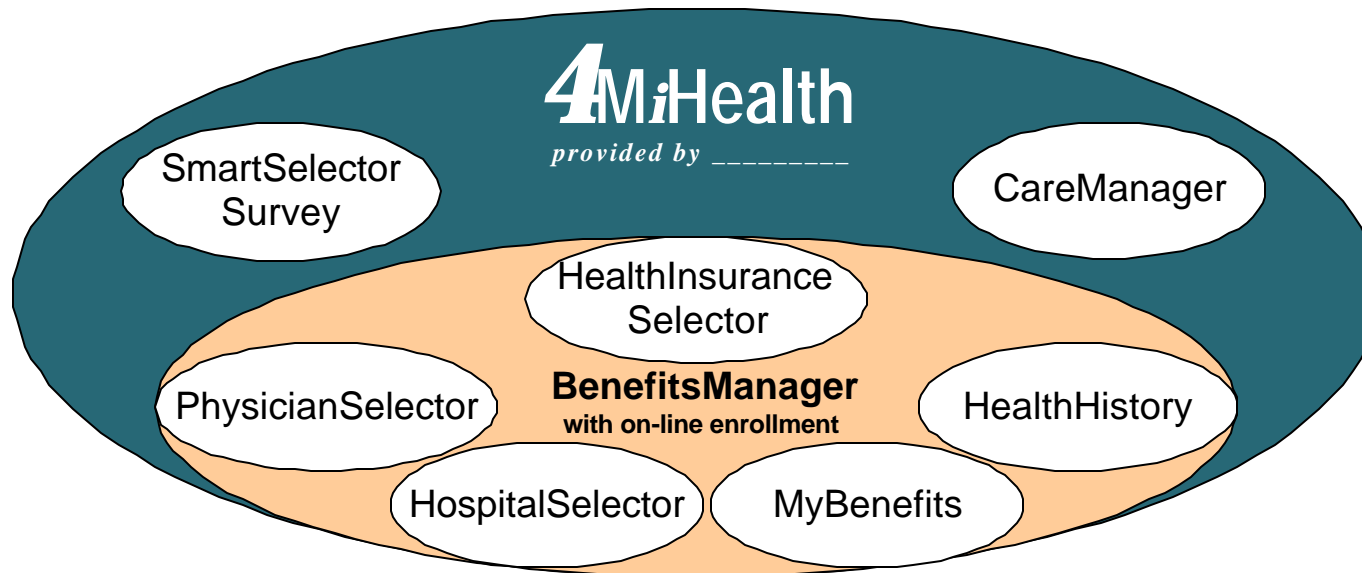


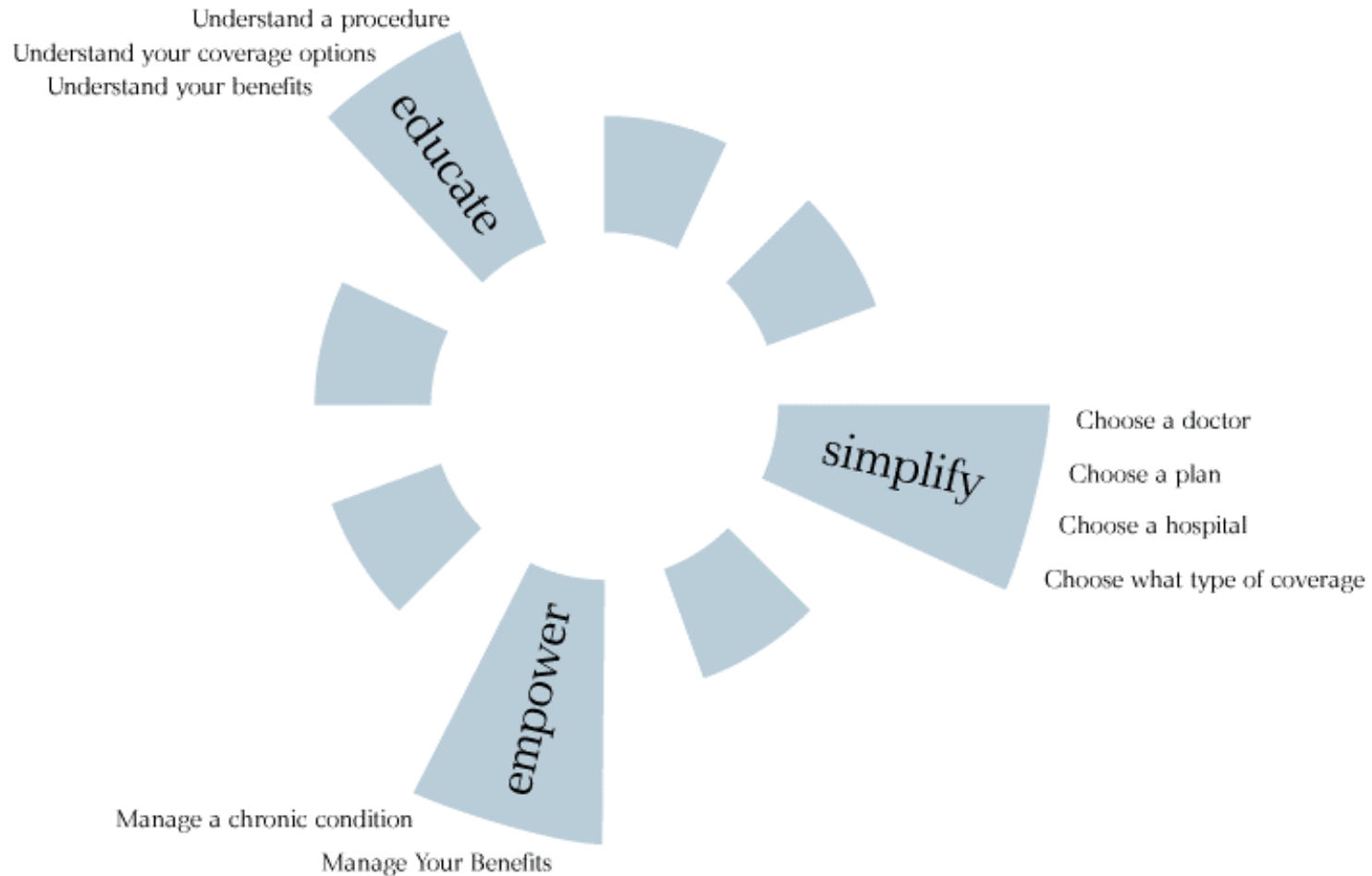
Health Insurance Select

- A new company creating solutions for purchasers of health insurance benefits to better manage costs
 - Provides customized services through our state-of-the-art proprietary software program, *4MiHealth*, to more efficiently manage benefits
 - Permits employer to fix costs
 - Identifies and manages costly chronic illnesses

