cow town" -- the kind of place with cattle mooing in the streets, and cowboys drinking in honky-tonk saloons, and a mayor with a name like ``John Hickenlooper."

These stereotypes are totally false, except the one about the mayor, who actually is named John Hickenlooper. I happen to semi-know Mayor Hickenlooper, because I belong to an all-author rock band called the Rock Bottom Remainers, and when we performed in Denver two years ago, Mayor Hickenlooper joined us on stage to sing the classic Troggs song Wild Thing. Really. He took the difficult vocal solo part that goes, "You **MOVED** me," and he totally nailed it. You would have sworn you were hearing an actual Trogg. The mayor got a nice round of applause from those audience members still able to clap without falling down. I mention this story because I really like saying "Hickenlooper." Hickenlooper Hickenlooper Hickenlooper.

But my point is that, despite the mayor's name ("Hickenlooper"), Denver is a modern and sophisticated city with huge quantities of culture in the form of museums, latte machines, flush toilets, etc. And the city has done a fine job with the convention preparations, which include many ``green" touches, such as the "Freewheelin" free-bicycle program. As I understand it, the way this works is, there are nearly 1,000 bicycles in special racks set up around Denver, and if you feel like offsetting some carbon, you just go to one of these racks, and you realize that all the bicycles have been stolen.

At least that's how it would work in Miami. Apparently in Denver, people actually return the bicycles. Ha ha! What a bunch of cow-town Hickenloopers.

No, seriously, I applaud this program, as well as the many other "green" efforts at this convention, such as the bold plan to take the 19,000-seat Pepsi Center "off the grid" and power it entirely with delegate flatulence, even though this has forced Barack Obama to move his Thursday acceptance speech outdoors.

Speaking of the convention: It got off to a rousing start Monday night with speeches by three or four dozen important Democratic party dignitaries, who sounded the convention's official Monday theme: "A Whole Lot of Speeches." But the big news was the decision to seat the entire Michigan and Florida delegations, which means they will be able to participate fully in the roll-call vote, which means you just know the Florida delegation will mess up the buttons somehow and accidentally nominate Walter Mondale.

Meanwhile outside of Denver, Joe Biden has wasted no time acting vice presidential, attacking John McCain for being out of touch with ordinary Americans because he couldn't remember how many houses he has. I think this might backfire. For one thing, Joe is not really one to accuse anybody of being out of touch, seeing how he has been a U.S. senator for 200 years. But also there's the question of fairness. I mean, do YOU have a perfect memory? Can you look yourself in the eyeball and honestly say that you have never forgotten how many houses John McCain has? I know I have. Sometimes I forget my own pants.

Speaking of which: I am shocked to report that there are lavish parties being held here, financed by huge evil corporations giving away free food and liquor to advance their evil corporate agendas. As a journalist concerned about corruption, I cannot BELIEVE I have not been invited to any of these parties. Give me a call, giant corporations! I'm right here in my hotel room! With about 45 bicycles.

Go to Home

THE BOSTON GLOBE

OPINION

DRAWING DENVER

By Ward Sutton

Circulation: 360,695

the **DAILY DNC DISPATCH** *from* **DENVER**
DAY ONE "IT AIN'T BIG EASY BEIN' GREEN"



Go to Home

5 Things to Love About Denver

August 26, 2008 [[Washington Post](#)]

Article Type: [News](#)

Competitor: [Humana](#)

News Type: [Humana](#)

Theme: [Consumerism](#)

Humana - Positive

Ind/Comp - Positive

Pickups: 1

Total Reach: 786,032

DENVER -- The Democratic National Convention doesn't officially start until tomorrow, leaving The Fix time to explore the local environs.

And, since we tend to think of everything in lists these days (damn you, Friday Line!), what follows is our list of the five best things about the Mile High City. Wondering what the worst thing is? The lack of a bathrooms in the media tent. Hello port-a-potties!

5. Free bikes. Yes, you read that right. Free bike stations are dotted around the city in a program called "Freewheelin'" (how awesome is that!).

4. Sports galore. On Friday night, not only did the Rockies play a home game at Coors Field but the Broncos faced off against the Packers in exhibition football at Invesco Field. The Fix is really hoping to catch the day game at Coors today -- schedule willing.

3. The Air Out Here. Wide open blue skies as far as the eye can see. Cool, crisp air at night. The Fix lives in DC why again?

2. Campaign Ads Everywhere. In the space of 15 minutes of tv watching this morning (the Today Show, natch), we saw seven campaign ads. Two were positive spots by Rep. Mark Udall, the Democrats' nominee for the open Senate seat. Three were negative spots on Udall -- two funded by Freedom's Watch (labeling the Democrat "Skip" Udall for his voting record) and one by the Associated Builders and Contractors. The other two ads hit former Rep. Bob Shaffer, the Republicans Senate candidate, for his ties to the oil industry -- calling him "Big Oil Bob".

1. Political Junkie Heaven: This is the Superbowl of politics, and it only happens once every four years. Every political person -- activist, journalist, celebritologist -- is here and milling around the grounds encircling the Pepsi Center. It's a target-rich environment for someone as politics crazy as The Fix.

Go to Home

FOR MORE INFORMATION, CONTACT:

Doug Bennett, Jr.
Humana Corporate Communications
(502) 580-3625
dbennett@humana.com

Julie Meador
University of Kentucky Public Relations
Office: (859) 323-6363 ext. 256
Cell: (502) 321-6227
Julie.Meador@uky.edu



Humana, University of Kentucky Sponsoring Health Literacy Event

Goal is to establish a coalition for addressing the Commonwealth's health literacy problem

LOUISVILLE, Ky. — February 26, 2010 — Humana (NYSE: HUM) and the University of Kentucky are collaborating to sponsor the first health literacy summit in Kentucky addressing the Commonwealth's low health literacy rate.

Today's event is held at the Seelbach Hilton Hotel in Louisville, Ky. Major stakeholders in public health in Kentucky have been invited to attend, including educators, health care executives, social service workers and government officials. Among the goals is to learn what other states are doing in health literacy and to begin to develop coalition that can address Kentucky's health literacy problem.

Humana CEO Michael McCallister and University of Kentucky President Lee T. Todd, Jr. will kick-off the event with opening remarks.

At the University of Kentucky, the Health Education through Extension Leadership program (HEEL) works with family and consumer sciences extension agents to apply research-based

news release

practices that improve health literacy in local communities. HEEL is a part of the UK College of Agriculture's School of Human Environmental Sciences.

Health literacy has been defined by the Institute of Medicine as “the degree to which individuals have the capacity to obtain, process and understand basic health information and services needed to make appropriate health decisions.” It is estimated that more than 90 million Americans are limited in their ability to read and understand health information, costing the system an estimated \$106-238 billion. A human cost is involved, too, since those with low health literacy are most likely to have poor medical outcomes.

Keynote Speaker Janet Ohene-Frempong, an expert in health literacy, will talk about the prevalence of the health literacy problem, including some ideas for addressing it. Afterward, a panel will discuss health literacy efforts under way in Arkansas, Wisconsin and Missouri. The afternoon will feature a number of breakout sessions. By the end of the day, it is hoped that a health literacy coalition will emerge.

“Working to help Kentuckians understand their health and health care is precisely what a Top 20 public research university must do,” said UK President Lee T. Todd, Jr. “We are excited to partner with Humana to help improve health literacy across the Commonwealth, as it sends a clear signal that we are committed to improving education, health care, and the well-being of Kentuckians in any way we can.”

“Kentucky is our home state and we obviously want to do what we can to help raise health literacy here,” added McCallister. “I’m especially excited to have the University of Kentucky’s leadership on this. It’s going to take all kinds of stakeholders – with all kinds of resources – to make it happen. They’ve set a strong example.”

For more information about the health literacy event, visit <http://www.healthliteracyky.org/>.

Go to Home

About Humana

Humana Inc., headquartered in Louisville, Ky., is one of the nation's largest publicly traded health and specialty benefits companies, with approximately 10.3 million medical members and 7.3 million specialty-benefit members. Humana is a full-service benefits solutions company, offering a wide array of health and specialty benefit plans for employer groups, government programs and individuals.

Over its 49-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio. More information regarding Humana is available to investors via the Investor Relations page of the company's Web site at <http://www.humana.com>,

About the University of Kentucky

Founded in 1865, the University of Kentucky has nearly 150 years of commitment to academic excellence, scholarly exploration and research, community outreach and engagement and a mission of becoming one of America's Top 20 public research institutions with a nationally ranked academic medical center. UK's agenda aims to accelerate the University's movement toward academic excellence in all areas and gaining worldwide recognition for its outstanding academic programs, its commitment to undergraduates, its success in building a diverse community, and its engagement with the larger society. Visit www.uky.edu for more information about UK.

#

Go to Home

ANYTIME FITNESS

Always open. Close to work & home. Exceptional workout at an exceptional price! Your Own Security Access Key

Nautilus One Line (State-of-the-Art equipment)

Internet-linked "Virtual Ride" Bicycles

DirectTV on Each Stall & Treadmill

5,000 Square Foot Facility

Open 24 Hours a Day

NO COMMITMENT

21 DAYS FREE Plus 1 FREE Personal Training Session

ANYTIME FITNESS

8300 Precinct Line Rd., #118
Colleyville, TX 76034
(817) 581-2600

Email: Colleyville@anytimefitness.com
Website: www.clubsonytime.com/colleyville/

24/7

Health and Well-Being

Health Literacy Can Protect You And Your Family From Dangerous Errors

(NAPSA)-If you've ever left a doctor's office or a pharmacy with less than crystal-clear information, you aren't alone. According to the Institute of Medicine, more than 90 million adults have difficulty reading and understanding the instructions on prescriptions or medicine bottles, appointment slips, informed consent documents, insurance forms and health educational materials. In other words, it's not at all uncommon to struggle with "health literacy."

Certain segments of the population are more at risk than others, such as the elderly or the poor, but you can't tell by looking. Doctors' orders, pharmacy directions and insurance company policies can be confusing, regardless of your background-and the consequences of not understanding can be dangerous or even deadly. It can lead to everything from longer hospital stays and higher costs to serious medical errors.

The good news is that you



The more you know about your own health, the better you may feel-and heeding a few hints can help.

can improve your health literacy. The Partnership for Clear Health Communication, for example, recommends that you always ask the following three questions of your health care provider:

- What is my main problem?
- What do I need to do?
- Why is it important for me to do this?

