



2017 Review of CalPERS Compare

CalPERS Board Meeting

Presented by:

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Agenda

Expectations, Learnings & Opportunities

Evolution of Castlight Platform

CalPERS Engagement & Use Patterns

Anthem Engage Demo

Questions



Expectations, Learnings & Opportunities

Expectations, Learnings & Opportunities

Going-In Expectations

- Delivering consumer-grade cost & quality transparency would yield significant ROI through :
 1. *Unit Cost Savings* - shopping high-value care
 2. *Utilization Changes* – reducing overuse
 3. *Mix Changes* – steering to appropriate care levels
 4. *Program Adoption*– promoting utilization

Key Learnings

- Unit cost savings are not enough to deliver desired ROI
- Steering to appropriate levels of care is the biggest near-term savings opportunity
- Right place, right time intervention & personalized recommendations represent greatest long-term savings potential

Opportunities

- Registration is only 4 to 6 percentage points below targeted ROI threshold
- Return use is at targeted ROI threshold
- Members find value in one-stop experience
- They see value in benefits nav & personalization
- Automated claims-based targeting enables 1:1 promotion of Anthem programs



Evolution of Castlight Platform

Evolution of Castlight Platform

**Best-In-Class
cost &
quality
transparency**

castlight
HEALTH

2014

- Best out-of-pocket price coverage
- Broadest, curated support for clinical quality and patient reviews (21 sources)
- 1,400 Medical, 3,000 Rx, 40 Dental services integrated in one place
- Mobile focused experience
- Curated, proprietary education content

**Best-in-Class
health & benefits
navigation
platform**

Jiff

2017

- Personalized, targeted outreach
- Targeted, contextually relevant partner integrations (telehealth, wellness)
- Claims & search-based based recommendations
- Pre-wired ecosystem of 30+ partners
- Integration of wellbeing & incentives
- One-stop benefits navigation experience

**Industry-First
complete health
plan integration**

ENGAGE

2018

What Castlight was

Cost
transparency

Limited quality
Sources

Desktop first
Orientation

The image shows a desktop screenshot of the Castlight Health website and a mobile app interface overlaid on the right. The desktop site features a navigation bar with user information (Melissa Bloom: Inbox 1, Bookmarks 0, Your Account, Overview, Log Out, Need Help?) and a main header with 'home', 'find care', 'past care', and 'your plan' buttons. A welcome message for 'Annel' is displayed, followed by a search bar and a 'Search' button. Below the search bar are three columns: 'Find a doctor', 'Find a Service', and 'Treat a Condition', each with a table of services and rates. A banner at the bottom encourages users to avoid the emergency room when possible.

CASTLIGHT HEALTH

Melissa Bloom: Inbox 1 | Bookmarks (0) | Your Account | Overview | Log Out | Need Help?

home find care past care your plan

Welcome to Castlight, Annel

Know the **cost & quality** before you go.
Prices for doctors' visits and services vary. We'll help you find the choice that's right for you.

Want to learn more about Castlight?
Take a quick tour »

Find quality care and save Searching near pleasanton ca Change »

Search for a doctor, service, condition, or medicine Search

Find a doctor »	Rates for CA	Find a Service »	Rates for CA	Treat a Condition »	Office	ER
Primary care	\$32 - \$202	EKG	\$21 - \$73	Earache	\$130	\$708
Dermatologist	\$46 - \$200	Phys. therapy	\$15 - \$95	Pink eye	\$128	\$447
Ob/Gyn	\$97 - \$316	Lab test	\$4 - \$137	Sore throat	\$150	\$527

Avoid the emergency room when you can

We noticed you had an ER visit on 3/20/12. Emergency room visits can be very expensive. If you need care right away, but your life is not in danger, urgent care clinics can save you time and money.

Mobile App: Provider Details for Patrick J. Jones, MD. In Network, Cost \$30. Specialties: Cardiac Electrophysiology, Cardiology, Cardiology - Cardiovascular Disease, Internal Medicine, Internal Medicine - Cardiovascular Disease, Interventional Cardiology. Languages Spoken: English.

