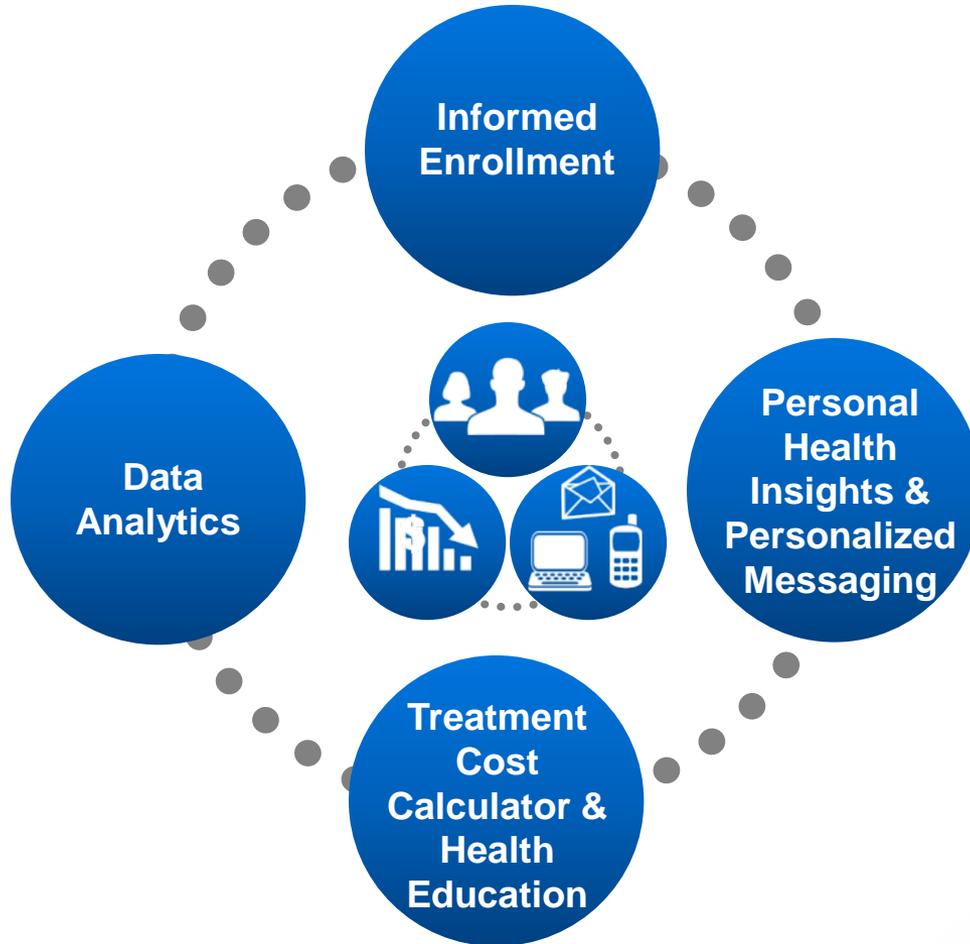




**Consumer Health Solutions
Presented to North Carolina State Health Plan**
August 27, 2014

Comprehensive Consumer Engagement Strategy



- Guide employees to “right” plan
- Optimize FSA and HSA contribution amounts
- Increase employees engagement
- Increase preventive care adherence
- Close gaps in care
- Promote cost savings opportunities
- Influence health care cost and use
- Improve outreach and adoption
- Educate and inform



OUR CONSUMER STORY



2005 -
2007

2008 -
2011

Today and
Beyond

Market Entry

- Treatment Cost Calculator
- Informed Enrollment

Expanded Offerings

- Mobile Access
- Awarded DALBAR Communication Awards

Growing the Business and Continued Investment

- 30+ years of experience aggregating and analyzing health care data
- Selected by some of the nation's largest health plans and employers
- **19 Clients**
- **28 Million Lives**

The Healthcare Market

The market for healthcare has many characteristics that differ perfectly competitive markets (e.g., commodities such as grain):

Traditional insurance plans make patients less sensitive to price

Physicians act as agents for patients and select or direct treatment choices

Healthcare is complicated

Choices for facilities are often selected by insurance plans or directed by physician admitting privileges

Poor information about costs and quality



Austin and Gravelle. Does Price Transparency Improve Market Efficiency? Implications of Empirical Evidence in Other Markets for the Health Sector. CRS Report for Congress. April 29, 2008.