If you don't understand the answers to these questions the first time, ask them again until you do understand.

"Your health care professionals want to help you," explained Dr. Lisa Weaver, vice president overseeing clinical strategy at Humana, one of the country's largest health benefits companies. "Help them help you by asking these questions and by making sure the doctor has explained everything in a way you understand. It's no coincidence that there is a direct connection between health literacy and the quality of the care you receive."

In other words, you can improve your health simply by being an active participant in your health care. This includes understanding how to take your medicines, keeping your appointments and following up as appropriate.

Some other ways to increase your health literacy include:

- Taking a pad and pencil with you to your appointment. That way, you can write down your doctor's directions and make sure that you ask any

questions that are on your mind.

--Taking a friend or family member with you to your appointment. That person may remember things you don't or ask questions you don't think to ask.

--Bringing a list of all your medicines with you when visiting a health care professional. Multiple prescriptions can become confusing and one doctor might not know what the other is prescribing. For this reason, Humana provides its members with a "Smart Summary" statement that includes a description and picture of each pill the member takes. It is excellent for sharing with the doctor.

--Seeking out independent sources of information on your diagnosis. If you have Internet access, there is a wealth of information available to help you learn about your condition and even connect with others who have it. One Web site that provides health care information in an easy-to-understand manner is www.wellzone.org, sponsored by The Humana Foundation.

Whatever you may look like,
marry a man your own age-as your
beauty fades, so will his eyesight.

-Phyllis Diller

Blessed are the young for they
shall inherit the national debt.

-Herbert Hoover

AUTOHOUSE

EUROPEAN

Specializing in the repair of Mercedes, BMW, Volvo and VW automobiles. All repairs are made according to manufacturer specifications using only genuine replacement parts. Each job is performed with sincere hard work and honesty to ensure superior results and complete satisfaction.

**A/C Repair – Brakes – Engine Overhaul
Transmissions – Certified State Emission
Computer Diagnostics – Fuel System
Electrical System Repair – Preventative Maintenance
Exhaust – Brakes – Suspension – Steering**

**525 W. Pipeline Road – Hurst
817-285-8636 – 817-282-2929
www.autohouse-european.com**



Summit focuses on improving health literacy

BY LAURA UNGAR • LUNGAR@COURIER-JOURNAL.COM • FEBRUARY 26, 2010

Millions of Americans have trouble reading, understanding and acting upon medical information — and this “marginal health literacy” is a big roadblock in Kentucky, one of the least healthy states in America.

That was one message shared by speakers at Kentucky’s first health literacy summit, sponsored by the University of Kentucky and Humana and held at the Seelbach Hilton on Friday. The invitation-only event drew about 150 people, including educators, insurance officials, doctors, nurses and others. One main goal was to start developing a coalition to address Kentucky’s health literacy problems.

“If we’re not healthy, we don’t have a sense of well-being no matter what else we do,” said Michael B. McCallister, president and chief executive officer of Humana Inc. “...Thirty million people have below basic health literacy. The result is higher costs and poor outcomes.”

In addition to some of the highest rates of cancer, cardiovascular disease, diabetes, obesity and smoking, Kentucky also has lower levels of education than many other states. From 2001-2005, 74.1 percent of Kentucky adults had at least a high school diploma, compared with 80.4 nationally. In a few of Kentucky’s area development districts, less than six in 10 adults had at least a high school education.

Keynote speaker Janet Ohene-Frempong, a national health literacy expert and president of Jo Frempong & Associates, said 42 percent of Kentucky adults read at the two lowest levels of literacy.

But she said health literacy problems don’t only affect those who have trouble reading. She and McCallister pointed out that many people walk out of doctor’s offices without a crystal-clear idea of the doctor’s instructions, make mistakes when taking medicines, or stumble through incomprehensible insurance documents. Ohene-Frempong said the health care system has grown increasingly complex, becoming “a cauldron of confusion” for many.

She added that those with the lowest levels of health literacy fit no racial, ethnic or geographic stereotype and can’t be spotted based on appearance. “People are not wearing a sign saying: I don’t understand, I can’t read and so forth,” she said.

Go to Home

Ohene-Frempong showed a video that gave real-life examples of people struggling with health literacy, including an elderly woman who gave the wrong name of the medication she was taking and a man who didn't know that hypertension was another word for the high blood pressure he had. One woman spoke of a cascade of misunderstandings — complicated by reading difficulties — that led her to get a hysterectomy without knowing what type of procedure she was getting until after it was done.

UK President Lee Todd Jr. said working to help Kentuckians improve their health and health literacy fits into the university's mission. At UK, officials said, the Health Education through Extension Leadership program works with family and consumer sciences extension agents to apply research-based practices to improve health literacy in local communities state-wide. Todd said he hopes this and similar efforts ultimately change the poor health statistics that he calls "Kentucky uglies."

"We're leaders in things we don't need to be leaders in," Todd said. "How can we get people to have half the passion they have for athletics for changing some of those statistics?"

McCallister, whose company has its own health literacy initiative, said he hopes Friday's event and the commitment to keep working together will move Kentucky toward that goal.

"Our members need to be healthy," he said. Health literacy "is critical. We have to get better at it. And I think this is a great step forward."

Reporter Laura Ungar can be reached at (502) 582-7190.

Go to Home

The State Journal

Frankfort, Kentucky



Feb 27, 12:09 PM EST

Summit focuses on Kentucky's health literacy

LOUISVILLE, Ky. (AP) -- Speakers at Kentucky's first health literacy summit say millions of American have trouble reading, understanding and acting upon medical information.

The Louisville Courier reported the summit held Friday in Louisville was sponsored by the University of Kentucky and Humana Inc. About 150 people including educators, insurance officials, doctors and nurses came to develop a coalition to address Kentucky's health literacy problems.

Janet Ohene-Frempong, a national health literacy expert, said 42 percent of Kentucky adults read at the two lowest levels of literacy.

Ohene-Frempong said that many people walk out of doctors' offices without a clear idea of the doctor's instructions, make mistakes when taking medications and can't understand complex insurance documents.

FOX41.com



Summit focuses on Kentucky's health literacy

Associated Press - February 27, 2010 12:14 PM ET

LOUISVILLE, Ky. (AP) - Speakers at Kentucky's first health literacy summit say millions of American have trouble reading, understanding and acting upon medical information.

The Louisville Courier reported the summit held Friday in Louisville was sponsored by the University of Kentucky and Humana Inc. About 150 people including educators, insurance officials, doctors and nurses came to develop a coalition to address Kentucky's health literacy problems.

Janet Ohene-Frempong, a national health literacy expert, said 42 percent of Kentucky adults read at the two lowest levels of literacy.

Ohene-Frempong said that many people walk out of doctors' offices without a clear idea of the doctor's instructions, make mistakes when taking medications and can't

[Go to Home](#)

press release

Re.FOR MORE INFORMATION, CONTACT:

Doug Bennett Jr.
Humana Corporate Communications
502-580-3625
dbennett@humana.com



Humana to 'Walk It Tee to Green' at Three PGA TOUR Stops *Spectators to Receive Free Pedometers to Learn About Health Benefits of Walking*

LOUISVILLE, Ky. –May 11, 2009 - PGA TOUR fans don't have to be among the game's money leaders to benefit from golf. Exercise alone can make them feel like a million bucks.

To demonstrate this, Humana, the official health benefits provider of the PGA TOUR and Champions Tour, will provide spectators at three upcoming PGA TOUR events with free pedometers to count their steps as they walk around the course. Each person who walks at least 7,000 steps a day will be entered into a prize drawing for an iPod Touch or Nano.

Humana's "Walk It Tee to Green"SM promotion will be offered at the following PGA TOUR stops:

- Valero Texas Open, May 13-17,
LaCantera Golf Resort Club, San Antonio
- HP Byron Nelson Championship, May 20-24
TPC Four Seasons Resort, Dallas
- St. Jude Classic, June 10-14
TPC Southwind, Memphis

Go to Home

press release

Among the participants will be Scott Gneiser, the caddie for Humana-sponsored PGA TOUR golfer David Toms. Gneiser has agreed to wear a pedometer at every PGA TOUR event this year in order to track his steps.

“My feet tell me that I take a lot of steps when I’m doing my job, but it’s going to be a lot of fun to find out exactly how many,” Gneiser said. “I think fans will be amused by how far they’ve walked, too. Hopefully, it will inspire them to track their steps throughout their daily lives, even when they’re away from the golf course.

“Walking is great exercise because almost anybody can do it and the only cost involved is for a good pair of sneakers,” he added.

Walking can reduce an individual’s likelihood of heart disease, while increasing good cholesterol and lowering blood pressure. For many people, golf is a fun way for them to increase their step count. In fact, according to some studies, the average golfer walks around five miles or more during each 18-hole round.

Participants can pick up their free pedometers by registering at the Humana booth at each of these events. They can return to the booth throughout the day to check the steps “leaderboard.”

People who can’t attend one of the PGA TOUR events can participate by visiting www.humana.com/walkit and finding out all the ways a person can win by walking. Just like PGA TOUR spectators, online participants will be entered for a sweepstakes to win a golf getaway that includes a lesson with a *Golf Digest* ranked teaching professional, deluxe, double-occupancy accommodations, and two round-trip airline tickets.

Contest Information

No purchase is necessary. To enter and for full rules, go to www.golfdigestpromotions.com/humana. The contest starts at 12:01 a.m. EST on April 27, 2009,

press release

and ends at 11:59 p.m. EST on Sept. 7, 2009. The contest is open to legal residents of the 50 United States/D.C. 18 or older, except employees of the sponsors, their immediate families and those living in the same household. Odds of winning depend on the number of entries received. Void outside the 50 United States/D.C. and where prohibited. The average retail value of the grand prize is \$3,000. Sponsors are The Conde Nast Publications, 4 Times Square, New York, N.Y., 10036, and Humana, Inc., 500 West Main St., Louisville, Ky., 40202.

About Humana

Humana Inc., headquartered in Louisville, Ky., is one of the nation's largest publicly traded health and supplemental benefits companies, with approximately 10.4 million medical members. Humana is a full-service benefits solutions company, offering a wide array of health and supplementary benefit plans for employer groups, government programs and individuals.

Over its 48-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

More information regarding Humana is available to investors via the Investor Relations page of the company's web site at <http://www.humana.com>, including copies of:

- Annual reports to stockholders
- Securities and Exchange Commission filings
- Most recent investor conference presentations
- Quarterly earnings news releases
- Replays of most recent earnings release conference calls
- Calendar of events (includes upcoming earnings conference call dates and times, as well as planned interaction with research analysts and institutional investors)
- Corporate Governance Information

Walk It Q& A

1). Can you tell me about the Walk it Tee to Green Program by Humana?