What Castlight is today

Transparency 2.0: Support for over 1400 shop-able services

Quality 2.0: 21 nationally recognized sources, including inline quality indicators

Consistent experience across desktop, mobile, and phone

The image shows a desktop view of the Castlight Health website and a mobile app view overlaid on it. The desktop site features a navigation bar with 'Home', 'Find Care', 'Claims', 'Your Plan', and 'Benefits'. Below the navigation is a search bar with the text 'Find doctors, services, conditions, or medicines'. The main content area is divided into sections: 'Your Benefit Programs' with two cards for 'Doctor on Demand - Psychology' and 'RedBrick Health Wellness Program'; 'Health Plans' with a summary for 'Bloom's summary' showing 'MEDICAL Spent to date \$1,170' and 'Plan phase Deductible'; 'WHO'S ON YOUR CARE TEAM?' with a '0% completed' progress indicator and a list of categories: 'Primary care doctor', 'Laboratory center', 'Urgent care', and 'Local hospital'; and a 'Save up to \$30 by staying in-network!' notification. The mobile app view shows a 'WELL-BEING' section with a quiz 'Are you successful at managing stress?' and a 'TAKE A QUIZ' button. Below that is a 'FUND BALANCES' section for 'Wageworks Health Savings Account' with a balance of '\$4,101.78'. The bottom navigation bar includes 'Home', 'Find Care', 'Benefits', and 'Profile'.

Benefit ecosystem platform, connecting over 150 data sources

Targeted communication engine

One stop shop for all health decisions, benefits & wellbeing

What Castlight will enable in 2018

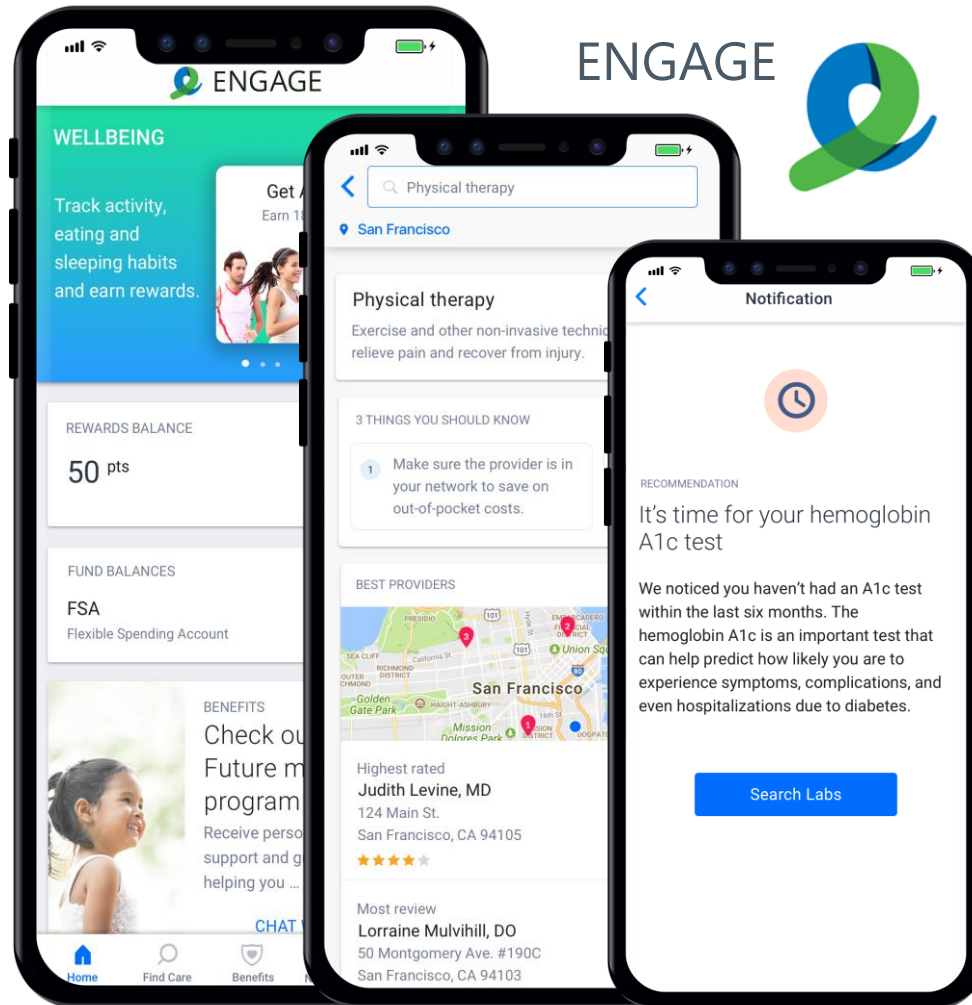
Benefits hub

provides members with seamless access to all benefits information

Personalized timely outreach

to meet members where they are with relevant information, tips, reminders

Well-being and incentives enables earlier engagement across 100% of the population



