Consumer Engagement in Health Care Decisions

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Who We Are

Health • Dental • Life • Disability • Connectivity • Pharmacy • Health IT

More than 15 million members 4th largest U.S. health insurer
An Expansive Network of Relationships that Makes Better Health Care Possible

DEEPER INSIGHTS

100M+
U.S. MEMBERS

74M+
GROUP MEMBERS

1M+
U.S. PROVIDERS

73% FORTUNE 500

82% FORTUNE 100

96% HOSPITALS

93% DOCTORS

UNMATCHED INFLUENCE

NEARLY $1B INVESTED IN 140+ COMPANIES

MEASURABLE IMPACT

SPANS EVERY U.S. ZIP CODE

REACH TO 190+ COUNTRIES AND TERRITORIES

Transforming Members to Become Active Consumers of Care

- **Make Decisions**
- **Get Care**
- **Live Healthy**

**EMPLOYEE ENGAGEMENT**
- TRANSPARENCY
- CARE MANAGEMENT
- HEALTH & WELLNESS

**HIGH-VALUE BENEFIT STRATEGIES**
- FLEXIBLE TIERED MODELS
- CUSTOM BENEFIT DESIGNS

**HIGH-PERFORMANCE HEALTH CARE**
- BlueDistinction Specialty Care
- BlueDistinction Total Care

**NETWORK STRENGTH**

- Broadest and deepest network with the strongest cost advantages, both in- and out-of-network

**DATA FOUNDATION**
- Broad and deep data capabilities power analytics, insights, and solutions to accelerate improvements in health care quality and affordability

Tools, programs, and services to help employees navigate their health care options and make better informed decisions about their health and care

Enabling employers to build custom programs to support the needs of their employees while advancing quality and affordability objectives

Local Centers of Excellence and care delivery programs that are helping to improve health care quality, safety, and affordability
Evolution of Engagement and Advocacy Solutions

Active, engaged members lower health care costs. Our solutions make members active participants in their daily health care decisions — providing and guiding them with information where and when they need it.
Realized Savings for 2017 Year-to-Date

Our solutions have already shown significant traction, resulting in hard-dollar savings for our clients.

$535,000+ in claims savings
$940 average savings per claim

$3.26 PEPM in claims savings (average 30% ROI)

2.4% UTILIZATION (for shoppable procedures that received a cost estimate prior to claims incurred)

Inpatient and Outpatient Utilization
$2.9M Realized Reduction Savings ($10.45 PMPM / $18.81 PEPM)

*Disclaimer: Early Adopter Results. Savings and interaction results may vary by client based on the Health Advocacy Solution (HAS) package selected.

Prior Reporting Period: The prior reporting period represents claims incurred from January 1, 2016 through March 31, 2016 and paid January 1, 2016 through May 31, 2016.