Walk it Tee to Green is a program Humana developed through its PGA Sponsorship to highlight the value of exercise. We're providing spectators at three PGA events, including this week's St. Jude Classic in Memphis, with free pedometers to track their steps on the course. Spectators who walk at least 7,000 steps are entered into a prize drawing for a Nano/Touch.

2). How is it working out so far?

Great. Spectators have taken nearly 7 million steps wearing our pedometers, translating to more than 3,200 miles and more than 300,000 calories burned. Even Scott Gneiser, David Toms' caddie, is wearing a pedometer.

Golf is really unique because it is a sport in which the spectators can actually get exercise while their watching it.

3). How's Scott doing?

We're really happy to have him on board. He's actually wearing a pedometer all season long. I think he's really enjoying tracking his steps. We don't have his totals yet, but, suffice to say, it will be significant.

4). Why is Humana making this program available? What do you hope people will gain or remember about it?

We believe in supporting our members in making smart choices about their health. Walking is an example of that. Nearly everyone can improve their health by taking a few extra steps each day. Walking strengthens your heart, is good for your brain and bones, helps reduce the risk of breast and colon cancer, and even helps combat depression.

5). How do people participate?

Spectators can just come to our tent at the tournament and sign up for a free pedometer, which is theirs to keep. They return to the tent at the end of the day to track their steps and sign up for a prize drawing. Believe it or not, we had one person who walked more than 100,000 steps at the Byron Nelson. Now that's really getting around.

There's also an online component to this for those who can't make it to the course. Everyone can enter to win a vacation package provided by *Golf Digest/Golf World*. You can find details by going to www.humana.com/golf.

Go to Home

6). Tell us about your golf game?

Let's just say I'm able to get my steps in out there.

7). Anything you'd like to add?

As you know, golfing is great exercise. We've seen studies that show that the average golfer walks five miles or more during each 18-hole round. So we're big golf advocates. But you don't have to golf to get fit. I'd like to remind people to get out there and exercise whether they golf or not.

Go to Home

Humana launches PGA Tour promotion

Business First of Louisville (also carried in Business Journals in Charlotte and Memphis).

Health insurer **Humana Inc.** will educate golf fans about the benefits of walking, through a new pedometer promotion it will roll out at three PGA Tour events.

Louisville-based Humana (NYSE: HUM) will hand out pedometers to spectators at the events. People who log at least 7,000 steps a day at the events can enter a drawing to win an iPod Touch or Nano, Humana said in a news release.

One of the participants in the pedometer promotion will be Scott Gneiser, professional caddie for golfer David Toms, according to the release.

The first event, the Valero Texas Open, began today and will run until Sunday at the LaCantera Golf Resort Club in San Antonio.

The next event will be the HP Byron Nelson Championship, May 20 to 24 at TPC Four Seasons Resort in Dallas.

The final event will be the St. Jude Classic, June 10-14, at TPC Southwind in Memphis, Tenn.

More information about the promotion can be found at **www.humana.com/walkit**, or **www.golfdigestpromotions.com/humana**.

Under a marketing agreement with the PGA Tour, Humana is the official health benefits provider of the PGA Tour and Champions Tour.

Go to Home

THE MEDICAL NEWS

<http://www.news-medical.net/news/20090909/Free-pedometers-from-Humana-for-spectators-at-the-Utah-Championship-in-Sandy.aspx>

Free pedometers from Humana for spectators at the Utah Championship in Sandy

September 9, 2009

Have you ever wondered how many steps you take during a round of golf? You can find out for sure — and maybe even win a prize — during the Nationwide Tour's Utah Championship, thanks to a promotion from **Humana** Inc. (NYSE: HUM), the official health benefits company of the PGA TOUR.

From Sept. 11 through Sept. 13, **Humana** will be providing spectators at the Utah Championship in Sandy, Utah, with free pedometers to chart the number of steps they take around the Willow Creek Country Club. The promotion is called Walk It Tee to GreenSM. Each person who walks at least 7,000 steps will be entered to win an iPod Nano. Anyone who walks 10,000 steps or more will be entered into a drawing for an iPod Touch.

Earlier this year, **Humana** brought the Walk It Tee to Green program to three PGA TOUR stops: The Valero Texas Open in San Antonio, the HP Byron Nelson Championship in Dallas and the Stanford St. Jude Championship in Memphis. Altogether, spectators at these events took nearly 9 million steps, which equates to 4,621 miles or roughly the distance from Salt Lake City to Liverpool, England. Walkers also burned 406,732 calories.

"The Walk It Tee to Green is a nice complement to a number of initiatives we're doing in Utah, including one to get kids active," said Earl Hurst, **Humana's** Utah market president. "The nice thing about golf, in particular, is that it's the only sport that you can actually get exercise while you're watching it."

"Some studies show that the average golfer walks around five miles or more during each 18-hole round," he continued. "And walking can reduce an individual's likelihood of heart disease, while increasing good cholesterol and lowering blood pressure."

Participants can pick up their free pedometers by registering at the **Humana** booth. They can return to the booth throughout the day to check the steps "leaderboard."

People who can't attend the Utah Championship can participate by visiting www.Humana.com/walkit and finding out all the ways a person can win by walking. Online participants will be entered in a sweepstakes to win a golf getaway that includes a lesson with a Golf Digest ranked teaching professional, deluxe, double-occupancy accommodations, and two round-trip airline tickets.

<http://www.Humana.com>

Go to Home

press release

FOR MORE INFORMATION, CONTACT:

Doug Bennett Jr.
Humana Corporate Communications
502-580-3625
dbennett@humana.com



Humana Named Top Payer in Annual PayerViewSM Ranking *Pays Claims Fastest with the Fewest Denials in the Health Care Industry*

LOUISVILLE, Ky. – May 28, 2009 – Humana has been named the easiest payer for medical providers to do business with in a review of 2008 claims payment data conducted by athenahealth, Inc. and *Physician's Practice* magazine. The latest annual PayerView Rankings were released today.

athenahealth, a provider of billing and electronic health record services to medical groups, and *Physicians Practice*, a respected medical journal, conduct the ranking annually as a way of grading insurance companies on their business dealings with physicians. Humana was also the top ranked payer in the inaugural PayerView Rankings in 2005.

“We are honored to be named as top payer again this year,” said Bruce Perkins, Humana’s senior vice president of health care delivery systems and clinical processes. “This is a reflection of the work we are doing to eliminate the ‘hassle factor’ for health care providers. We are deeply committed to creating a smooth administrative experience by paying claims timely and accurately the first time. At the end of the day, we want physicians to say that Humana is the easiest health plan to do business with in the industry.”

Data for the 2009 ranking was derived from athenahealth’s athenaNet[®] system database, which ranks health insurers according to financial and administrative performance and medical policy complexity. The data included more than 18,000 providers, roughly 41 million transactions and \$7 billion in charges.

Go to Home

press release

Humana ranked as having the fewest days in accounts receivable, which is one of the most heavily weighted measures in the rankings. Humana's score improved 11.5 percent on this measure, dropping to 26.65 days in 2008 from 30.1 in 2007. Additionally, Humana's denial rate ranked the lowest among national health plans.

The results were published in the May issue of *Physician's Practice*. They also can be found on the Web at www.athenahealth.com/PayerView

About Humana

Humana Inc., headquartered in Louisville, Ky., is one of the nation's largest publicly traded health and supplemental benefits companies, with approximately 10.4 million medical members. Humana is a full-service benefits solutions company, offering a wide array of health and supplementary benefit plans for employer groups, government programs and individuals.

Over its 48-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

More information regarding Humana is available to investors via the Investor Relations page of the company's web site at <http://www.humana.com>, including copies of:

- Annual reports to stockholders
- Securities and Exchange Commission filings
- Most recent investor conference presentations
- Quarterly earnings news releases
- Replays of most recent earnings release conference calls
- Calendar of events (includes upcoming earnings conference call dates and times, as well as planned interaction with research analysts and institutional investors)
- Corporate Governance Information

###

Go to Home

athenahealth and Physicians Practice release 2008 PayerView Rankings

Humana Ranked First Among All National Payers

- Humana processed claims quicker and had fewer denials than its competitors.
- The rankings measure payers on financial and administrative performance and medical policy complexity.
- This year's rankings included more than 17,000 providers, roughly 41 million transactions and \$7 billion in charges.
- athenahealth and Physicians Practice review the data annually as a way of grading insurance companies.

A Joint Solution

- All stakeholders must come to the table in order to realize efficiencies in the health care industry.
- We applaud athenahealth and Physicians Practice for their leadership in this regard.
- We will continue to work cooperatively with all stakeholders who have an interest in improving the health care delivery system, including providers, consumers and elected officials.

**HUMANA IS PROUD REGAIN ITS TOP
SPOT AS EASIEST PAYER TO DO
BUSINESS, ACCORDING TO THE 2008
PAYERVIEW RANKINGS**

Humana is creating efficiencies

- More physician offices are taking advantage of Humana's real-time claim adjudication (RTCA) solution.
- RTCA claims can be processed in around 10 seconds.
- More physician offices are taking advantage of electronic remittance advice.

In addition to scoring first overall, Humana Led Two of Six PayerView Categories.

- Humana ranked first for fewest days in accounts receivable (DAR) at 26.65 days, which is an 11.5 percent improvement from 30.10 DAR the previous year.
- Humana posted the lowest denial rate of the national players measured in the index of 5.3 percent, achieving a 16 percent reduction in this measure for the second year in row.
- These are the two mostly heavily weighted measures in the index because of their importance to payers.

Go to Home




ILLUSTRATION: GUYTON DENNY

PAYERS: BEST AND WORST REVEALED

Go to Home

If you visit the provider portal of a health insurer's Web site, you'll invariably encounter *them* — photographs of smiling doctors. Trim and plucky, they seem tickled to do business with that particular insurer, which pledges nearby that it's absolutely committed to making claims processing and reimbursement as easy as possible.

How Do They Treat DOCS?

BY ROBERT LOWES

Those smiling "doctors" are models, of course.

So what's the real world like? Which insurers truly warrant smiles — or frowns?

The fourth annual PayerView has some answers.