Benefit ecosystem

connecting over 150 partners and data sources

Guided decision support

helps members find the right care from the right provider and the right programs

Deep clinical integrations

provides a digital channel for Anthem programs

Steering to Custom Networks and ACOs

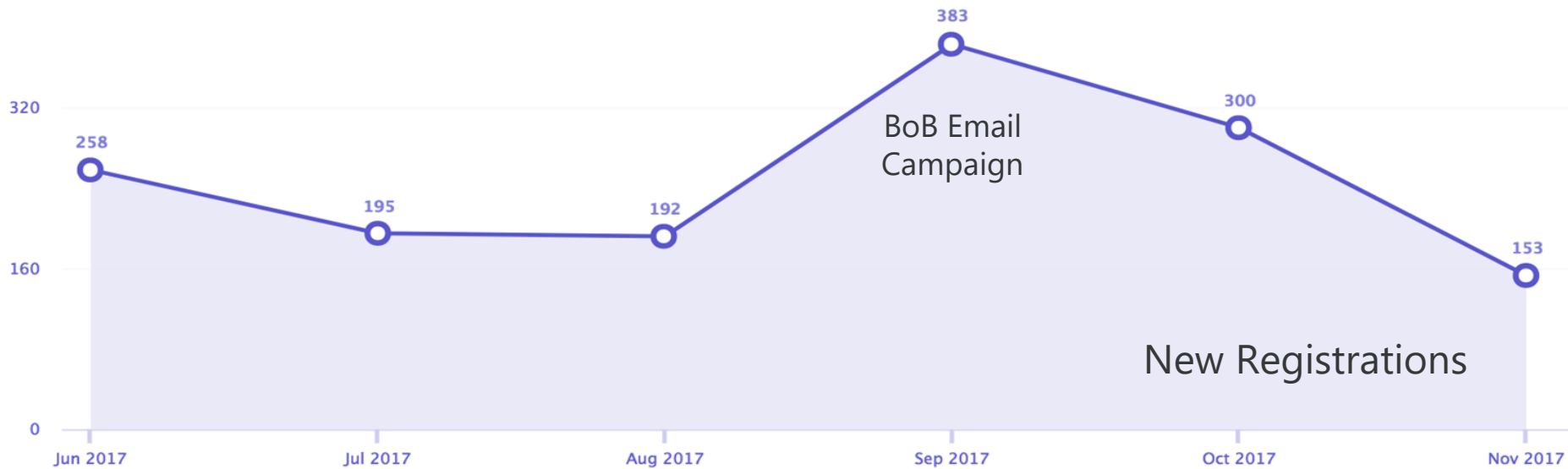
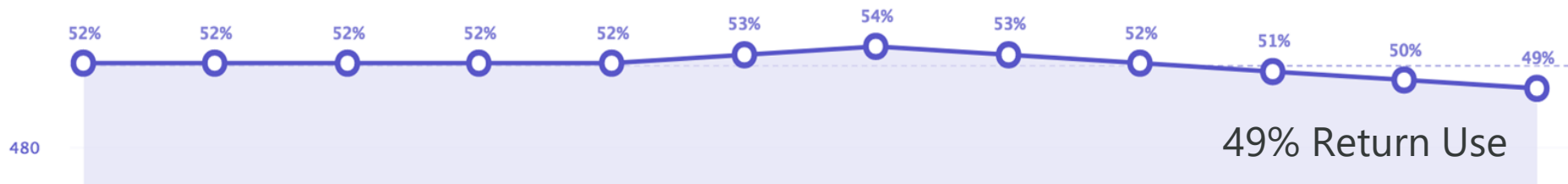
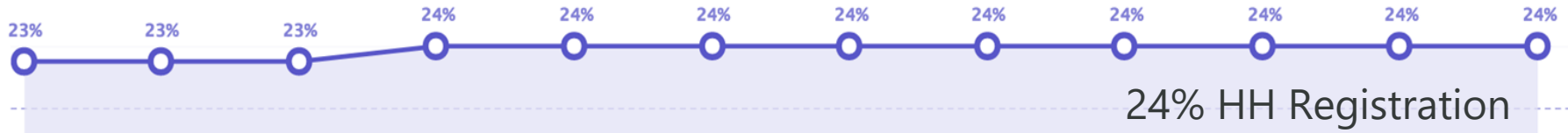
- New search framework starts with educational content to guide member through care options
- CalPERS custom networks are promoted & explained to members
- Display order defined by CalPERS and Anthem

