

Blue Cross Customers In Advisor Role

What do a social worker, a dairy farmer, a personnel manager, a mailman, a librarian, and a corporate executive have in common? They're all members of Blue Cross and Blue Shield's Subscriber Advisory Councils, who, since their formation in 1975, have provided a vital communications link between the Plan and its subscribers.

"At Blue Cross and Blue Shield of North Carolina, we believe that the best way to find out whether we are effectively meeting our subscribers' needs is to ask them," says Plan President Thomas A. Rose. "By providing input and feedback, the councils make an important contribution to providing maximum service to all Blue Cross subscribers."

Representing a cross section of Plan subscribers, the SAC Advisors keep the Plan in touch with the health care needs and attitudes of the more than 2-million persons served by Blue Cross and Blue Shield of North Carolina. Contributions by the SAC Advisors have stimulated the introduction of the Health Care Benefits Summary (sent to subscribers who have had claims activity in the previous 30 days, telling him or her of the claim's status,) the printing of a poster clarifying Medical Emergency Coverage, and the formulation of a Corporate program to assess and improve the readability of plan publications. STARfort, a computer program that tests the reading level of a particular brochure or other material, has been recently installed and helps

assure that Plan literature is clear and easy to understand. SAC Advisors also offer suggestions and opinions on the development of new types of coverage and service needs.

Reports from SAC meetings are sent to the Plan President and appropriate officers and to the Subscriber Service Committee of the Board of Trustees; committee trustees are invited to attend SAC meetings, thus encouraging direct contact between the Board and the SAC members.

There are 11 Subscriber Advisory Councils in North Carolina, each comprised of 12 to 15 plan subscribers who have no direct affiliation with the health service industry. The councils reflect each area's subscriber population with regard to age, race, sex, occupation, geography, and type of Blue Cross and Blue Shield coverage. Council members are Blue Cross and Blue Shield subscribers who represent the interests of all plan subscribers by voluntarily serving in an advisory capacity to the plan's management in matters relating to health care.

The purpose of the Subscriber Advisory Council program is to encourage and provide an effective mechanism of direct, two-way communication between the Plan and its subscriber population. Each council meets at least twice a year, with additional meetings called by the chairperson when needed. Members voice their opinions and concerns on plan programs and services,

and act as a sounding board for new programs before they are implemented. In turn, plan management and staff present information on topics of concern to the councils, as a stimulus for discussion.

Between council meetings, members are encouraged to contact the plan with matters of interest or concern to them and the Plan provides information and materials they request. In addition, members are encouraged to solicit comments, questions, or recommendations concerning Blue Cross and Blue Shield programs from friends, co-workers, and others with whom they come into contact. Council members are not trouble shooters for individual claims problems, but serve

as advisors to the plan in identifying and commenting on major areas of concern to all subscribers.

All opinions, concerns and recommendations voiced by Subscriber Advisory Council members seriously considered by Plan management. All are investigated and responded to by the plan, and responses are reported back to the Councils.

"We believe the councils help the plan offer the best possible health care protection in the most efficient and economical manner," says Rose. "They are of immeasurable benefit in keeping the Plan and its services up to date with North Carolina's changing needs for health care."

Social Security And You

By Lee Wallis
Field Representative

Everyone who applies for a Social Security number must provide evidence of age, identity, and U.S. Citizenship or residency status.

This is so, regardless of the person's age or place of birth.

In addition, applicants age 18 or over must come into the Social Security office when applying.

The idea behind these procedures is to protect a person's Social Security record, to prevent anyone from misusing or abusing another person's Social Security number, and to assure that the record is complete and accurate.

A person who needs a duplicate Social Security card to replace one lost or to show a new name must present evidence of his or her identity before the new card can be issued.

In addition, the person's application will be checked against Social Security records before the new card is issued.

People should allow plenty of time to get a new Social Security number of duplicate card.

It takes about 6 weeks to issue the number and deliver the card after all

required evidence has been submitted.

The best evidence of a person's age and U.S. citizenship is a birth certificate.

This should be submitted whenever possible. If this is not available, other documentary evidence can be used.

Evidence of identity should include documents which show the person's picture, signature, date of birth or age, or other identifying information.

People not born in the U.S. should submit evidence of their U.S. citizenship or their immigration documents showing they are lawfully admitted to the U.S.

A leaflet, "Applying for a Social Security Number" can be obtained at your local Social Security office. It tells what kinds of evidence can be used.

The Elizabeth City Social Security office is located at 111 Jordan Plaza next to Southgate Mall (phone 338-2161) and is open 9:00 to 4:30 weekdays.

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The first foam rubber was made in an ordinary food mixer in 1929.



We all know the shock of losing something we value. A misplaced book or valuable papers — even a treasured heirloom — gone astray can frustrate us for hours or even days. Diligent search often ends the mystery, but the memory of our exasperation lingers.

Yet while the loss of something material is easily grasped, many of us never realize that we may be missing important intangibles . . . like the secret of a richer, more satisfying life.

This search needn't take long, though. Millions find the faith that fulfills — every Sunday in church.

