

**Book Review Courtesy of Halton Hills Library**

**The Change Function: Why Some Technologies Take Off and Others Crash and Burn**

By Pip Coburn  
ISBN1591841321 ©2006

Whether or not you are a developer of new technology or an investor, Coburn should challenge your thinking about technology and change. There is much more at play than a simple "build it and they will come" mantra that seems to cloud our current thinking. Coburn claims that in truth the users and consumers of the technology have always been in charge and still are. They alone hold the cheque books.

Coburn introduces two key issues in the technology industry today. First, the failure rate of great new technology is high and this failure rate is consistent with a hatred and distrust that most normal people tend to have of new technologies. Second, he states that the industry operates on an assumption that new disruptive technologies and cost reduction initiatives will automatically form new markets. He asserts that this assumption, mentioned already as "build it and they will come", is deeply flawed.

Instead, Coburn explains that change occurs if "the level of crisis is higher than the total perceived pain of adopting a new solution". The crisis is the problem or difficulty. The total perceived pain includes the combined perceived pain of standing in line, changing an existing habit, talking to tech support, feeling stupid trying to learn or install the product, and so on.

There are plenty of examples, quotes, and case studies to put these ideas in context

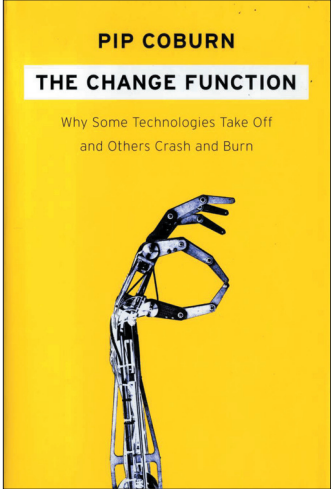
including many detailed examples of product failures such as video phones, tablet PCs, and interactive TV. Unless you are a bit of a tech junky that enjoys stories about the success and failure of various technologies, you may find yourself skipping chapters five through nine.

Chapter ten changes gears and demonstrates the power of the change function using two case studies that focus on salesforce.com and Reactrix. Coburn later explains that the ultimate goal of the change function is to simply figure out what people want. The important questions are "What can be done to increase the perceived problem?" and "What can be done to reduce the total perceived pain of adoption?"

At first glance, the book seems like an intellectual discussion for technology developers; however, it offers insights for all of us whether

we are implementing a new technology in our business, considering something new as a consumer, or trying to understand someone else's struggle with a new gadget or an unwillingness to change. Coburn concludes that we must do better and genuinely look at technology and change from another person's perspective, especially if that person is your customer.

*Book Review Courtesy of the Halton Hills Public Library  
by Beverley King*



**ARE MY PRESCRIPTIONS COVERED?**

As government programs change their benefits, often reducing the coverage, it's more important than ever to understand how your group insurance plan can provide a financial safety net – especially when it comes to prescription drugs.

All group health plans base their benefits on a list of eligible drugs called a formulary. Most insurance companies have several formularies available. This lets employers choose, from comprehensive plans that cover most prescription drugs to more restrictive plans where only certain types of drugs are covered.

Some group plans even let the employer add or remove specific drugs to control coverage -- and cost! For example, smoking cessation or erectile dysfunction drugs may be covered under some plans and not covered under others.

If you opt for the most comprehensive plan, one that includes all medications with a DIN (Drug Identification Number), your plan will allow over 10,000 items. Such plans are not common today because the cost of these plans is typically quite high. Today's more typical formulary would cover drugs which, by law, require a prescription -- approximately 8,300 items.

With plan costs rising, many companies

turn to "managed formularies" with cost containment features. For example, managed formularies may pay for generic drugs, but not the additional cost of brand name versions. Some group plans use a provincial drug listing as the basis of their coverage. These cover from 3,500 to 7,500 items. Privately developed formularies, such as Emergis' "National Formulary", cover between 6,200 and 6,700 DIN designated items.

Whichever formulary you choose, keep in mind that medications may have multiple DINs. That's the case with a 200 mg tablet, a 400 mg tablet and a 400 mg time-release capsule, all with the same active ingredient. In some formularies, the 400 mg tablet may be covered, while the time-released capsule might not.

Too many choices? Your Chambers Plan agent can help you select the right formulary for your needs.

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