Treatment Cost Calculator for Consumers

Treatment Cost Calculator At a Glance ...

The screenshot shows the ABC Global Treatment Cost Calculator interface. At the top, it says "TREATMENT COST CALCULATOR" and "ABC Global". Below this, there are navigation links: HOME, MY BENEFITS, HELP, and SIGN OUT. A search bar is labeled "Search estimates:" with a "GO" button. A "Browse by:" section lists "Treatment & service types" with categories: Health Topics, Diseases & Conditions, A-Z list of everything, Outpatient procedures, Inpatient procedures, Office visits, Vaccines & immunizations, Diagnostic tests & x-rays, and Lab tests. A personalized message from "Gina" says, "Hi, I'm Gina. I'm here to provide important information to help you maximize your benefits and save money." Below this, a welcome message for "Paul Woods" is shown. A map of New York City is displayed, with a location marker at "325 West 15th Street, New York, NY 10011". A text box on the right says, "Take control of your health care costs and quality. This tool uses your [benefits and coverage information](#) to estimate your share of costs for many common conditions and services." A "Change" button is visible at the bottom of the map area.

Extensive and Accurate

- ~330 procedures and conditions
- Highly accurate estimates bundle total costs

Personalized

- Real-time personalized out-of-pocket costs
- Controllable cost messaging to inform and engage

Engaging

- Embedded health education content and recommended care
- Web and Mobile

TREATMENT COST CALCULATOR OVERVIEW

Treatment Cost Calculator is a tool that provides highly accurate, real-time estimates of anticipated out-of-pocket individual costs for services at the specific healthcare professional or facility level

The tool includes two components:

- ***The Estimator:*** Uses actual claims payment history to model individual healthcare professional or facility contracts, and returns highly accurate estimates for services
- ***The Calculator:*** Uses the most current individual benefit information available to calculate the individual's anticipated liability for requested services