The screenshot displays the Anthem website interface. At the top, the Anthem logo is on the left, and navigation links for Home, Claims, Plan Details, and Benefits are on the right. A search bar contains the text "Primary care for adults" and "near SAN FRANCISCO CA 94117". Below the search bar, the main heading is "Primary care for adults" with a sub-heading "First point of contact for any health concern and ongoing preventive care." The content is divided into two columns: "3 things you should know" and "Your coverage". The "3 things you should know" section contains three numbered items: 1. Annual checkups and screenings are part of preventive care and are typically covered at 100%. 2. Having an ongoing and trusting relationship with a primary care doctor is one of the most important steps you can take to stay healthy. 3. If possible, choose higher-quality primary care doctors from a preferred tier. The "Your coverage" section contains the text "Consult your medical plan to understand what you will pay for in-network care received today." and a link "See your plan for details". Below this, the "Providers" section lists "1. David Borge MD" (Family Medicine, Obstetrics and Gynecology, Prenatal Issues, 1580 Valencia St Suite 701, San Francisco, CA 94110 (2.0 mi), 3.8 star rating, 9 ratings) and "2. Karen Khoo MD" (Internal Medicine, 4322 Geary Blvd, San Francisco, CA 94118 (2.0 mi), 5.0 star rating, 1 rating). To the right of the providers list is a map of San Francisco with blue location pins numbered 1, 2, and 3. The map also shows the "You pay \$56 - \$677" and "Subject to plan guidelines" information.