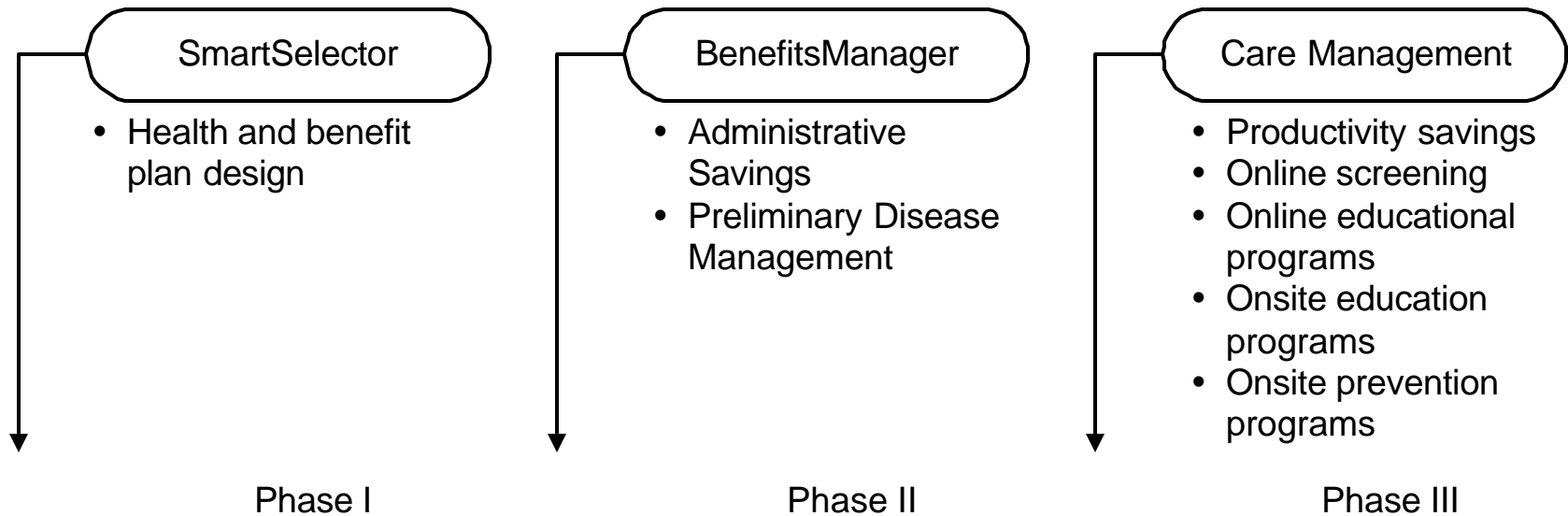
HIS Offers Immediate Solutions



HIS Provides Full Support



Three Phase Process to Help Employers



SmartSelector

What Type of Delivery System Works Best for Me and My Family?

- Positions employer to make better decisions regarding coverage and assess self-insurance using employee provided information
 - 7 minute employee survey
 - Identifies employee preferences and satisfaction with existing options
 - Highlights chronic disease issues or anticipated utilization issues

Smart Selector

- Please tell us how important each feature is to you.
- Next to each question, click on your response.
- At the end of the page, please click "continue" to move on.

Not Important
Somewhat Important
Important
Very Important
Must Include

Ability to choose a specific [health care provider](#).

Amount of **your** contribution towards the insurance premium.

Amount you [pay](#) each time you visit your [health care provider](#).

Amount of [total annual out-of-pocket expenses](#).

Access to out of state coverage.

Ability to choose a specific hospital.

Ability to see a specialist without getting [approval](#).

HealthInsuranceSelector

- The HealthInsuranceSelector assists the employee in determining which specific health plan offered by the employer is the most appropriate. This would include: health, dental, vision, and alternative medicine variables.
- Electronic enrollment serves as an on-line interface between the employee and the carrier or TPA. Available 24/7 with any Internet connection.
- Ability to self-manage benefits and administrative features on an ongoing basis.
- Leads to higher employee satisfaction.

HealthInsuranceSelector

What factor is most important to you in choosing a health plan?
Click on one option below.

- The ability to choose a physician or other [healthcare provider](#). [GO»](#)
- The costs associated with your healthplan.
- The ability to choose specific [benefits](#).
- The ability to choose a specific hospital.

Results for HealthInsuranceSelector

UnitedHealthcare Choice Plus HMO

CB-0 UnitedHealthcare Choice Plus HMO

Plan Type:	Point of Service
Out-of-Network Covered:	Yes, plan provides out-of-network care
Premium Cost:	Per Month: You Pay: \$20, Employer Pays: \$80
Deductible Cost:	\$0 in-network a) Individual: \$500 out-of-network b) Family: \$1000 out-of-network
Co-Pay Cost:	\$10 co-pay per visit in-network 30% of eligible expenses out-of-network
Preventive Care	IN-NETWORK: Children's Services: \$10 Co-pay per visit Adults' Services: \$10 Co-Pay per visit OUT-OF-NETWORK: 30% of eligible expenses Children's Services: well baby care, physical examinations & immunizations Adults' Services: pap smears*, mammograms & and prostate cancer screenings. * Deductible does apply.