Predicting Patient Liability for MRI of Lumbar Spine



Calculator

Tina Snyder
10% Coinsurance
\$800 Deductible
Remaining

Bruce Adams
20% Coinsurance
\$400 Deductible
Remaining

Estimator

Radiology Associates
Price = \$1,000

Dr. Tanner
Price = \$650

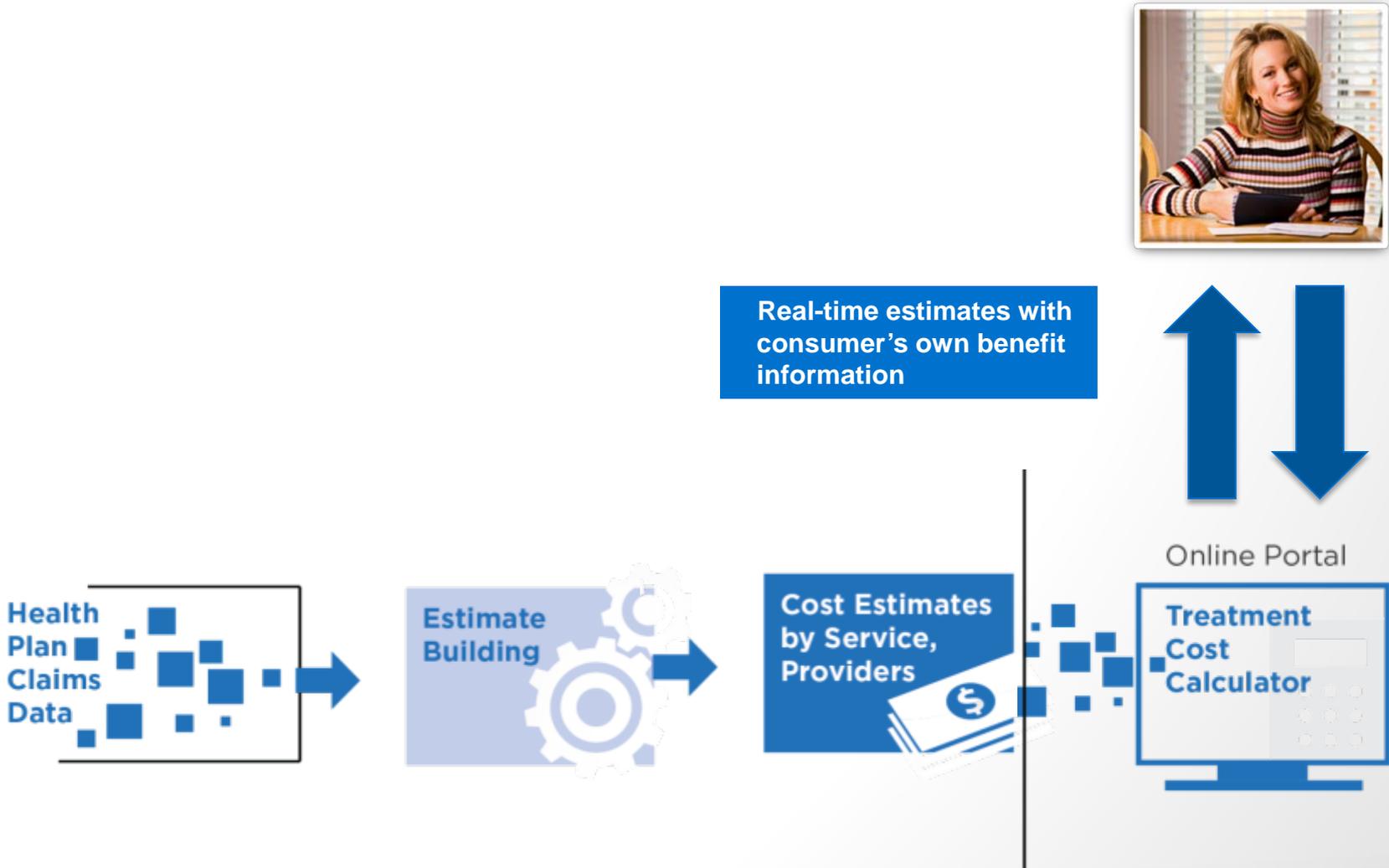
\$820

\$650

\$520

\$450

Cost Estimation Process



Treatment Cost Calculator

Engaging Consumers

Best Practices for Engaging Consumers

PLAN DESIGN

- Utilizing CDHP plan models drives the need for comparison shopping for healthcare services
- Promotes 'skin in the game' with members

EMPLOYEE EDUCATION

- Launch Introduction video and preview site during open enrollment
- Value-based Demo to engage users before tool is released

ONGOING AWARENESS

Monthly Employee Engagements

- Desk Drops, emails, Posters
- Raffle and "Price is Right" Contests to encourage consumers to log on

TARGETED MESSAGES

- Utilize targeted communications to remind employees of their healthcare options, and bring them back to the transparency site

TREATMENT COST CALCULATOR

Take the surprise out of healthcare payment with the *Treatment Cost Calculator*

Hi, I'm Gina!

I'm here to give you a guided tour of the Treatment Cost Calculator tool. Along the way, I'll highlight key features and benefits of the product and provide instructions on what to do next. To begin a new search at any time, press the Home link on the bottom right of your screen. Let's get started!

HOME NEXT BACK

Shine Some Light On Healthcare Treatment Cost Savings

Healthcare costs are on everyone's mind. For good reason. Costs seem going up, we're all recognizing that need to take more control over how our healthcare dollars get spent.

That's why we're so pleased to introduce the **Treatment Cost Calculator**—a powerful tool that helps you explore a wide range of high-quality and cost-conscious health treatment alternatives. With the Treatment Cost Calculator, you can easily:

- Search for a medical treatment, service, or condition
- Receive a helpful estimator of your costs based on your own health plan benefits package) family physicians, hospitals, and others in your area
- Compare those providers by quality, cost, and location

The **Treatment Cost Calculator** is a great tool to help you compare your own personal healthcare needs.

Pop Quiz! Do high quality medical treatments always cost you more?