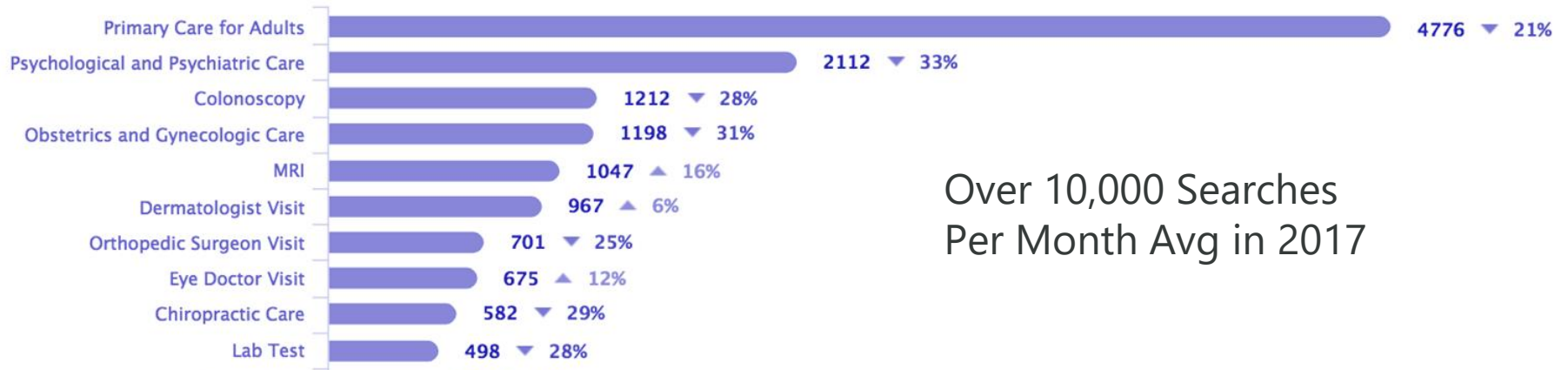


CalPERS Compare Engagement and Use Patterns

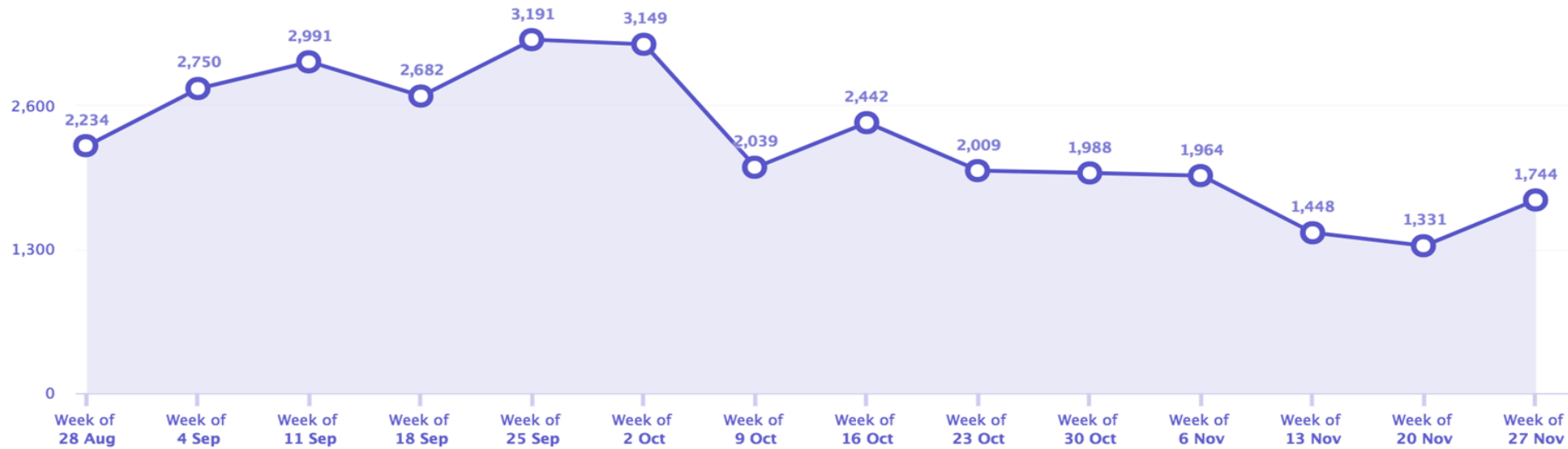