PayerView is a data-driven ranking of national and regional insurers based not on how much they pay but on how *well* — how quickly, easily, and completely. PayerView comes from athenahealth, the nation's largest physician-billing company, which compiles the rankings by running data on millions of claims through an algorithm that weighs performance measures according to their relative importance to doctors.

PayerView, in short, ranks payers according to their level of hassle-factor: how quickly they pay you, and how much they hogtie you with denials, delays, and red tape. These rankings can help you negotiate contracts with payers — and walk away, if need be. The comparisons also keep the payers on their toes, and even inspire them to vie for a number-one ranking.

The good news is that at a time when reimbursement amounts are declining, PayerView appears to be having the affect we intended when we launched it with athenahealth in

2006. It looks as if payers are, in fact, working harder to work with you better.

Let's have a look at the numbers.

Aside from dismal state Medicaid programs, payers are generally doing more to earn your trust. For athenahealth clients, days in accounts receivable and denials dropped in 2008 despite obstacles posed by the National Provider Identifier, or NPI, taking effect last year. "I didn't expect as great of a performance as we got," says Melissa Lukowski, athenahealth's director of payer outreach. "With everything that could have gone wrong with NPI, its impact was minor."

FOUR FORCES

The improving numbers stem from four positive forces. One is the corrective spotlight of PayerView. Also, athenahealth's work with payers to solve claims-processing bottlenecks is improving things for its clients, whose experiences are reflected in the numbers. Another force is the sheer onward movement toward computer automation. "More doctors are submitting claims electronically, and payers are implementing real-time adjudication," says Todd Welter, a management consultant in Denver who specializes in payer contracting.

The fourth positive factor was a massive class-action lawsuit brought by organized medicine in a Miami federal court against the nation's leading health insurers almost 10 years ago. Its goal was to make them repent of slow-paying, automatic downcoding, improper code bundling, and other nasty tricks. The plaintiffs described themselves as "hundreds of thousands of doctors being systematically cheated out of small amounts of money." Six defendants eventually settled, vowing to make their claims processing faster and fairer (and coughing up hundreds of millions of dollars in restitution as well). Not surprisingly, the three highest-ranking national commercial insurers in PayerView — Humana, Aetna, and Cigna — were among the first to settle.

"Slow pay hasn't disappeared, but most payers have sped up," says Deborah Winegard, an Atlanta attorney who has represented organized medicine in enforcing compliance with the settlements. "The settlements fundamentally changed the dialogue between doctors and payers, but that doesn't mean all the problems have gone away."

Meanwhile, patient responsibility rates have yet to become the bogey man that some predicted. Placing more of the financial burden directly on patients, who are harder to collect from than insurers, has long been expected to strain physicians further, but so-called consumer-driven healthcare seems to be growing more slowly than many expected. “Some trade publications have predicted 20 to 30 percent growth in consumer-driven healthcare plans,” Lukowski says. “But we have actual data, and it shows the growth is not that aggressive.”

Yes, there are still problems. And the current recession could sour things even more. However, the view from PayerView represents some precious good news.

WHAT PAYERVIEW EXAMINES

The claims-processing data analyzed by PayerView comes from doctors who rely on athenahealth for their billing. So the information doesn’t represent a given payer’s entire network. Still, the PayerView sample size is large enough to be instructive: almost 19,000 providers in 40 states who billed 172 payers in 47 states during 2008. Their

total claims represent almost 42 million charge lines. Delving into this data, PayerView compiles scores based on the measurements described in the table below.

The top five payers in each category can be found in the chart on page 24. The complete PayerView rankings are available online, at PhysiciansPractice.com and at athena payerview.com. And the nation’s worst payer in each of the payment categories can be found on page 21.

None of these metrics involve how much or little insurers are paying you.

| MEASUREMENT | WHAT IT IS | WHY WE CARE | WHAT IT’S WORTH |
|---|--|--|-----------------|
| DAYS IN ACCOUNTS RECEIVABLE | The number of days from when a claim is entered into the athenahealth system to when it’s paid. | Prompt pay is better pay. Why should you borrow money to meet payroll while insurers sit on your claims? | 25 percent |
| FIRST PASS RESOLVE RATE | The percentage of claims resolved upon first submission — either the insurer cuts you a check, or tells you to collect from the patient. | Indicates the ease or difficulty of getting paid. | 25 percent |
| DENIAL RATE | The percentage of claims denied outright or pended, and therefore in need of back-end work. | Denials boost your A/R, and working denied or pended claims costs you in staff time. | 20 percent |
| PERCENTAGE OF PATIENT LIABILITY | The percentage of the bill paid by the patient in the form of copays, coinsurance, deductibles, and other out-of-pocket expenses. | It’s generally harder to collect from patients than payers. | 7.5 percent |
| CLAIMS DENIAL TRANSPARENCY | What percentage of claims were paid after just one resubmission? | Indicates how clearly the payer explains its reasons for the denial. | 7.5 percent |
| PERCENTAGE OF CLAIMS REQUIRING MEDICAL DOCUMENTATION | The rate at which claims are kicked back with a request for portions of the chart. | It takes time and money to submit the documentation. | 7.5 percent |
| RATE OF NONCOMPLIANCE WITH THE CORRECT CODING INITIATIVE (CCI) | Is the payer following well-established rules formulated by Medicare, or making up its own payment rules? | Overhead would shrink if doctors had to master only one set of coding rules. | 7.5 percent |

For that information, download our 2008 Physicians Practice Fee Schedule Survey results (www.physicianspractice.com/images/publication/charts/2_2009_FeeSchedCharts.pdf).

NATIONAL PAYERS

According to PayerView, Humana ranked as the easiest national payer to deal with in 2008. Except for requiring documentation on more pending claims, the company improved in every performance metric, and led the pack with the fewest days in A/R (26.65) and denial rate (5.3 percent). Lukowski says Humana's roll-out of real-time adjudication (RTA) with athenahealth clients — which tells the doctor's front desk at the time of service what Humana will pay on a claim, and what the patient owes — was a big reason why its days in A/R decreased by 3.45. (Disclosure: *Physicians Practice* publishes a provider newsletter for Humana.)

Mark Smithson, Humana's vice president of provider process and network operations, says promoting RTA works for his company as well as the practice. "The faster we turn claims around, the less work we have on our end," says Smithson.

Humana's settlement in the federal class-action lawsuit filed by physicians had nothing to do with the company's top ranking in PayerView in 2008, according to Smithson. "What we agreed to do were things

we were already doing."

In contrast, Aetna, which slipped from first place to second among national payers, acknowledges the settlement as a push toward being physician-friendly. "It was a changing event," says Paul Marchetti, the company's head of national networks and contracting services. "We realized we needed more of a customer-focused strategy, whether the customer was a provider, a plan member, or a plan sponsor."

Cigna finished third among national payers in 2008, improving on key measures such as days in A/R.

Medicare slipped to fifth place, perhaps in part because of the NPI switch, which temporarily clogged its payment pipeline. "Medicare was the biggest stickler on adjudicating claims based on the NPI," notes Lukowski. "From March through September last year, denials and days in A/R spiked, but then they precipitously declined." Overall for the year, Medicare nudged its days in A/R down slightly and held the line on denials.

Wellpoint, Champus/Tri-care, and Coventry Healthcare rounded out the bottom three. This trio also represented the bottom rungs in 2007 and 2006. Coventry, one of several defendants in the class-action suit that didn't settle (a federal judge dismissed the case in 2006 in favor of Coventry and UnitedHealth Group, the remaining defendants), finished last for the first time in the latest rankings.

Days in A/R for Coventry in 2008 stood at 38.54, top among all national insurers and almost 3 days higher than in 2007. One possible explanation for the payer's

athenahealth
PayerView
PHYSICIANS PRACTICE

HALL OF SHAME

Which payers finished dead last in the United States in each measurement? Here's the bottom of the class.

MEDICAID NEW YORK, DAYS-IN-A/R

Who's slowest payer in America? That dubious honor goes to **Medicaid New York**, which takes nearly 161 days, more than five months, to pay the average claim.

MEDICAID NEW YORK, FIRST-PASS-RESOLVE RATE

Which payer is least likely to pay a claim the first time it's submitted, without fuss? **Medicaid New York** is, again, the nation's leader in bureaucratic bungling; it sends about 38% of claims back to providers.

MEDICAID FLORIDA, DENIAL RATE

Good luck getting paid by **Florida's Medicaid** plan, whose denial rate of 39 percent is the highest in the country.

BLUE CROSS BLUE SHIELD OF KENTUCKY, PATIENT LIABILITY RATE

Blue Cross Blue Shield of Kentucky sticks patients with nearly 16.5% of the average bill, the highest patient liability percentage in the nation.

MEDICARE, SOUTHERN CALIFORNIA MEDICAL DOCUMENTATION PERCENTAGE

Which payer trusts doctors the least? **Medicare of Southern California** demands to see documentation before paying a claim about 10.6 percent of the time.

BLUE CROSS BLUE SHIELD OF KENTUCKY, NONCOMPLIANCE WITH CCI

Blue Cross Blue Shield of Kentucky is the payer most likely to invent its own coding rules: Its 11.3% rate of noncompliance with the well-known rules established by Medicare's Correct Coding Initiative, the highest rate in the land, just adds to the confusion.

in summary

PayerView, now in its fourth year, identifies which payers are the easiest to do business with — and which ones are the hardest.

- Humana, Aetna, and Cigna were the top three payers nationally in 2008. Coventry Health Care placed last.
- Days in A/R decreased among all payer groups except for state Medicaid programs.
- The transition to NPI ultimately did little to hurt payer performance.
- Inadequate computer systems help explain why state Medicaid programs are so slow about cutting checks.
- Declining income could prompt commercial payers to return to physician-unfriendly claims processing.

poor numbers, says Lukowski, is its piecemeal business structure, consisting of more than 15 affiliated health plans. “More affiliates mean more adjudication systems, which is a challenge to manage,” she says. Coventry didn’t respond to a request for an interview by press time.

REGIONAL PAYERS

The top five payers in each of our four PayerView regions — Midwest, South, Northeast, and West — include at least one local Medicare carrier. In the Northeast, Blue Cross Blue Shield of Rhode Island held onto the top spot, paying doctors on average in 15.4 days and boasting a denial rate of 3.36 percent. No other insurer, national or regional, could beat those numbers. The Rhode Island Blues owes much of its success to being the dominant payer in a small state, which reduces administrative complexity, according to Lukowski.