Accept Plan

Enrollment Data Collection

Welcome to the Health Insurance Select enrollment system. Please fill in all of the fields.

First Name

Last Name

Middle Initial

Street Address 1

Street Address 2

City

State

Zip Code

Home Phone Number

Work Phone Number

Sex

 Female Male

Primary Care Physician

MyBenefits

- On-line 24/7 customer service accessed by keyword search.
- Provides specific policy language regarding coverage issues, plain English interpretation, and outlines any authorization requirements the user must comply with to assure coverage.
- Frequently asked questions regarding benefits.

MyBenefits Search

Benefits Search

Benefits Search allows you to search your health plan using specific words or phrases. If you have any questions relating to specifics of your plan, you should contact a plan representative directly.

1
step

To begin your search, please select which health plan you are currently enrolled in:

UnitedHealthcare...

2
step

Please enter a phrase to search for:

mental illness

MyBenefits Search

Benefits Search



Showing all information in the **United Health Care Plan** that contains the the phrase: **mental illness**

[« Change Search Phrase](#)

[Change Plan »](#)

7). [SECTION 10 -COVERED HEALTH SERVICES> Section 10.13 Inpatient Mental Health and Substance Abuse Services. >](#)

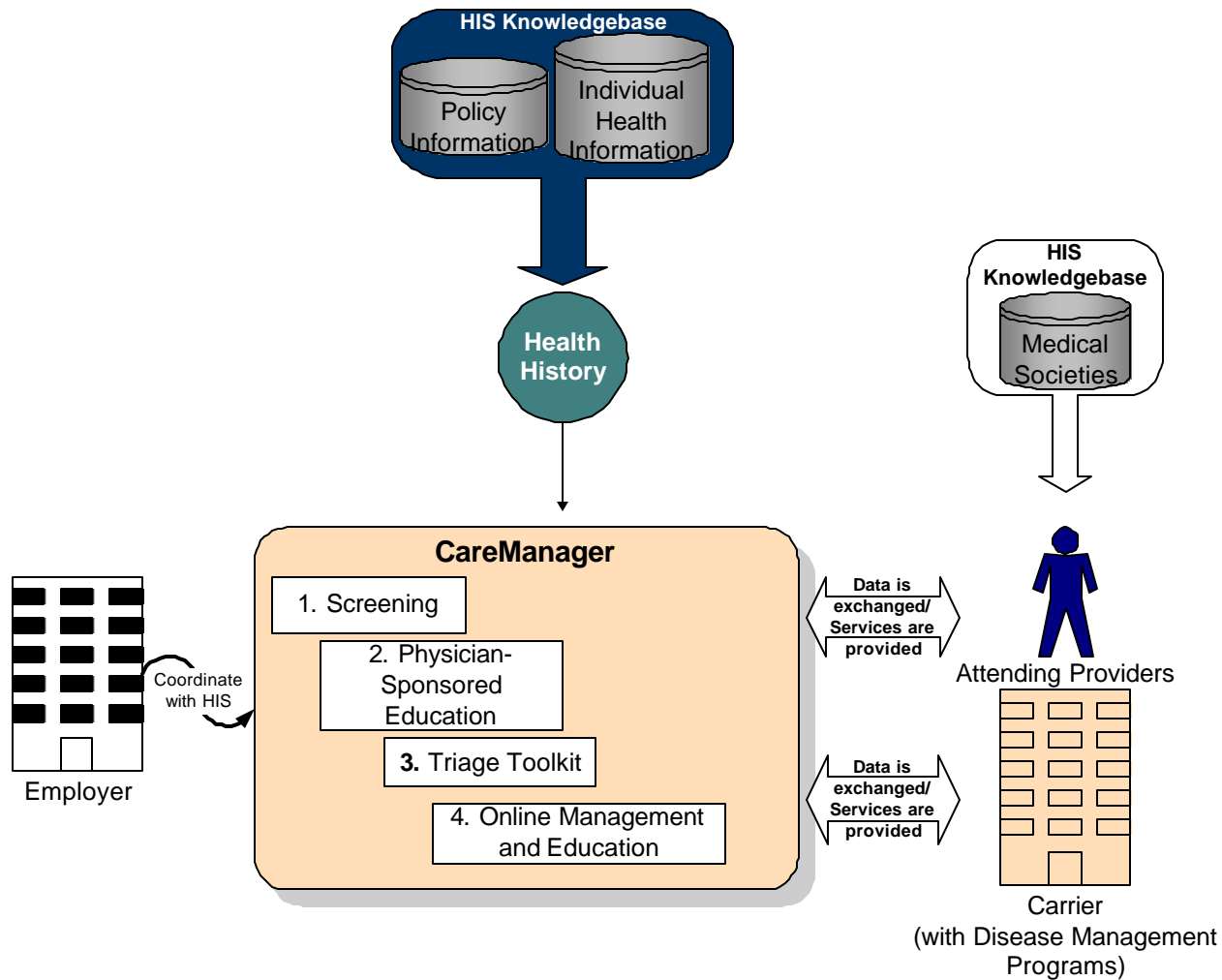
SECTION 10 -COVERED HEALTH SERVICES

Section 10.13 Inpatient Mental Health and Substance Abuse Services.

Coverage for Mental Health Services and/or Substance Abuse Services provided on an inpatient or intermediate care basis as determined to be Medically Necessary by the Mental Health/Substance Abuse Designee. Confinement is provided only on a Semi-private Room basis. At the discretion of the Mental Health/Substance Abuse Designee two sessions of intermediate care (e.g. partial hospitalization) may be substituted for one inpatient day. Coverage is limited as stated in Section 12 Schedule of Benefits except that treatment of Biologically Based **Mental Illnesses** is not subject to an annual limit and is Covered at the same level as any other inpatient Confinement.

