# Consumer Transparency

Enabling Health Plans to meet Employer Transparency Needs



## Speakers today



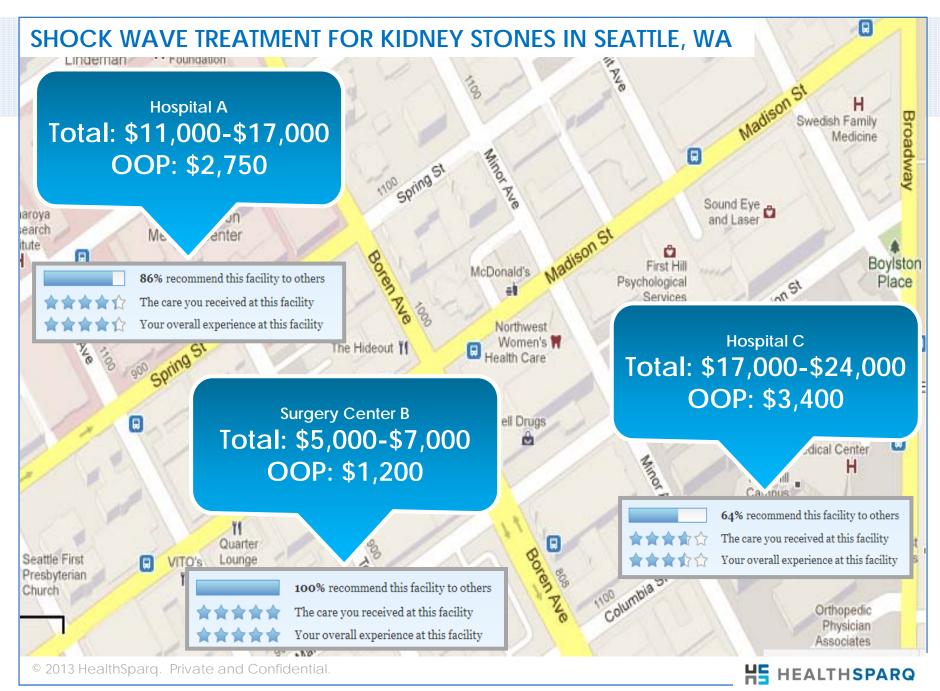
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Director – Strategy



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Director - Marketing



#### Are we ready for Health-azon.com?

















## Reasons we don't shop for healthcare

Perceived lack of information

Assume you get what you pay for

Fear of the unknown

Brand names in the market

Misalignment of incentives

Loyalty to doctor

Passive or don't care enough

Not fun



## Your customers are calling you to action

#### Figure 10. Top focus areas of employer's health care strategy in 2013

0% 10% 20% 30% 40% 50% 60%

Stay up to date and comply with the PPACA

55



Educate employees to be more informed consumers of health care (e.g., price transparency, quality care information, treatment decision support)

36

Develop workplace culture where employees are accountable and supported for their health and well-being

34

Adopt/expand use of financial incentives to encourage healthy behaviors

25

Develop/expand healthy lifestyle activities

22

Review health care benefits as part of total rewards strategy

20

Make long-term changes to avoid excise tax ceiling

19

Expand enrollment in account-based health plans

17

Sources: Performance in an Era of Uncertainty: Employer Survey on Purchasing Value in Health Care, Towers Watson/National Business Group on Health, 2012.



## Early opportunities exist in shopping

Almost 64% of respondents' healthcare decisions were influenced by the pricing information they obtained.

Sources: Price Transparency, Thomson Reuters - NPR Health Poll, April 2012.









VS.



VS.