At the same time, the Blues as a whole made a good showing in PayerView, placing second in both days in A/R (31.30) and denial rate (7.44) among payer groups after the major commercial nationals (Aetna, Cigna, Humana, and UnitedHealthcare, minus their affiliates). The Blues’ regional roots generally make them easier to deal with, explains Lukowski. “They pride themselves on having a local presence, and they tend to be more transparent about their guidelines.”

See the full ranking of regional payers online at PhysiciansPractice.com.

MEDICAID UNDERPERFORMING

It’s hard to find something nice to say about one set of regional payers — state Medicaid programs. Collectively, their days in A/R rose 21.7 percent in 2008, while other payer groups drove that number down. At 68.57 days in A/R on average, state Medicaid programs are paying doctors about twice as slowly as everyone else. That’s when it pays at all: Medicaid’s denial rate of 21.73 percent is roughly three times the norm.

Part of the problem is Medicaid’s shaky financial footing. Relying on a

combination of state and federal funds, and often the target of state budget cuts, Medicaid programs sometimes run out of money. Consequently, these pinched programs generally haven’t invested in the sophisticated claims-processing systems used by other payers, says Lukowski. Another problem is inadequate training of Medicaid call-center employees, who pass on misinformation to doctors’ offices, gumming up their billing operations.

There’s also a cloud of sleepy indifference that hangs over Medicaid bureaucracies. “The attitude you often encounter in Medicaid is, ‘That’s the way it is. Our hands are tied,’” says Lukowski.

Once again, New York’s Medicaid is the nation’s worst. You’d better sit down for these numbers: The average New York Medicaid claim takes nearly five *months* — 160.95 days to be exact — to get paid, and it denied or pended more than a third of all claims. (The program puts its denial rate at 23 percent, but that figure doesn’t include pended claims). Sources of the quagmire include complex authorization requirements, proprietary paper claims forms that must be ordered from the state — can you believe that? — and, for doctors who bill electronically, the need to annually enroll for this electronic relationship. Once a check for payment is cut, the state program automatically waits two weeks before mailing it. Lukowski says much of this inefficiency stems from New York’s overzealous efforts to prevent Medicaid fraud.

HOW TO USE PAYERVIEW

While collecting from most payer groups — other than Medicaid — generally got easier in 2008, the outlook for 2009 is uncertain, given an ailing economy. Earnings last year declined for every commercial national payer in PayerView. Whenever their bottom line suffers, commercial payers typically try to recover by squeezing doctors, says Susanne Madden, president of The Verden Group, which has its own system for rating payers on physician-friendliness. Ailing insurers “cut reimbursements and

require more preauthorization and precertification,” says Madden. It’s possible that insurers also could sit on claims longer, lengthening days in A/R, adds Lukowski. “It’s unclear what will happen.”

Insurers, however, say they intend to be your friend, regardless of their latest earnings report. “We’re not here to take money out of a provider’s pocket,” says Aetna’s Marchetti.

Still, you must negotiate contracts with them. Whatever payers say about making nice, the negotiation process is warfare fought with data. PayerView can help even the odds for you, says Todd Welter.

Start by calculating days in A/R for each of your payers. For those whose days in A/R exceed their PayerView averages, arrange a meeting and highlight this discrepancy, says Welter. Use the following script: “We know you’re paying claims in X number of days according to PayerView. Why aren’t we being paid like everybody else? It’s costing us time and money to collect from you. We should be compensated for that by receiving a higher fee.”

You may not necessarily receive higher fees, but the payer may nevertheless speed up payment. Or it may identify inefficiencies and coding errors on *your* end that drag out the billing cycle, says Welter. “It’s too easy to blame the health plans. Doctors need to get their own act together on claims.”

At the same time, PayerView can help identify payers that may not be worth your business. “It’s one thing to put up with slow pay from a payer that sends you lots of patients,” says Welter. “But if a payer accounts for only a sliver of your volume, and the pay is low and slow, while the hassle factor is high, why bother with them?” ■

Robert Lowes is an award-winning journalist based in St. Louis who has covered the healthcare industry for 21 years. He can be reached via physicianspractice@cmpmedica.com.

| | RANK | PAYER | DAYS IN A/R | DAR RANK | FIRST PASS RESOLVE RATE | FPR RANK | % PATIENT LIABILITY | PL RANK | DENIAL RATE |
|-----------|------|-----------------------------|----------------|-------------|----------------------------|-------------|------------------------|------------|----------------|
| NATIONAL | 1 | Humana | 26.65 | 1 | 95.64% | 3 | 7.61% | 3 | 5.30% |
| | 2 | Aetna | 28.30 | 2 | 96.02% | 1 | 7.89% | 4 | 5.33% |
| | 3 | Cigna | 30.04 | 3 | 95.97% | 2 | 9.38% | 7 | 5.92% |
| | 4 | UnitedHealth Group | 33.23 | 4 | 95.13% | 4 | 8.38% | 5 | 7.24% |
| | 5 | Medicare-B | 33.41 | 5 | 93.52% | 6 | 2.03% | 1 | 8.74% |
| NORTHEAST | 1 | BCBS-RI/BCBS-RI Blue Chip | 15.40 | 1 | 97.11% | 1 | 6.70% | 23 | 3.36% |
| | 2 | Aetna & Aetna/US Healthcare | 28.05 | 6 | 96.09% | 3 | 6.79% | 40 | 4.89% |
| | 3 | Medicare B-CT | 27.26 | 4 | 94.78% | 12 | 1.68% | 16 | 7.37% |
| | 4 | BCBS-MA | 22.82 | 2 | 95.48% | 6 | 6.79% | 39 | 6.21% |
| | 5 | Medicare B-PA | 29.43 | 12 | 96.52% | 2 | 2.05% | 21 | 8.11% |
| SOUTH | 1 | Medicare B-TN | 25.27 | 2 | 96.23% | 3 | 1.47% | 8 | 5.84% |
| | 2 | Cigna/HealthSource | 28.07 | 6 | 96.73% | 1 | 8.57% | 25 | 4.45% |
| | 3 | Humana | 28.63 | 7 | 96.06% | 4 | 5.74% | 20 | 5.60% |
| | 4 | Medicare B-GA | 28.98 | 9 | 95.13% | 8 | 1.81% | 13 | 6.01% |
| | 5 | Aetna & Aetna/US Healthcare | 27.97 | 5 | 95.83% | 5 | 9.05% | 27 | 5.65% |
| WEST | 1 | Cigna/HealthSource | 30.23 | 3 | 96.00% | 2 | 7.88% | 17 | 5.30% |
| | 2 | Humana | 27.26 | 1 | 96.06% | 1 | 7.09% | 15 | 5.72% |
| | 3 | Aetna & Aetna/US Healthcare | 30.77 | 5 | 95.66% | 3 | 7.01% | 14 | 5.78% |
| | 4 | Medicare B-CO | 29.37 | 2 | 93.70% | 8 | 1.98% | 9 | 11.96% |
| | 5 | United Healthcare | 30.48 | 4 | 95.44% | 4 | 7.20% | 16 | 8.73% |
| MIDWEST | 1 | Personal Care | 27.42 | 6 | 96.77% | 3 | 10.33% | 17 | 5.40% |
| | 2 | Aetna & Aetna/US Healthcare | 24.87 | 2 | 96.45% | 5 | 9.59% | 15 | 5.05% |
| | 3 | Medicare B-IN | 26.32 | 3 | 96.30% | 6 | 3.48% | 9 | 7.70% |
| | 4 | UnitedHealthcare | 26.35 | 5 | 96.57% | 4 | 11.44% | 20 | 5.60% |
| | 5 | Humana | 23.83 | 1 | 95.39% | 9 | 10.02% | 16 | 4.82% |
| MEDICARE | 1 | Medicare B-TN | 25.27 | 1 | 96.23% | 4 | 1.47% | 2 | 5.84% |
| | 2 | Medicare B-CT | 27.26 | 3 | 94.78% | 7 | 1.68% | 6 | 7.37% |
| | 3 | Medicare B-IN | 26.32 | 2 | 96.30% | 3 | 3.48% | 22 | 7.70% |
| | 4 | Medicare B-GA | 28.98 | 7 | 95.13% | 5 | 1.81% | 11 | 6.01% |
| | 5 | Medicare B-NC | 28.78 | 5 | 94.84% | 6 | 2.30% | 17 | 7.89% |
| MEDICAID | 1 | Medicaid-LA | 43.50 | 2 | 86.34% | 4 | 0.15% | 1 | 20.55% |
| | 2 | Medicaid-SC | 46.82 | 4 | 88.82% | 2 | 1.26% | 11 | 17.03% |
| | 3 | Medicaid-NC | 40.61 | 1 | 88.45% | 3 | 1.04% | 10 | 28.72% |
| | 4 | Medicaid-IL | 84.33 | 11 | 91.09% | 1 | 0.56% | 4 | 9.11% |
| | 5 | Medicaid-OH | 51.65 | 5 | 85.99% | 5 | 1.59% | 12 | 18.04% |
| BLUES | 1 | BCBS RI/BCBS RI Blue Chip | 15.40 | 1 | 97.11% | 2 | 6.70% | 6 | 3.36% |
| | 2 | BCBS-MA | 22.82 | 2 | 95.48% | 6 | 6.79% | 9 | 6.21% |
| | 3 | BCBS-OH | 31.52 | 16 | 97.05% | 3 | 11.29% | 21 | 4.69% |
| | 4 | BCBS-VA | 25.34 | 5 | 95.79% | 4 | 9.26% | 15 | 6.94% |
| | 5 | BCBS-CT | 27.70 | 7 | 95.22% | 8 | 5.43% | 2 | 7.51% |

Editor's Note: Don't see the payer you're looking for here? The list below is only the Top 5 payers in each of the payer categories — for the full list of every payer ranked, go to PhysiciansPractice.com.

