



Engagement Needs

Fundamental Touchpoints

Engagement Programs

Discussion

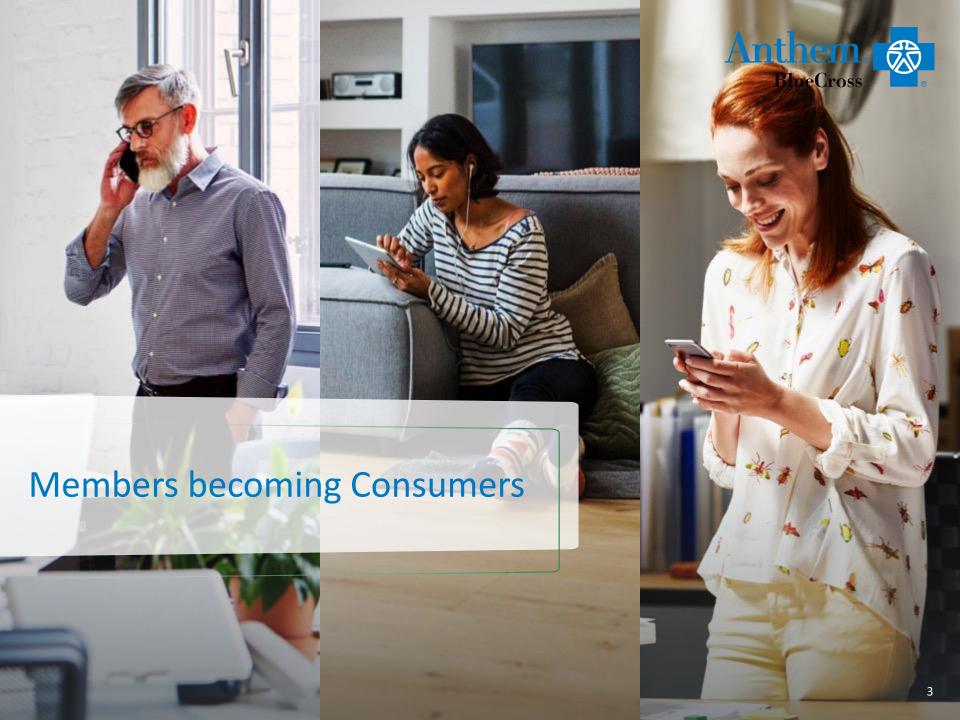
Managing Care

Anthem Member Interaction

Programs to engage members and providers

Anthem BlueCross

Question and Answer



Influences Needing Consumer Involvement



Market influences on Members and Costs

Behavioral and Lifestyle Choices

 Increased cost of health care are unhealthy behavioral and lifestyle choices is the most significant determinant of health status accounting for well over half the cost.

Aging Population

 Americans are living longer than ever, but unfortunately such longevity comes with great health care costs.

Pharmaceutical Costs

The rising cost of pharmaceutical products clearly impacts the rising rate of medical spending.

Biologics and New Technologies

There are many types of new medical technologies coming into the forefront in health care.

System Inefficiencies

Duplication of procedures and overuse of high-end procedures.

Cost-Shifting

Cost-shifting occurs when providers of medical care adjust the prices they charge to private payers.

Regulation

Regulations add compliance burden on employers, employees, individuals, and governments.

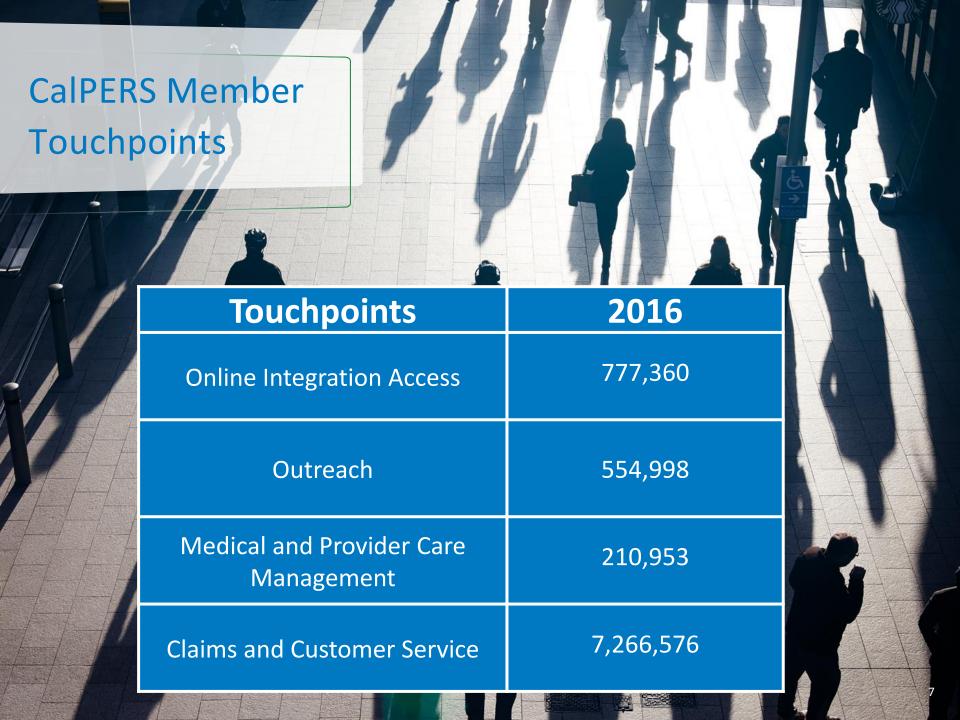
Other Market Factors

Hospital and provider consolidations have the potential to increase the cost of care.

Competitive Dimensions in a Consumer-Centric Environment

Convenient Access	Right product, right place, right time
Competitive Pricing	Access to low cost, high quality services
Multichannel Offering	Mobile tools, telemedicine, office, etc.
Customer Experience	Easy to understand and manage
Member Appreciation	Understanding your members
Product Relevance	Programs that will engage members







Anthem Member Engagement Programs



- > Castlight
- > Anthem Health Guide
- > 24/7 Nurseline
- > Reference Pricing
- > Disease Management
- Live Health Online
- > Welvie
- Diabetes Prevention Program
- > Quick Care
- > Anthem Engage
- > Member Shopper Programs
- > Consumer Driven Health Plans
- > SpineZone
- > EAP
- > Home Invitation Biometric Screening
- > Specialty Products (Dental/Vision/Life) Integration

*Those in bold are currently offered by CalPERS

Anthem Provider
Engagement Programs





- > Accountable Care Organizations
- Cancer Quality Care Program
- > Imaging Reviews
- > Cardiac Reviews (ultrasounds, catheterization, stents)
- > Value Based Insurance Designs
- > Longitudinal Patient Records

*Those in bold are currently offered by CalPERS