Registration and Return Rates (12 mos)



Top 10 Member Searches (3 mos)



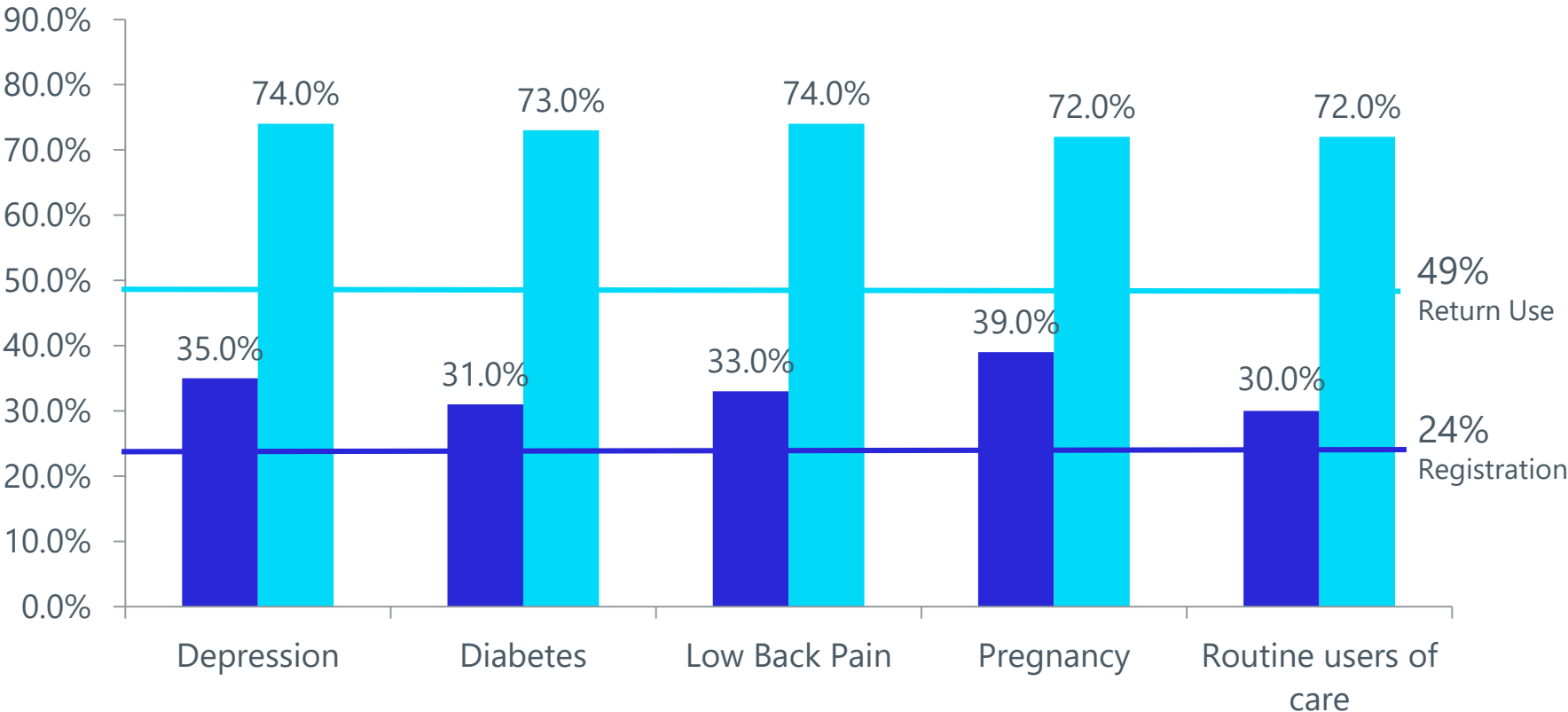
Over 10,000 Searches
Per Month Avg in 2017