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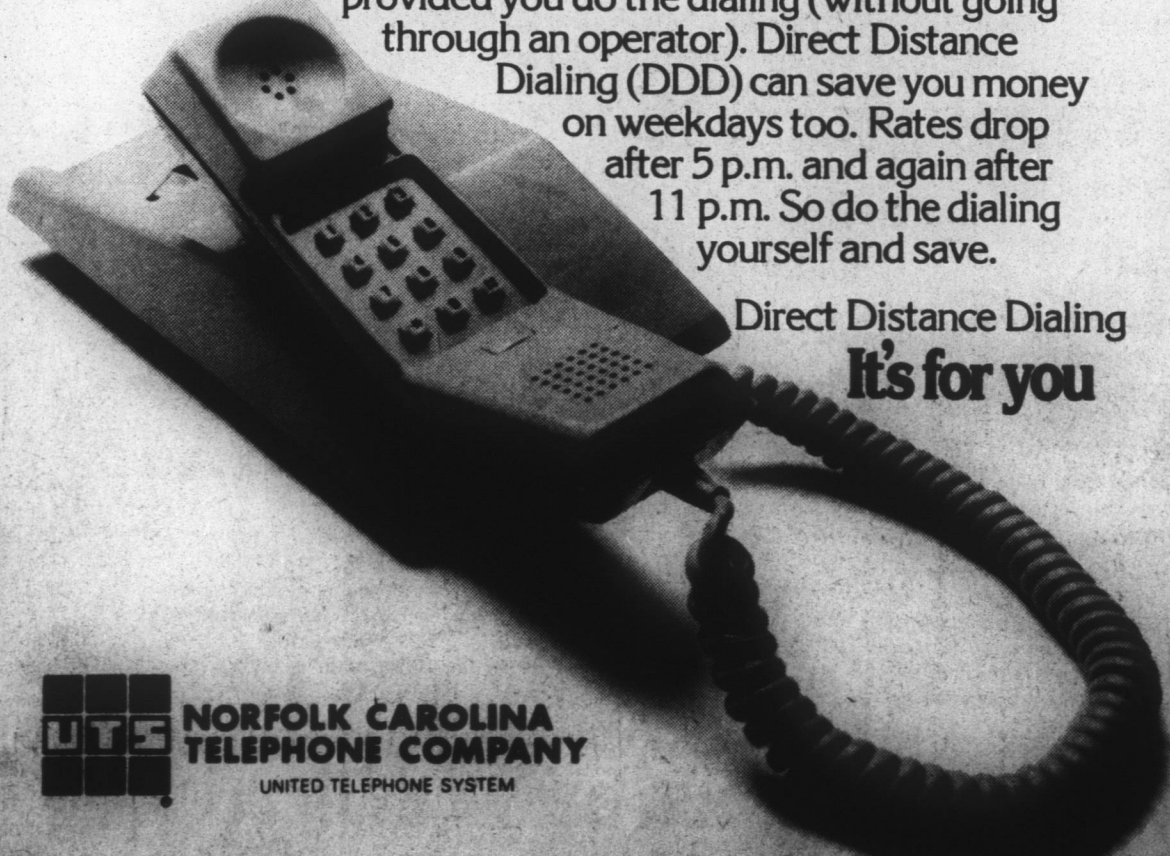
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SECURE IN GOD'S LOVE International Sunday School Lesson Scripture: Romans 8:18-39 By Mrs. Jesse Waller

All through life, we seek security. When we are children, we are thrust into an unknown world of learning, away from our families. Sometimes, this process begins early. For others, the first year of formal education is the first experience of being on one's own, away from the familiar. As a child, home was always a haven, no matter how difficult the day. I shall never forget the security of home, in the evening when every member was present. This was physical security. I had yet to learn that there was a far greater security in the spiritual realm.

As I look back over my life, I cannot help but see the hand of God through the storms, and through the sunny hours. God has, from the beginning loved us, even before we knew Him. "All things work together for good" is often quoted, without the last part of the promise, which is: "to those who love Him, to those who are the called according to His purpose." Romans 8:28.

When we love a person, we find no fault, because love forms blind spots. But when we love God, who has no faults, our whole philosophy of life is changed. We are compelled to believe that all He does for us is for our good. Sometimes it takes us a while to find the good, but it is always there.

Paul was convinced that nothing could come between us and God's love. He could speak from experience, because he had experienced many physical disasters. Shipwreck, prison, none of these fearful enemies could break the loving relationship of him and his Lord.

The most beautiful contemporary example of this perfect security and relationship with her Lord, is Corrie Ten Boom, who has written so many beautiful stories and experiences. She has a hiding place, and so can we, because he Rock was cleft for us. Jesus is our rock of salvation and security. His love is the shadow in which we take refuge, and all hell cannot move us. This is real security.

Without a single law, in the Decalogue, being repealed, God showed how far He was willing to go to redeem lost humanity. Christ's death on the cross was the ultimate act of love which sealed our security forever. Now, forgiveness always, is available. Nothing can prevent God's love from working in us now. Evil forces will keep trying, but we have had a taste, and we know only God meets and satisfies our hunger and thirst.

Our joy will never be complete until others, we know, have experienced this same love and security in Christ. So many are tossed about grasping the wrong clues for security.

Closing thought: It is no secret what God can do. (Based on copyrighted Outlines produced by the Committee on the Uniform Series and used by permission.)

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