Consumer Driven Healthcare; What’s Ahead for 2005
Presenters

■ Kim Inkov
  - HealthTrio, VP Interactive Marketing

■ Alexandra Schweitzer
  - Tufts Health Plan, AVP Consumer Driven Products

■ Gary M. Austin
  - VP, NHII Solutions
  - Formerly Director IT, BCBS-Massachusetts
Mercy Health Plans Case Study: A Consumer-Centered Health Product that Significantly Reduces Medical Costs

Kim Ivkov
Vice President Interactive Marketing

November 10, 2004
HealthTrio develops e-health and core administrative business solutions that enable managed care organizations to compete more effectively by reducing operational costs, strengthening relationships with trading partners, and ensuring HIPAA compliance.
Mercy Health Plans Case Study

- How health plans can construct a health management program that significantly reduces medical costs
  - Disease Prevention

- Targeted to include chronic conditions (where the majority of healthcare costs are)

- Product Design
  - Fully Insured or Self-funded program
  - Three plan design strategies
    - **Benefit/Contribution Differential**
      - Better benefits available to MyChoice members who agree to manage their health
      - Options include a menu of life-style incentives
      - Provides on-line tools:
        - **Personal Health Record via private, secure website**
        - **Other consumer decision support tools**

- Results
Outline: What’s ahead for 2005

• Crystal ball: Continued slow but steady growth in the market
  • Challenges in penetrating HMO market

• Greater acceptance of consumer driven healthcare
  – Second generation plans/Benefit design
  – Employer acceptance/cost savings
  – Legislation/Public awareness (i.e. HSAs)

• The Liberty experience in engaging consumers:
  • Plan overview
  • Case study of on-line tools that help the member get engaged and have a better experience – leading to higher acceptance over time
    • Health care information
    • Health care decision tools
    • Financial / cost / quality information
    • Member rewards for healthy behavior
  • Use of technology (member-facing, back end integration)
Since 1988, Our Mission

“To improve the relationship among patients, payers and providers by delivering managed care applications and services to organizations bearing risk for the cost of healthcare services.”
Position Your IT Shop for CDHC

■ Attitude
■ Core Systems
  – Administrative Systems
  – Health Care Systems
■ The EAI Layer
■ Your Web Environment
■ Extraneting your Enterprise