| DENIAL RANK | DENIAL TRANSPARENCY | DT RANK | % CLAIMS REQUIRING MEDICAL DOCUMENTATION | MED DOC RANK | % NON-COMPLIANCE WITH CCI | CCI RANK |
|-------------|---------------------|---------|--|--------------|---------------------------|----------|
| 1 | 85.89% | 4 | 2.04% | 5 | 0.60% | 3 |
| 2 | 85.98% | 3 | 1.89% | 4 | 0.89% | 7 |
| 3 | 85.04% | 5 | 1.66% | 2 | 0.51% | 2 |
| 4 | 87.05% | 1 | 2.11% | 6 | 0.69% | 5 |
| 7 | 79.37% | 8 | 1.57% | 1 | 0.21% | 1 |
| 1 | 87.11% | 8 | 0.61% | 2 | 0.76% | 14 |
| 2 | 89.24% | 3 | 1.45% | 18 | 1.11% | 30 |
| 15 | 86.33% | 12 | 1.02% | 8 | 0.07% | 1 |
| 11 | 87.16% | 7 | 1.04% | 9 | 1.59% | 37 |
| 21 | 84.85% | 15 | 1.23% | 13 | 0.18% | 5 |
| 7 | 81.66% | 18 | 0.37% | 1 | 0.20% | 7 |
| 1 | 83.07% | 12 | 1.62% | 16 | 0.38% | 17 |
| 4 | 82.86% | 14 | 1.86% | 19 | 0.29% | 11 |
| 9 | 83.08% | 11 | 1.13% | 8 | 0.15% | 2 |
| 5 | 87.17% | 4 | 2.25% | 23 | 0.75% | 24 |
| 2 | 85.07% | 12 | 2.33% | 12 | 0.58% | 16 |
| 4 | 83.76% | 15 | 3.73% | 21 | 0.45% | 12 |
| 5 | 87.11% | 7 | 2.89% | 13 | 0.75% | 19 |
| 19 | 85.52% | 11 | 1.05% | 5 | 0.11% | 2 |
| 14 | 88.81% | 4 | 2.95% | 16 | 0.91% | 21 |
| 6 | 89.03% | 5 | 0.49% | 4 | 0.35% | 9 |
| 5 | 91.19% | 2 | 0.88% | 9 | 0.96% | 21 |
| 12 | 87.87% | 9 | 0.87% | 8 | 0.13% | 2 |
| 7 | 91.58% | 1 | 1.27% | 16 | 0.50% | 13 |
| 4 | 88.96% | 6 | 1.52% | 19 | 0.85% | 20 |
| 3 | 81.66% | 13 | 0.37% | 3 | 0.13% | 5 |
| 5 | 86.33% | 3 | 1.02% | 10 | 0.07% | 2 |
| 7 | 87.87% | 2 | 0.87% | 8 | 0.22% | 16 |
| 4 | 83.08% | 9 | 1.13% | 14 | 0.15% | 8 |
| 8 | 82.60% | 11 | 0.37% | 4 | 0.18% | 12 |
| 5 | 74.28% | 7 | 3.92% | 10 | 0.74% | 4 |
| 2 | 71.58% | 9 | 4.31% | 13 | 0.23% | 1 |
| 10 | 73.25% | 8 | 1.35% | 4 | 0.63% | 3 |
| 1 | 82.10% | 3 | 3.41% | 9 | 1.49% | 10 |
| 3 | 85.97% | 1 | 1.79% | 6 | 3.08% | 11 |
| 1 | 87.11% | 6 | 0.61% | 2 | 0.76% | 21 |
| 7 | 87.16% | 5 | 1.04% | 6 | 1.11% | 28 |
| 2 | 87.87% | 3 | 1.24% | 9 | 0.33% | 9 |
| 10 | 81.32% | 19 | 2.55% | 24 | 0.20% | 2 |
| 11 | 85.95% | 11 | 2.23% | 20 | 1.01% | 26 |

HEALTH PLAN WEEK

Timely Business, Financial and Regulatory News of the Health Insurance Industry

Health Plans Pay Faster, Deny Fewer Claims, Study Finds

Over the past several years, large health plans have dramatically reduced the percentage of denied claims, according to an annual ranking of commercial carriers and government payers conducted by athenahealth, a Massachusetts-based firm that provides revenue-cycle software for physician practices.

Aetna Inc., for example, denied 14.2% of claims in 2005, but just 5.6% in 2008, according to the study released late last month. Humana Inc. had an even lower denial rate at 5.3% (see table below). Overall, national carriers denied 9% fewer claims than they did a year ago and paid physicians 5.3% more quickly, according to the study. The 2009 study is based on 2008 claims data.

Humana says it recently added information to its eligibility and benefits responses that inform providers of coverage status and whether Humana or another insurer is the primary payer. The company also has been working to improve its information "related to members' other insurance to ensure we are not returning claims unnecessarily to providers," explains Mark Smithson, vice president of service at Humana, tells *HPW*. The rankings are based on claims data of athenahealth providers.

The complete 2009 PayerView Rankings and Trends, which evaluates 172 national, regional and government payers in 40 states, can be found at www.athenahealth.com/payerview.

Percentage of Claims Requiring 'Back-End' Work

| Health Plan | 2005 | 2006 | 2007 | 2008 |
|--------------------|-------|-------|-------|------|
| Aetna Inc. | 14.2% | 6.6% | 5.9% | 5.6% |
| CHAMPUS/TRICARE | 7.6% | 12.3% | 11.9% | 7.7% |
| CIGNA Corp. | 7.8% | 5.9% | 6.6% | 5.9% |
| Humana Inc. | 7.3% | 7.6% | 6.4% | 5.3% |
| Medicare Part B | 8.9% | 7.8% | 8.5% | 8.7% |
| UnitedHealth Group | 10.8% | 7.8% | 7.6% | 7.2% |
| WellPoint, Inc. | 10.2% | 7.4% | 7.4% | 7.3% |

SOURCE: athenahealth, May 2009

Go to Home



****MEDIA ADVISORY****

**2009 Summer National Senior Games Send-Off Tour
to Start in Louisville, Ky.**

Humana to Honor and Celebrate Local Senior Games Participants

WHAT: The send-off tour for the 2009 Summer National Senior Games, presented by Humana, will begin in Louisville, Ky. The biennial games, the largest multi-sport event in the world for seniors, will be held Aug. 1-15 in Palo Alto, Calif.

Humana and the National Senior Games are recognizing these amazing athletes with an Olympic-sized send-off that will celebrate their accomplishments and champion the benefits of adopting a healthy and active lifestyle. Speakers will include Louisville Mayor Jerry Abramson, Humana Senior Vice President Tom Liston and Abby Bolt, representing the National Senior Games, as well as a number of athletes.

WHO: Mayor Jerry Abramson
Tom Liston, Senior Vice President, Humana
Abby Bolt, National Senior Games representative
Sigi Klein, Summer National Senior Games athlete and Louisville resident
Mary Ann Fitzharris, a Humana associate who will compete in the games

WHEN: Wednesday, July 1
10 a.m.

WHERE: Humana Headquarters
500 W. Main St.

**MEDIA
CONTACT:** Doug Bennett, Humana Corporate Communications
502-580-3625 (o)
(502) 442-6671 (m)

BACKGROUND: More than 10,000 athletes ages 50 and above, including nearly 150 from Kentucky will compete in the 2009 Summer National Senior Games, which emphasize vitality at all ages. The athletes will compete in more than 800 events over 16 days in sports including: track and field, swimming, volleyball, triathlon, golf and many more.

Go to Home

news release

FOR MORE INFORMATION, CONTACT:

Doug Bennett
Humana Corporate Communications
502-580-3625
dbennett@humana.com



2009 Summer National Senior Games Send-Off Tour, with Olympian Peggy Fleming, to Stop in Las Vegas

Gold Medalist Fleming to Help Humana Honor & Celebrate Local Senior Games Participants

LAS VEGAS, NV - July 29, 2009 - The send-off tour for the 2009 Summer National Senior Games, presented by Humana, will visit Las Vegas today with special guest and Olympic gold medalist Peggy Fleming. The biennial games, the largest multi-sport event in the world for seniors, will be held Aug. 1-15 in Palo Alto, Calif.

The send-off will take place at 10 a.m. at the iconic "Welcome to Fabulous Las Vegas" sign, 5100 Las Vegas Boulevard. Speakers will include Fleming, Las Vegas Mayor Oscar Goodman, Oraida Roman, president of Senior Products for Humana of Nevada, and Nevada Senior Games President Gary Cotter, as well as a number of athletes.

More than 10,000 athletes ages 50 and above, including 125 from Nevada, will compete in the 2009 Summer National Senior Games, which emphasize vitality at all ages. The athletes will compete in more than 800 events over 15 days in sports including track and field, swimming, volleyball, triathlon, golf and many more.

"As an athlete and member of the National Senior Games Olympians Competition Advisory Committee, I have seen first-hand the benefits of leading an active and healthy lifestyle," said Fleming. "No matter what stage of life you're in or whether you're an elite athlete or not, everyone can benefit from making regular exercise part of their lifestyle."

Go to Home

news release

Among them are two inspiring athletes from Las Vegas, Dan and Marina Cravens.

Dan Cravens, 65, and his wife, Marina, 49, are involved in table tennis at the National Summer Senior Games. Married for more than four years, the two met at the Huntsman World Games while competing in table tennis. Since retiring from the military, Dan Cravens has become the state coordinator for table tennis at the senior level, running a program that started with about 30 members, and has now grown to include more than 130. Marina Cravens was the coach for the Russian national table tennis team for more than 20 years. She now helps run and organize state competitions, as well as the senior program. Both agree that the fitness and activity they engage in has played a big part in keeping them healthy.

“Athletes like Dan and Marina Cravens serve as role models when it comes to healthy aging,” said Oraida Roman, president of Senior Products for Humana of Nevada. “We know even modest exercise results in improvements in blood pressure, diabetes, lipid profile, osteoarthritis, osteoporosis and brain function. Still, it can be difficult to get started. The National Senior Games makes it fun through healthy competition.”

Send off events were held over the last month in Louisville, Cleveland, Houston and Denver.

For more information on the send-off tour and tips on how to get and stay fit over 50, visit www.humana.com/seniorgames or www.nsga.com.

About Humana

Humana Inc., headquartered in Louisville, Ky., is one of the nation’s largest publicly traded health and supplemental benefits companies, with approximately 10.4 million medical members. Humana is a full-service benefits solutions company, offering a wide array of health and supplementary benefit plans for employer groups, government programs and individuals.

Go to Home

news release

Over its 48-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

About National Senior Games Association

The National Senior Games Association is a non-profit member of the United States Olympic Committee dedicated to motivating senior men and women to lead a healthy lifestyle through the senior games movement.

The organization governs the Summer National Senior Games, the largest multi-sport event in the world for seniors, and other national senior athletic events. It is an umbrella for member state organizations across the United States that host State Senior Games or Senior Olympics. The NSGA supports and sanctions these member state organizations so that adults can participate in their state in events year-round. www.nsga.com

###

Go to Home

2009 Senior Games

Background and Strategy

Humana has a six-year agreement to serve as the presenting sponsor of the Summer National Senior Games from 2006 through 2011. Humana is preparing for the 2009 Senior Games, which take place Aug. 1-15 in the San Francisco Bay Area.