You know the old adage "You get what you pay for." Sometimes yes. Sometimes no. When it comes to the cost of medical treatments, though, some studies have shown there is little direct connection between quality of service and the cost you may incur. In fact, quality of service is more often a factor of how frequently the doctor or facility changes. Another big factor can be the facility itself. Smaller, generally urban care often cost you less than a big hospital when it comes to outpatient procedures like MRIs, X-rays, and even some kinds of surgeries.

How can you find high-quality, affordable medical care? Use our **Treatment Cost Calculator**, you can easily:

- Search for a medical treatment, service, or condition
- Receive a helpful estimator of your costs based on your own health plan benefits package) family physicians, hospitals, and others in your area
- Compare those providers by quality, cost, and location

Use the **Treatment Cost Calculator** to help you compare your own personal healthcare needs.

YOUR HEALTH MATTERS

Bruce, people look to you as a role model

So take care of your health the way you want your loved ones to take care of theirs.

What is an AIC test?
An AIC test is a blood test that tells you your **average** blood sugar over the past 3-4 months. It's what doctors call a "long-term value." Getting the test so you can get the best care possible for diabetes complications.

What the test can do for you
Knowledge is power. So each percentage point drop in your AIC can mean a lower risk of developing eye, kidney, and nerve problems by 50%.

Get regular AIC tests. It's the right thing to do.

Your Goals
You are part of the AIC test plan. Your annual deductible is \$1,000. Your office visit pay is \$20.

Not Members
• Medicare
• Medicaid
• Veterans Health Services
• Workers

ABC Global
YOUR HEALTH MATTERS

ABC Global
1000 Delaware County Rd.
Apt. 100
East Hanover, NJ 07927

Treatment Cost Calculator Case Study – Best Practices

GE Consumer Engagement Journey



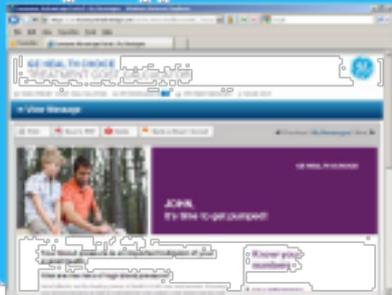
GE provides healthcare coverage for 135,000 US employees and pre-65 retirees



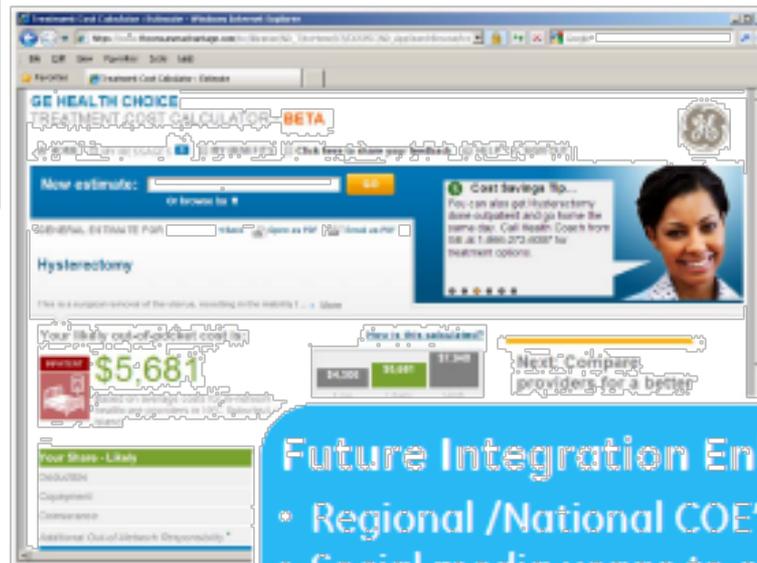


GE's Integrated Experience

Personalized Messaging
Monthly outbound messaging offering prevention and cost savings suggestions



Annual Enrollment
Augment "My Enrollment Guide" tool to get more accurate local costs to model.