## Vendors are challenging your capability

Boring designs

Don't understand consumerism

Don't know how to engage



Technologically behind

Secretive with provider contracts

Inflexible and slow

## Healthplans are uniquely well positioned

It's already part of your value proposition



You have much more concentrated data

You have diverse strategies to contain costs

You have existing member touch points

## What makes a good partner

It's already part of your value proposition

No dis-intermediation; We work with you to identify your strategic accounts



You have much more concentrated data

We leverage your collective existing data strategically

You have diverse strategies to contain costs

We come from health plan roots and understand your business objectives

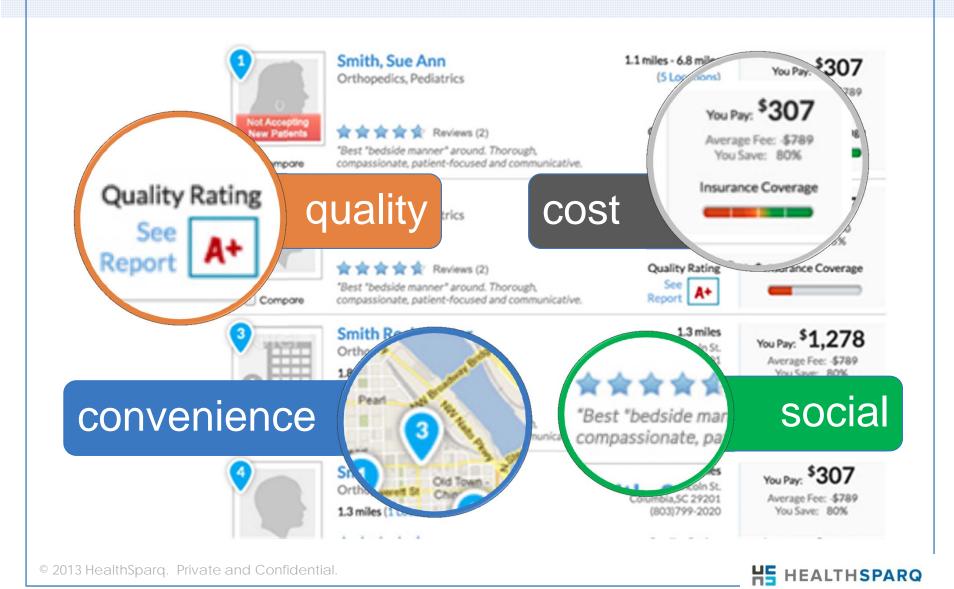
You have existing member touch points

Integration with interactions you are already having

# What is foundational?

Capabilities that apply to all members

#### The core suite for all your members



# Account specific add-ons

Increasing engagement for your strategic accounts by adding custom services

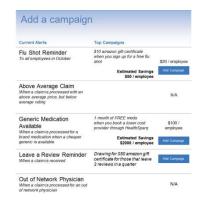
#### **Employer custom add-ons**

Available in 2014 for custom shopping sites for employers

#### Dashboards



#### Alerts w/ incentives



#### Concierge Call Center



#### TeleHealth



#### Online Appointment Scheduling



# **Question Break**

10f 2



# Real market examples

Each employer's needs are unique

#### How we have helped our customers



#### **Health Plan A:**

- Problem: Had customers saying a vendor had more robust cost estimator tools for a PEPM cost.
- Solution: Showed the Employer
  HealthSparq's cost estimators and
  was able to convince Employer
  that their cost estimator at no
  extra cost met their needs.

#### How we have helped our customers



#### **Health Plan B:**

- Problem: Had Employer wanting a more proactive strategy to engage their employees on cost due to a pitch by a vendor.
- Solution: HealthSparq met with Sales Team and provided talking points and materials. Employer agreed to have the Health Plan provide dashboard and alerts solution (at a lower PEPM cost).

## How we have helped our customers



#### **Health Plan C:**

- Problem: Had an Employer that appreciated the transparency tools, but had a population that was in a remote area without adequate access to providers
- Solution: HealthSparq will be implementing TeleHealth solution for Employer.

# **About HealthSparq**

Who we are

## Cambia's history in transparency



Got to see Regence's provider search last week. Best Provider Search Ever! I'm very impressed! This raises the bar – a lot.

— Liz Boehm, former principal analyst at Forrester Research, Inc. \ December 2011



Regence's transparency solutions look very different from competitors.

— April 2012



Winner for Treatment Cost Estimator

— April 2012



FIRST PLACE -

People's Choice Awards at Information Management Symposium

— September 2011



Richard L. Guffey Leadership Award Winner

— September 2012



## Cambia spins off HealthSparq



is a division under Cambia's Direct Health Solutions focusing on innovative consumer-driven solutions that promote a more transparent health system.

Now serving 16 health plans in 20 states covering 30 million members and growing.

#### **AVAILABLE TODAY**

#### **BETA SOLUTIONS**

#### Foundational modules

on health plan member portal

#### + Employer buy-ups

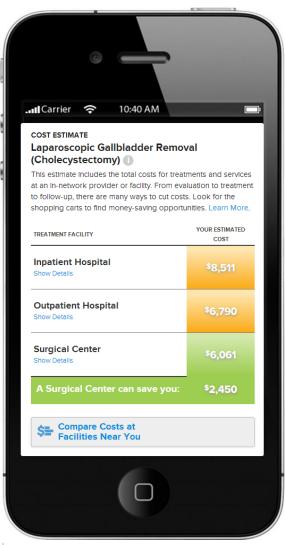
on employer custom shopping site



# Is it making a difference?

HealthSparq's core suite impact on behavior change

## Cost Estimator Tools case study

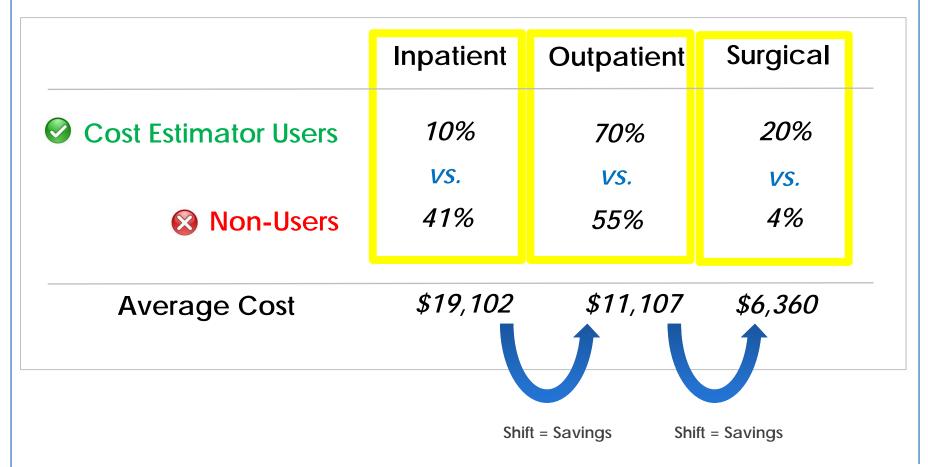




## Case Study of the impact of our tools

#### Digestive Conditions- Gallstones

--- 2 year period of a regional health plan's claims history



# **Question Break**

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# Contact us for a demo

503-220-6200 sales@healthsparq.com

or visit www.healthsparq.com

# Thank you