SECTION -BENEFIT DESCRIPTION	COPAYMENT AND LIMITATIONS
10.11 Outpatient Mental Health Services	<p>\$25 per individual visit.</p> <p>Limited to 20 visits per calendar year.</p> <p>Does not apply to annual maximum Copayment.</p> <p>Treatment of Biologically Based Mental Illnesses is not subject to the above limit and the Copayment for inpatient treatment of Biologically Based Mental Illnesses is the same as Section 10.1</p>
10.13 Inpatient Mental Health and Substance Abuse Services	<p>10% of Eligible Expenses.</p> <p>Limited to 45 days (or 90 partial days) per calendar year.</p> <p>Treatment of Biologically Based Mental Illnesses is not subject to the above limit and the Copayment for inpatient treatment of Biologically Based Mental Illnesses is the same as Section 10.5</p>

CareManager



Health Survey

You as an individual - Select the conditions that you *personally* have:

- [Allergic Rhinitis](#)
- [Anxiety Disorders](#)
- [Arthritis](#)
- [Asthma](#)
- [Coronary Artery Disease/Congestive Heart Failure](#)
- [Depression](#)
- [Diabetes Mellitus](#)
- [High Blood Pressure/Hypertension](#)
- [Irritable Bowel Syndrome](#)
- [Lower Back Pain](#)
- [Obesity](#)
- [Pregnancy](#)
- [Smoking](#)



Instructions

Please check the boxes for the conditions that either you or your dependents have.

Click the "Continue" button when you have finished.

Using Wellmed Assessment

HQ Questions Part 5 - Microsoft Internet Explorer

File Edit View Favorites Tools Help

wellmed User: Jane WellMed Settings Calendar Trackers Exit

ASSESS Home Assess Record Improve

HealthQuotient SEARCH

Please enter your personal information.