Health Coach from GE
• TCC avatar suggests Health Coach usage
• Health Coach refers back to TCC for pricing

Mobile Version
With Urgent Care Locator



Future Integration Enhancements

- Regional /National COE's... 3-Tier benefit designs
- Social media usage to crowd source
- Build your own episode of care
- "Click to Buy"... online appointments

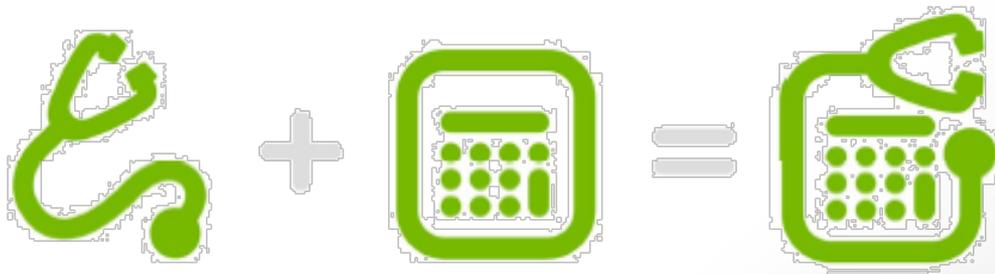
Promoting Use With GE Population



- Promotional campaigns included
 - Mailings
 - Videos
 - Tutorials
 - Onsite Meetings
 - Drawings



treatmentcostcalculator.com/ge



GE Results – a Few Statistic

ENGAGEMENT



28% voluntary registration;

One-third of users are heavy utilizers of healthcare ranging from 2 to 12 times the average spend



Two-thirds of TCC users are low to moderate utilizers of healthcare and will realize all the savings identified by the cost calculator



BEHAVIOR CHANGES & SAVINGS



GE saving opportunities in every market....examples
Radiology in Houston (9%)
OP surgeries in Florida (14%)
N. Ohio (25%)



GE employees saving money. Top 30 procedures yielding employee savings over 28,000 actual services incurred by users.



30% reduction in non emergent ER utilization



Preventive screening rates & chronic condition compliance rates increased

GE User Feedback



“Ability to compare to get an estimate of my out of pocket expense.”

“What I like best is that now it feels like my company GE is finally listening to me. I cannot wait for the mobile app!”

“FINALLY! You have just made our healthcare choice/decisions and planning so much easier!”

“Easier to find the procedure.”

“Being able to compare fees charged by doctors and labs, etc. It could help me choose a more cost effective method especially lab fees, x-rays etc...”

Why Truven Health?

- Truven Health Analytics' experience providing consumer engagement and transparency solutions to **health plan, provider, and employer customers**
- A proven solution for consumers with **over 28 million eligible users**, and over **4 million estimates** delivered to date
- A proven solution for providers with over **60,000 providers** who with half of those providers being repeat users
- A **partner** committed to innovation, **trusted** to provide accurate and independent information, and **capable of extending** our solutions to support further needs



More than Data. Answers.

Appendix: GE Member Engagement Examples

Posters



GE Health Choice

Before you get the care, get the cost.