Background

- The Senior Games property presents an opportunity to involve business units across the enterprise for the duration of the sponsorship through 2011
- The National Senior Games Association's participant base includes more than 100,000 athletes who compete at state qualifying events during even years
- Those qualifying go onto the national competition with up to 12,000 expected to compete in 2009

Audience

- Athletes
- Family members and friends of athletes
- Caregivers
- Medical professionals (physicians, hospitals, ancillary providers)

Demographics

- 59 percent of these competitors earn \$50,000 or more each year
- 54 percent represent consumers between the ages of 50 and 64, which includes boomers and those aging into Medicare
- 52 percent of athletes have earned a bachelor's or graduate degree

Marketing Objective

Use the Senior Games as a platform to deliver and create an emotional connection and engaging experience for athletes, visitors and other consumers, which results in consideration for Humana products and services.

Public Relations Objective

Link Humana's sponsorship to the overall theme of seniors and wellness in both regional and national stories before, during and after the games.

Strategies

- **Increase Awareness of Expanded Humana Portfolio**
 - ❖ Create on-site sensory experience that depicts the Humana story about its commitment to the health of its members, its products and services including:
 - Group Medicare
 - Humana Military Health Services
 - HumanaOne
 - Humana Veterans Health Care Services
 - Innovation Center programs
MarketPOINT and Real
 - Specialty Benefits

Go to Home

HUMANA
Guidance when you need it most

- **Educate Humana Members and Consumers Aged 50+**
 - ❖ Using one of Humana's existing program resources (for example: Aging in Place or Freewheelin), create an on-site experience that positions Humana as a wellness partner to athletes, visitors and Humana members
 - ❖ Highlight the Humana Guidance Centers as a resource to answer Medicare questions and to help consumers find solutions to Medicare-related problems
 - ❖ Showcase the online tools Humana's makes available to its members as well as consumers so they can make informed decisions about their health care and health benefits
 - ❖ Where possible, share the Humana Senior Games story with local media, fitness-related and senior trade publications
 - ❖ Develop social media properties to begin to build a community
- **Expand Internal Participation throughout Humana in the Senior Games**
 - ❖ Leverage regional marketing's relationships with local market leadership to help communicate the opportunity the Senior Games offers
 - ❖ Socialize the strategy through one-to-one meetings with key decision makers.
 - ❖ Use existing communications vehicles (*Humana Today*, *Humana Active Outlook* magazine and the Senior Games microsite) to highlight the benefits of the sponsorship and key milestones
 - ❖ Use Humana Guidance Centers to share Humana's participation story in Senior Games

Outcomes

- ❖ Create an on-site experience that generates favorable buzz for every person with whom a Humana associate has an interaction
- ❖ Increase the awareness of Humana as a company and level of knowledge of what it does among the following groups:
 - The Bay Area at large
 - New competitors to the National Senior Games
 - The general public in attendance from Palo Alto and the surrounding areas
 - Families and friends of athletes who attend
 - Athletes
- ❖ Generate news coverage at the local, regional and national levels
- ❖ Establish foundation of a social media network
- ❖ Leverage the Humana sponsorship as a viral marketing tool to encourage interest in and consideration of Humana and its products/services for the long term

Go to Home

National Senior Games Humana Sponsorship

Results (as validated through Edelman)

- Generated more than **87,829,227** media impressions throughout the program.
- Built a Humana-branded first-ever social media structure for Senior Games, including Facebook, YouTube, Twitter and Flickr.
- Established community goodwill through “send-off” events in the following five cities: Louisville, Ky. (Humana HQ 7/1), Cleveland (Tower City Center 7/9), Houston (City Hall Rotunda 7/16), Denver (Skyline Park, 7/23) and Las Vegas (Fabulous Las Vegas Sign 7/29). Each event featured athletes, government officials and Humana representatives.
- Secured Peggy Fleming as celebrity spokeswoman in two communities, increasing excitement and media coverage.
- Kicked off bike-sharing program at the Senior Games with a community ride featuring 50 people, including Palo Alto Mayor Peter Drekmeier, NSGA President and CEO Phil Godfrey and Humana Chairman David Jones Jr.
- Selected two Humana members to join Jones in the Senior Games torch run, garnering coverage in their hometown media.
- Further leveraged Jones participation in the Games’ triathlon event both on the ground and with the media.
- Communicated attributes of sponsorship to Humana employees through internal communication channels.

[Go to Home](#)

Freewheelin promoted its free bike program with a demonstration ride Monday at the Senior Games. Palo Alto Mayor Peter Drekmeier is in blue shirt at left.

Freewheelin bikes get around

Athletes have another option for exploring the campus

By Darren E Weiss

When they want to get around the Stanford campus or come to Palo Alto, Senior Games athletes and their families can take part in an innovative bicycle-sharing program called Freewheelin. Co-produced by Humana, a gold-medal sponsor of the Games, and the City of Palo Alto, the idea is simple: Give people bicycles free of charge so they have the opportunity to explore the Stanford campus and surrounding area while staying physically active.

Breck Thomas-Ross, a media consultant for Humana's Innovation Center which developed the program, sees the Senior Games as a logical setting for this newborn idea.

"The athletes here are already in a mind-set to do good things for their body so this was a no-brainer," she said. "Stanford lends itself to bike-sharing."

Freewheelin has 120 bikes at two stations on campus, one in Nelson Mall by the Avery Aquatic Center and the other at Ford Plaza, outside the Arrillaga Center for Sports and Recreation. The City of Palo Alto donated 45 bikes to the program.

Riders must go through a simple three-step process to get a bike: register, grab a helmet and lock and pick out a bike. A photo ID and credit card are required for security purposes, though no charge is assessed. Bikes range from three to 21-speeds and can be checked out as early as 8:30 a.m. and must be returned by 6 p.m. A detailed map of the area is provided for each rider.

The reception of the program, which runs the duration of the Games, has thus far been positive.

"We thought the senior population would be responsive and they have totally delivered," said Trisha Finnegan, of Humana, who has been fitting riders on bikes the past two days. "A lot of people aren't driving so it's a great way for them to get around."

Finnegan estimates more than 70 percent of riders are athletes participating in the Games.

Robert Witty, a 64-year-old New Yorker who will be swimming and playing tennis in this year's Games, completed his second ride in as many days.

"I've never seen anything like this (program)," he said as he pulled in on his 21-speed Trek bike under a tall oak tree by the Aquatic Center. "Everyone's up on it. People know a good thing and this is a good thing."

Tom and Barbara Arcangeli of Rhode Island took a ride with their son on Sunday, weaving their way from the shopping center, up Sand Hill Road and all over campus.

"This is one of the best things of the Games so far!" Barbara exclaimed with a child-like grin. "And to be able to get everything for free? What a great asset!"

"I don't bike that often at home, but it allowed us to actually see the campus," said Tom, who is competing in basketball at the Games. "Plus my wife doesn't want to sit in a smelly gym and watch me play!"

Humana's idea for the bicycle-sharing program began at the company's Louisville, Ky. headquarters two years ago as a way for the 10,000-plus employees to get from building to building. It was present at last year's Democratic and Republican National Conventions and was so well received, the company decided to bring it to the Senior Games.

Each bike is outfitted with an electronic device that tracks each rider's mileage and calories burned. Results are updated daily on a large "scoreboard" in the AstraZeneca Athlete Village. As of Monday afternoon there had been 356 rides, 2,008 miles ridden, 67,836 calories burned and 0.9 metric tons of carbon footprint reduction.

Freewheelin has attracted first-time and inexperienced riders. Finnegan told a story of a man who had not ridden a bike in 46 years and of a 26-year-old woman whose father was literally pushing her along with his hands under her seat.

"I saw her riding by herself today," Finnegan said. "She had a huge smile." ★

Go to Home

INBRIEF

COMPILED BY BUSINESS FIRST STAFF WRITERS

HEALTH/WellNESS

Humana chairman wins bronze at Senior Games

David A. Jones Jr., chairman of Louisville-based Humana Inc., won a bronze medal in the age 50-54 men's triathlon at the 2009 Summer National Senior Games in San Francisco last week.

It was the first time Jones, 51, has competed in a Senior Games event, but he has trained for and competed in many triathlons. He trains six days a week for one or two hours in the morning, according to a news release from the company.

"It was fun, and I was very pleased to place third," Jones said in the release. "The water was great, and I was happy with the swim and the bike ride. If only I could learn to run."

Humana is the presenting sponsor of the games through 2011.



PHOTO BY TED WATHEN | COURTESY HUMANA INC.

David A. Jones Jr. is shown during the cycling portion of a triathlon at the 2009 Summer National Senior Games in San Francisco last week.

— KEVIN EIGELBACH

Go to Home

FOR MORE INFORMATION, CONTACT:

Doug Bennett
Humana Corporate Communications
(502) 580-3625
dbennett@humana.com



Humana Develops Social Media Tool Combining Twitter Search with Mapping Function

Allows Users to See, Join Conversations As and Where They Happen

Louisville, Ky. — Dec. 17, 2009 — Humana (NYSE: HUM), a Fortune 100 health-benefits company, has developed a social media tool that allows users to track Twitter conversations as and where they happen.

The tool, called the Tweet Positioning System, or TPS, is known in social media circles as a “mashup.” It merges functions of Twitter Search with Google Maps to provide a real-time geographic view of micro-blogging conversations. TPS is being offered for free to interested parties at www.mytpsreport.com.

Users can enter any search term into the TPS search box. A map automatically appears showing “hot spots” where Twitter conversations are being held on that topic at that moment, whether it’s around the United States or around the world. Users can then click on the hotspots to view or even join conversations (if they are Twitter members).

Humana built the tool to gain insights in areas such as product development, event management, and regional sales and marketing. In the spirit of transparency, it decided to share the tool with other users. The tool will continue to evolve based on user feedback. Several new features have already been added, such as the ability to see the volume of tweets over time for any given search, and the ability to add a widget (showing a map of your favorite conversation) to your blog or Facebook page.

Go to Home

news release

“At Humana, we’re interested in engaging communities of like-minded people around concepts like health and wellness,” said Greg Matthews, a director in Humana’s Innovation Center, which developed the tool. “We originally developed the TPS tool with this in mind, but we quickly realized it might have applications beyond that. A small business, for example, might want to see what people in their market are saying about them or their industry to help them improve their product or services.

