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## KPS Health Plans: Nimble and Responsive to Changing Health Plan Trends

By **Richard Marks**  
*President*  
*KPS Health Plans*



At KPS Health Plans, healthcare is local and personal which allows us to distinguish ourselves with our members, providers and employers.

Located in Bremerton, Washington, KPS was formed in 1946 by physicians from the Kitsap County Medical Society to provide medical coverage to residents on the Kitsap peninsula. Over time, this best kept secret became better known and today we serve 43,545 enrollees throughout the State of Washington. KPS was acquired in 2005 by Group Health Cooperative, and operates as a separate wholly-owned subsidiary.

KPS offers a full portfolio of PPO and HSA products, serving large and small group employers, Federal employees and retirees, indi-

viduals and families, and Medicare Supplement subscribers. We also have administrative services only agreements (ASO) with several large self-insured clients.

KPS has a very large provider network through direct contracts with providers in Kitsap, Clallam, Jefferson, and Mason counties. We extend our network throughout the state and across the country through contracts with two large PPO networks - the First Choice Health Network and Multiplan. We also have an arrangement with MedImpact, our pharmacy benefits manager, to provide access to a large pharmacy network and a variety of effective pharmacy programs.

KPS offers our customers unique advantages that large companies can't. We are able to operate flexibly and develop creative solutions to problems without slow, complex decision-making processes. Our customer service representatives and account managers have frequent interaction with the company's top executives and KPS's top leadership is easily accessible to brokers and customers alike.

Because of our size and focus KPS has been able to remain nimble and responsive to changing health plan trends, allowing us to quickly design and implement new plans. Over the past year, we have introduced a new array of individual and small group products that are

designed to address the needs of customers for more affordable health care coverage.

KPS has been in the forefront of the movement toward consumer-directed health coverage. We have teamed up with a number of chambers of commerce through the Chamber Benefit Services Fund (CBSF) to offer high-deductible, Health Savings Account (HSA) plans. HSAs give employers access to more affordable coverage and give their employees the opportunity to make thoughtful choices about the use of their healthcare dollars. The CBSF plans have been very successful at meeting the needs of small and mid-sized employers around the Puget Sound region and recently have been expanded to chambers across the state.

As one of the last local health plans in Washington State, KPS has maintained strong ties to our communities, including local providers and the County Medical Society. We are active in civic affairs and support local philanthropic activities, and our Board of Trustees includes representatives from the local community. With our strong loyal customer base, we continue to serve multiple generations of members and employers.

We are also one of the larger, non-governmental employers in Kitsap County. We have 167 employees,

many of whom have worked for the company for years. We have built an excellent reputation as an employer and have won numerous awards and citations as a one of the best places to work in the State.

Like all carriers, we are concerned about the rising cost of health care and we work with our customers to find strategies that help moderate those increases. We offer a number of medical management services and have introduced

wellness and disease management programs. We also provide our clients with timely, relevant information about their medical claims experience so they can make better informed choices.

Perhaps the biggest challenge for us as the best-kept secret is getting our story out. Because we don't spend our resources on a large advertising budget, we rely primarily on word-of-mouth recognition. We have a well-established reputation

on the Kitsap Peninsula and some of the highest ratings for customer satisfaction for carriers serving Federal employees, but throughout much of the State, we are simply not known. We hope that over time, we will be able to share our story with more producers and potential customers. We think they, like many over the last 62 years, will be delighted when they give us a try.

To learn more about KPS visit [www.kpshealthplans.com](http://www.kpshealthplans.com).

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(or at least it feels that way.)

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- ✓ Easy-to-follow plan designs
- ✓ Competitive rates
- ✓ Preventive care emphasis
- ✓ 100% coverage after office visit copay
- ✓ On the job coverage for owners and officers
- ✓ All plans include pharmacy coverage

And, with KPS's network of providers, including more than 47,000 in Washington state alone, you know you will be covered wherever life takes you. Contact your broker or KPS directly for more information.

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