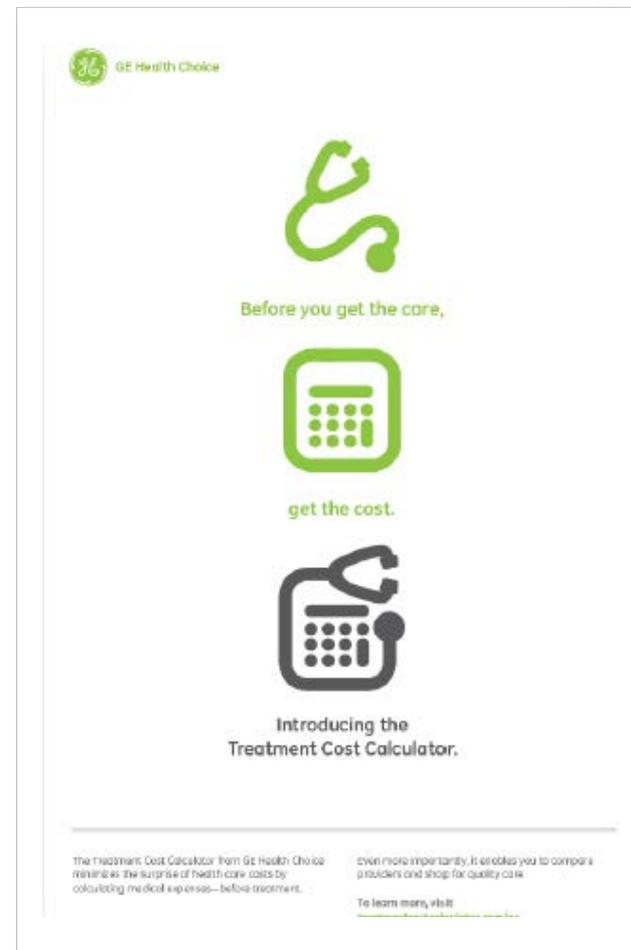


The Treatment Cost Calculator from GE Health Choice minimizes the surprise of health care costs by calculating medical expenses—before treatment.

Even more importantly, it enables you to compare providers and shop for quality care.

To learn more, visit treatmentcostcalculator.com/ge

GE HEALTH CHOICE
Treatment Cost Calculator



GE Health Choice



Before you get the care,



get the cost.



Introducing the
Treatment Cost Calculator.

The Treatment Cost Calculator from GE Health Choice minimizes the surprise of health care costs by calculating medical expenses—before treatment.

Even more importantly, it enables you to compare providers and shop for quality care.

To learn more, visit treatmentcostcalculator.com/ge

eCards

 GE Health Choice



**Before you get the care,
get the cost**

The Treatment Cost Calculator from GE Health Choice minimizes the surprise of health care costs by calculating medical expenses—before treatment.

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 **STOP TAKING CHANCES WITH HEALTH CARE**
Watch the Teaser

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 GE Health Choice



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 **A STEP-BY-STEP GUIDE**
Watch the Screencast

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Please do not reply to this e-mail message.

Home Mailer

Now you can take control of your health care costs and quality with the Treatment Cost Calculator from GE Health Choice.

Can you think of a time when you made a major purchase without knowing the price in advance? Of course not—yet you do it all the time when it comes to health care.

Now when you visit a doctor or hospital or lab, you can have a clear understanding of what those services will cost, eliminating unpleasant surprises when the bill arrives. The Treatment Cost Calculator makes planning for medical expenses a part of your regular budgeting process.



We created a tool based on your input.

HealthCare is about creating a culture of health for GE employees and their families. In part, this means providing resources like the Treatment Cost Calculator to help you make more informed decisions. This new tool from GE and Truven Health comes in response to empty requests about the need for greater cost transparency. We hope you use it often to better understand the cost and quality of health care services in your area.



Now you can take control of your health care costs and quality with the Treatment Cost Calculator from GE Health Choice.

Can you think of a time when you made a major purchase without knowing the price in advance? Of course not—yet you do it all the time when it comes to health care.

Now when you visit a doctor or hospital or lab, you can have a clear understanding of what those services will cost, eliminating unpleasant surprises when the bill arrives. The Treatment Cost Calculator makes planning for medical expenses a part of your regular budgeting process.



Estimate costs for many common medical services—based on your actual GE benefits—and compare providers in your area.

The Treatment Cost Calculator uses your benefits and coverage information to generate customized estimates of your share of costs for many common conditions and services. In minutes, you can:

- Search for a medical treatment, service or condition
- Review a general estimate of costs
- Find physicians, hospitals and clinics in your area
- Compare providers by ratings, cost and location



To start comparing, visit treatmentcostcalculator.com/ge.

First, view a tutorial that shows you how to register as a new member, get an estimate for a specific service or procedure, and search by treatment or service type, such as:

- Outpatient procedure
- Inpatient procedure
- Office visit
- Vaccines and immunizations
- Diagnostic tests and x-rays
- Lab tests

The tool breaks down your projected costs and displays a range of estimates. You can then use the "compare" feature to locate providers and facilities near you and review contact information, costs, network status, and credentials. Finally, print, save, or email a copy of that page to review later.

The Cost Calculator shows estimates on your age and gender, current benefits status (such as deductibles, co-insurance, and out-of-pocket), and historical cost data for providers and facilities—enabling you to shop around and make an informed purchase. Just log in or visit with any other product or service.