Required Information
We can not profile your Personal Health without the following:

What is your current weight (in lbs.)? 195

What is your height? 6' 0"

Body Frame Size Medium

Optional Information
Below, enter as much information as possible. The more information you provide, the more complete your Personal Health profile. Enter recent values for greater profiling accuracy. If you are unsure of the correct units for cholesterol and glucose values, [click here](#).

What was your most recent:

		Test date			I don't know
Systolic blood pressure level (top number)?	120	January	24	2001	<input type="checkbox"/>
Diastolic blood pressure level (bottom number)?	90	January	24	2001	<input type="checkbox"/>
Total cholesterol level?	140	August	2	1999	<input type="checkbox"/>
Triglyceride level?		July	11	2001	<input checked="" type="checkbox"/>
LDL cholesterol?	130	August	2	1999	<input type="checkbox"/>
HDL cholesterol?	100	January	30	2001	<input type="checkbox"/>
Glucose Level	113	July	23	2001	<input type="checkbox"/>

Glucose Type Non-fasting

Congratulations. You've finished the questionnaire. Now let's see what all of this means for you. Click submit to

HealthHistory

Condition	% of Employees	% of Employee's Dependants	National Average	Source for Averages
Allergic Rhinitis	13.64%	6.82%	10% of Americans	CDC, National Health Survey, Series 10, Prevalence of Selected Chronic Conditions; United States, 1990-92, DHHS Pub. No. 97-1522, January 1997
Anxiety Disorders	2.27%	0%	13.3% American adults	National Institute of Mental Health. The Numbers Count: Mental Disorders in America, September 2000.
Arthritis	2.27%	6.82%	More than 20% of the adult American population	Department of Health and Human Services, Healthy People 2010, January 2000.
Asthma	6.82%	9.09%	Approximately 7% of the American population	Centers for Disease Control and Prevention, CDC Surveillance Summaries, Morbidity and Mortality Weekly Report; 47 (SS-1), April 24, 1998.
Coronary Artery Disease/Congestive Heart Failure	2.27%	2.27%	Approximately 5% of the American population	U.S. Department of Health and Human Services. Public Health Service. National Heart, Lung, and Blood Institute.
Depression	0%	2.27%	About 9.5% of the adult American population	National Institute of Mental Health. The Numbers Count: Mental Disorders in America, September 2000.
Diabetes Mellitus	2.27%	4.55%	5.9% of American population	Centers for Disease Control and Prevention. National Diabetes Fact Sheet: National estimates and general information on diabetes in the United States. Revised Edition. Atlanta, GA. U.S. Department of Health and Human Services. CDC, 1998.
High Blood Pressure/Hypertension	4.55%	4.55%	Approximately 25% of all adults	American Heart Association. 2001 Heart and Stroke Statistical Update. Dallas, Texas: American Heart Association, 2000.
Irritable Bowel Syndrome	0%	2.27%	Approximately 15-20% of American adults	International Foundation for Functional Gastrointestinal Disorders (IFFGD) – Focusing on Irritable Bowel Syndrome (IBS). International Foundation for Functional Gastrointestinal Disorders. 28 Mar. 2001.

<http://www.iffgd.org/index.html>

Privacy Considerations

- We knew Privacy and Security would be the #1 Concern for our Users

Users

Employees/Patients

TPA's

Employers

Physicians

Brokers

Health Plans

Considerations

- Between Physicians and Patients there is an “Assumption of Privacy”
- But we knew that Physicians don’t have a process level understanding of Privacy and Security
- As an “employer” and other representative we are not a covered entity (except Texas)

- We chose Voluntary Compliance
- As a start up we needed a Project based approach and to spend minimal time and resources
- We are on course and in sixty days we integrated the HIPAA Compliance Criteria into our Software and Content Design