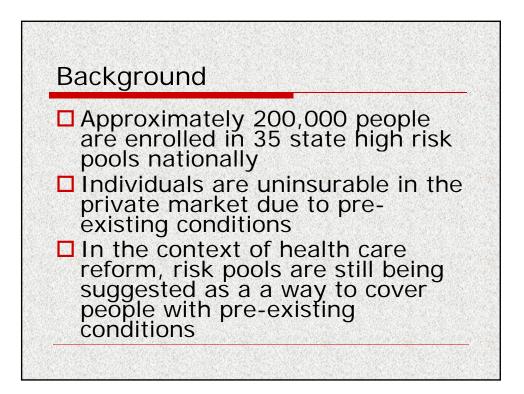
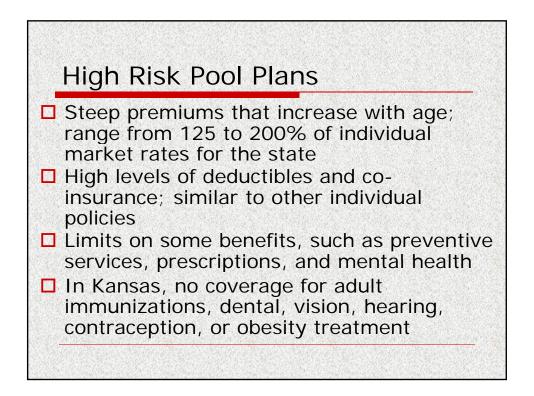


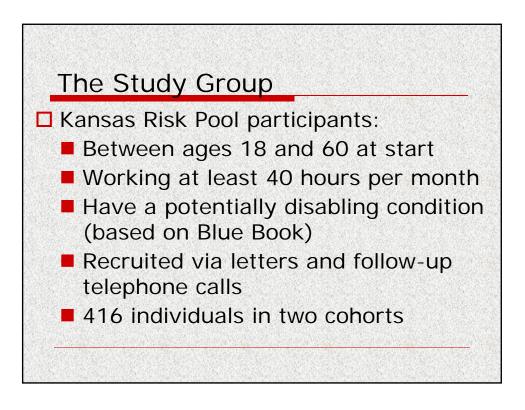
APHA Annual Meeting November 11, 2009

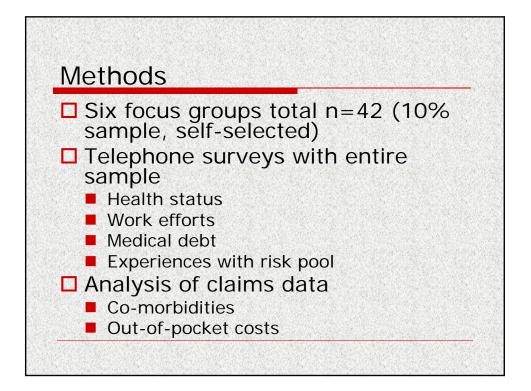


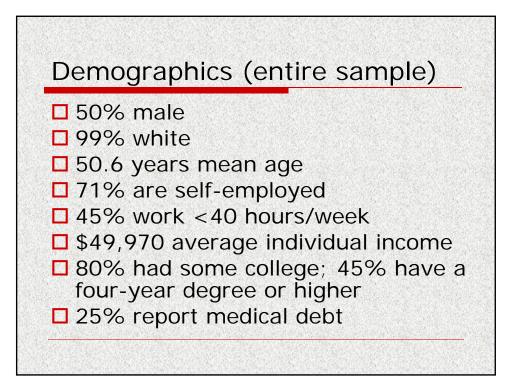


More exp than em	pensive and less of ployer-based grou	comprehensive
Service or Benefit	Kansas High Risk Pool	Federal Employees BCBS Standard Plan (2007)
Annual Deductible	\$1,500 to \$10,000	\$250
Prescription Drugs	50% co-payment after deductible is met; based on cost of generic	25% of average wholesale price
Mental Health Outpatient	1 st visit paid at 100%; visits 2- 20 have a \$25 co-pay; 20- visit maximum	Same as for other illnesses: \$15 copayment per visit; no calendar yr limits and no deductible
Premiums	50-yr old non-smoking ♀ : \$313 for \$10,000 deduct. \$599 for \$1500 deductible	\$124 employee (\$307 employer) for \$250 deductible









norbidities*	
Back Injury/Pain	29.8%
Diabetes	29.1%
Mental Illnesses	35.3%
Muscle/Joint Conditio	ons 25.7%
Cardiovascular	26.4%
Neurological Disorde	rs 13.7%
Respiratory	18.3%
Cancers	18.8%