“If nothing else, it’s fun to play with the tool to see where people are talking about the things that matter to you, such as your favorite food or favorite team,” he added. “The geographic differences can also be pretty fascinating as you try to figure out why a certain topic resonates in one area, but not in another.”

As with all mashups, the tool has not been officially endorsed by either Twitter or Google.

About Humana

Humana Inc., headquartered in Louisville, Ky., is one of the nation’s largest publicly traded health and specialty benefits companies, with approximately 10.3 million medical members and 7.3 million specialty-benefit members. Humana is a full-service benefits solutions company, offering a wide array of health and specialty benefit plans for employer groups, government programs and individuals.

Over its 48-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

More information regarding Humana is available to investors via the Investor Relations page of the company’s Web site at <http://www.humana.com>, including copies of:

Go to Home

news release

- Annual reports to stockholders
- Securities and Exchange Commission filings
- Most recent investor conference presentations
- Quarterly earnings news releases
- Replays of most recent earnings release conference calls
- Calendar of events (includes upcoming earnings conference call dates and times, as well as planned interaction with research analysts and institutional investors)
- Corporate Governance Information

###

[Go to Home](#)

BUSINESS

Health insurers take to Twitter

Company representatives are searching the site for what people are saying about them.

By **PAMELA LEWIS DOLAN**, amednews staff. *Posted Sept. 28, 2009.*

The next time you have a complaint about an insurance company, consider venting via Twitter. Chances are, your target will be reading.

Insurers increasingly are taking cues from other industries and assigning company representatives to scour the pages of the microblog looking for customer complaints. And they aren't just reading. They are reacting, much to the surprise of those who thought they were blowing off steam anonymously.

"Nine out of 10 people are blown away that someone tweeted back," said David Finkel, senior vice president of service operations for WellPoint, the parent company of Anthem and several Blue Cross Blue Shield plans.

So far, Finkel said, the mix of Twitter users with whom he has corresponded has been about 95% members and about 5% physician practices. He expects that balance to shift as more physician practices use Twitter.

The American Medical Association hasn't studied complaint resolution on Twitter. But, in general, insurers are becoming more responsive to complaints, according to the AMA's annual insurer report card.

Insurers say Twitter is not replacing traditional customer service channels. Companies' use is simply an acknowledgment that this is a communication channel customers are using. Because of privacy concerns and obvious limitations with an 140-character maximum, complaints generally aren't handled on the message boards themselves.

A Forrester Research report, "How Twitter Can Influence eBusiness," published in May, said many customers find the greatest advantage of Twitter to be the immediacy. It's also an immediate way for companies to find out what people are saying about them.

Many times, the nature of a posted complaint isn't immediately evident. Finkel said. For example, when he sees a tweet saying "Blue Cross stinks," he'll respond with "I hope to change your opinion." Then he'll offer to take the conversation offline. If he can't solve the problem quickly, he passes the customer to someone who can. He boasts that 99.8% of the conversations end with a satisfactory solution.

Doug Bennett, spokesman for Humana, which also launched a Twitter customer service pilot program in recent weeks, said it has one person who peruses the boards, looks for comments about Humana, then forwards them to the appropriate person.

Both Humana and WellPoint have multiple Twitter accounts managed by various people and departments within their organizations. At least in the pilot phase, responses will likely come from the personal account of an employee, rather than from a dedicated company account.

Marcia Conner, senior enterprise strategist for Pistachio Consulting, said Twitter is also a way for companies to find customers who weren't helped through traditional customer service routes. These customers often go on Twitter to vent because they are "past the point of expecting help."

"The fact that someone can then step in is game changing," she said.

Conner has been working with several insurance companies as they figure out how best to use this new form of communication, internally and externally. She said the insurance industry has been slow to adopt social media, but they aren't too late.

Right now, Conner said, Twitter users are the people who are responsible for bringing it to the mainstream. These are the same people who value word-of-mouth advertising and will be the first to tell others when an insurer turns a bad situation around.

The fact that this new tool can be used anonymously to harm a company's reputation is not lost.

"Absolutely ... we are concerned about the company's reputation," said Bennett. Directly responding to critics is an effective way of managing that reputation, he said. "You'd think any good company would respond."

Finkel said the response of, "Wow, I didn't think you were listening," is one he hears quite often.

Twitter also allows insurers to put a "human face on an institution we didn't otherwise have a human connection with," Conner said.

Finkel agrees. He said WellPoint views Twitter simply as another communication path. "You have to be willing to engage in any way they want." And engaging means more than just responding to problems.

Finkel said he saw a recent post from a new mom who tweeted her delight at the fact her insurance claims had been paid by the time she and her new baby were home from the hospital. He took the opportunity to congratulate her on the birth and thank her for her tweet.

Both Humana and WellPoint expect their pilot programs to continue. The more success stories that are heard, the larger the need will become, Conner said. Bennett suspects that in the near future there will be staff in the customer care center designated as responders to tweets.

It's just a sign of the times, Conner said. Years ago, as more households got phone service, more customer service representatives were needed to answer the calls.

"Hopefully organizations will realize they are meeting a need" by designating staff to Twitter.

Go to Home

news release

FOR MORE INFORMATION, CONTACT:

Doug Bennett
Humana Corporate Communications
502-580-3625
dbennett@humana.com



Humana Makes It OK to Play With Your Food

Casual Game, Facebook Application Provide Fun Reminders about Healthy Holiday Eating

Louisville, Ky. – December 22, 2008 – Humana Games for Health is launching two online initiatives that will make you think twice about reaching for a second piece of pie this holiday season. The initiatives are an online casual game called the Freewheelin Cycle Challenge and a Facebook application called “The Battle of the Bulge.”

Inspired by Humana’s Freewheelin bike-sharing program, the Freewheelin’ Cycle Challenge launches today at www.humanagames.com. It is an online bicycle racing videogame that matches you and a quirky virtual opponent, such as Lucia, the 18-year-old cheerleader with an attitude, or Sgt. Henderson, the 65-year-old tough-talking veteran marine. To make it to the finish line first, players energize their bicyclist and pick up speed by capturing nutritious snacks, such as nuts and oranges. They lose energy, however, by rolling over holiday junk food, including candy canes, cookies and other sugary snacks.

On the way to bicycle glory, players also learn about exergaming, or games that require a player to move his or her body to play.

Humana Games for Health developed the game for parents and children alike to provide a serious message about exercise and nutrition during the holiday season in a light-hearted way. The game is available on the Humana Games for Health Web site — www.HumanaGames.com, and is being submitted to several popular casual gaming Web sites. The game can even be e-mailed, allowing players to challenge each other for top spot on the leader board.

Go to Home

news release

“The Battle of the Bulge” is an application that will be available at Facebook.com beginning Dec. 24. To participate, users go to the “The Battle of the Bulge” Facebook page and answer a few questions about their lifestyle, including exercise and eating habits. Based on the responses, users are assigned a virtual waistline, affectionately called a “bellytar.” The goal of the game is to maintain an ideal weight.

But it won’t be easy. Other “friends of flab” can “fling fat” your way, making your bellytar’s pants literally bulge at the seams. In a worst case scenario, you could be headed toward an online heart attack. To shape up, simply answer questions about exercise correctly and watch your bellytar shrink before your very eyes. Then answer questions about nutrition correctly to fling some fat of your own.

For example, which has more calories — a gingerbread house or fruitcake? If you said fruitcake, then you can fling seven pounds of fat on one of your “deserving” friends.

To find the application on Facebook, simply search for “Battle of the Bulge” and click “download application.”

“The holidays can be a dangerous time for your waistline,” said Paul Puopolo, who oversees Games for Health as a director with Humana’s Innovation Center. “By delivering a healthy message at this time, we’re hoping to guide people away from the heartburn medicine and into the gym.”

About Humana Games for Health

Humana Games for Health believes video games can be more than just fun and entertaining — they can serve as a catalyst to healthier lifestyles. Our vision is to create ways for people of all ages to reach new levels of health and well-being through the use of game technology. We believe that because of the popularity of video games, that channel can also be used to combat obesity, provide entertaining physical therapy and battle age-related physical and mental decline.

news release

About Humana

Humana Inc., headquartered in Louisville, Ky., is one of the nation's largest publicly traded health and supplemental benefits companies, with approximately 11.7 million medical members. Humana is a full-service benefits solutions company, offering a wide array of health and supplementary benefit plans for employer groups, government programs and individuals.

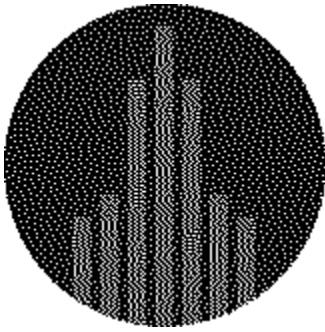
Over its 47-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

More information regarding Humana is available to investors via the Investor Relations page of the company's Web site at <http://www.humana.com>, including copies of:

- Annual reports to stockholders
- Securities and Exchange Commission filings
- Most recent investor conference presentations
- Quarterly earnings news releases
- Replays of most recent earnings release conference calls
- Calendar of events (includes upcoming earnings conference call dates and times, as well as planned interaction with research analysts and institutional investors)
- Corporate Governance Information

###

Go to Home



**PAY ON
PERFORMANCE**
The Evolving Standard for PR Firms

Humana attracts and educates through online games

Posted by [Alyson Rybar](#) on December 26, 2008 at 4:07pm

[View Alyson Rybar's blog](#)

Many companies are forced to rethink their marketing and PR initiatives to better reach their audience. Some are joining social networks such as Facebook and others are coming up with creative alternatives. Humana recently launched two online games as part of their recent health initiative to educate consumers on their well-being.

“The Freewheelin Cycle Challenge” enables Humana to connect with healthcare decision makers and targets women age 35 and older. “The Battle of the Bulge” is a Facebook application that aims to reach men and women age 28 and older. In addition, the company has released four online games and two mobile games are expected to launch in 2009.

By integrating education with entertainment, Humana has discovered a successful way to interact and connect with users on social networks and educate them about healthy choices. For companies looking to reach their target audience, joining social networks and devising alternatives to connect will help raise brand awareness and likeability, while also providing useful information.

[Share](#)

[< Previous Post](#)

[Next Post >](#)

1 Comment

Comment by [David Oates](#) on December 29, 2008 at 9:31am

Nice example! Thanks for sharing!

[Go to Home](#)