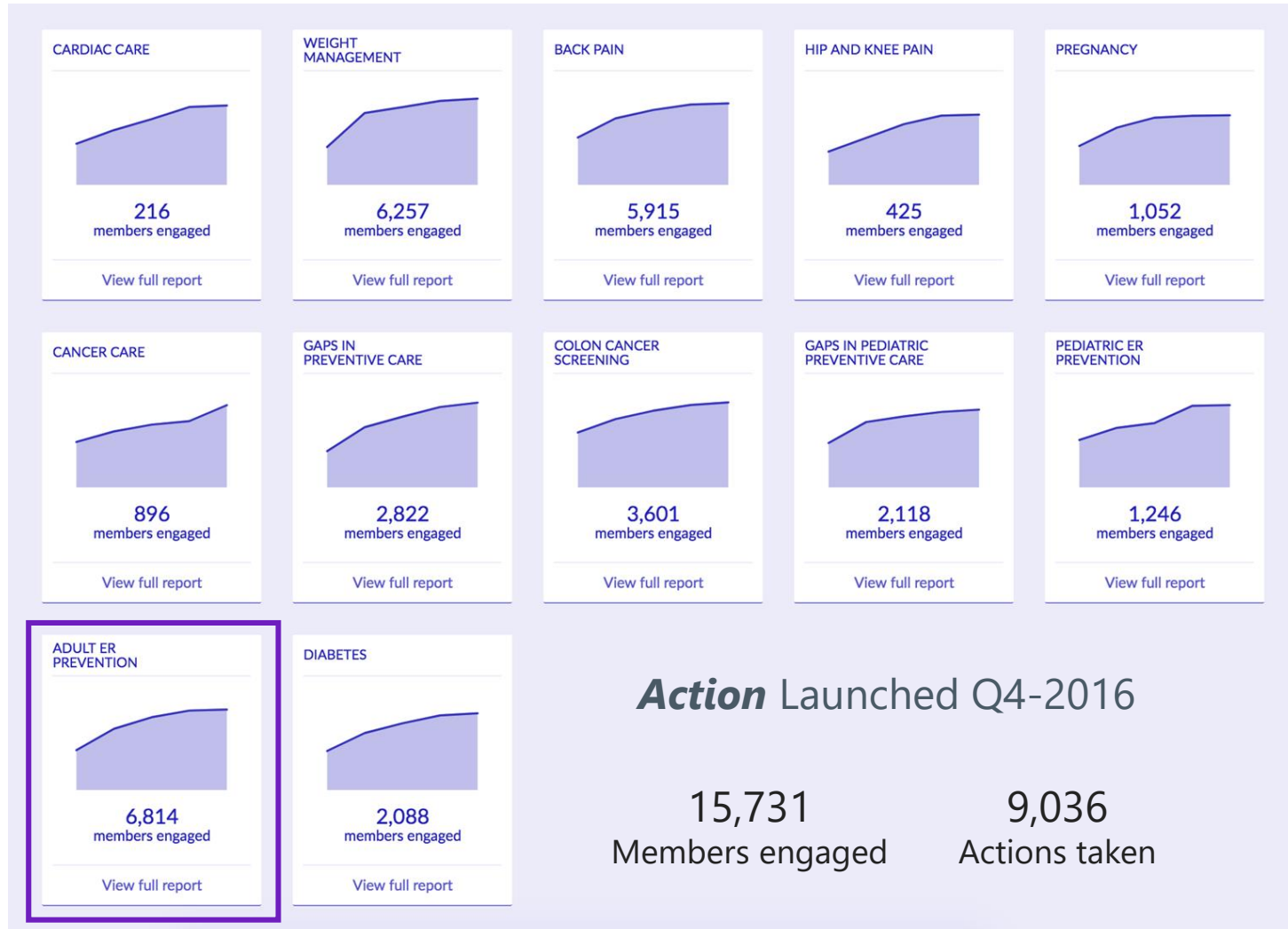
Engagement by At-Risk / High-Spend

Targeting Over-Penetration for these Cohorts

■ Registration ■ Return Rate



Action Outreach to At-Risk / Hi-Spend Cohorts

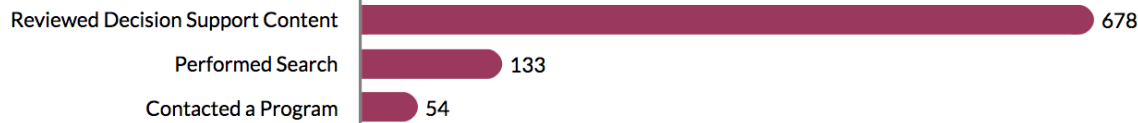


Action : Adult ER Prevention

Total actions taken

What actions have members taken across all adult er prevention campaigns?

Since activation ▾



Updated as of 12/13/2017 2:01 A

Total engagement

How many members have engaged with all adult er prevention campaigns?

Since acti



Updated as of 12/1



Castlight helps you make healthcare decisions with confidence.
[Sign in](#) to your account for more personalized recommendations.



Life happens: Be prepared when you need immediate care

From sprained ankles to abdominal pain, many adults choose the emergency room first.

If your condition is not life-threatening, urgent care centers and nurse lines are affordable, high-quality alternatives.

Castlight helps you find in-network, same day care options and keeps them at your fingertips when you need them most.

[Learn more](#)

Not relevant to me



Never be caught without your insurance card again

[Download Castlight mobile](#)



Review your past care spending by month

[See your claims](#)

2018 Engagement Strategy Highlights

Driving additional registration & return use in 2018 hinges on 4 key tactics:

Ground Game Communications

- Key location on site events
- Target 50 champions

In-App Promotion

- New program spotlights
- Additional Action campaigns

Direct Marketing

- Test inserts & mailers
- Promo by Anthem Guides

Targeted Emails

- Leverage Qtr BoB campaigns
- Spouse campaigns



Anthem Engage Demo

Platform Enhancements in 2017

- ✓ **Enhanced clinical quality**, including 27 outcomes-based metrics for physicians
- ✓ **Universal Search**, allowing search by program or vendor name
- ✓ Framework for **push notifications** to for greater engagement
- ✓ Introduction of **Care Center v1.0**, including new Benefit Programs and expanded Care Team functionality
- ✓ **New web design** for key benefits education pages will be more personalized and easy to use
- ✓ Completely **redesigned** modern **mobile** app
- ✓ **Improved Provider Directory** match rates, reducing duplicates and improving quality coverage
- ✓ Upgraded **urgent care search** capability

Value of Castlight to CalPERS

1. Proven impact with high-risk / high-spend cohorts
2. Effective enabler of Anthem cost-control programs
3. Simplifies entire healthcare & benefits experience
4. Creates personalized communications backbone