RESOLUTION
HEALTH, INC.

Personalizing Patient Messaging to Induce Behavior Change

Earl Steinberg, MD, MPP
Pres. and CEO, Resolution Health Inc.;
Adjunct Professor of Medicine and of Health Policy & Management, Johns Hopkins University

Health Care Today: A Snapshot

- We know a lot about what works and what doesn’t
- There’s a huge gap between the care doctors provide and the care they ought to provide
- We’ve spent 30 yrs trying to reduce variation in physician practice by disseminating evidence-based guidelines --- with little effect
- If a pharmaceutical firm gets a patient to ask their MD for a particular medication, there’s a 75% chance that patient will get that med.

Where the Marketplace is Going

- Increased "consumerism"
  - Increased economic skin in the game
  - Increased individual control and incentives: CDHPs and HSAs
  - Vital need for personalized information and decision support:
    - What is appropriate care for me?
    - By how much could I reduce my out of pocket healthcare expenses?
    - How could I achieve those potential savings?

Incentives, empowerment and accountability based on better information

Consumers Need: Personalized Information about Health Maintenance and Care Options

- What could I do to reduce my risk of a heart attack? What things will increase my risk of a heart attack?
- Will use of Drug A vs Drug B, or going to Dr. Smith vs Dr. Jones have any impact on my health?
- How much will I spend out of pocket if I use Drug A vs Drug B or go to Dr. Smith vs Dr. Jones?

Consumers Need Personalized Info. about Costs

Not Useful	Useful
Unit of service	Episode
Daily dose	"Treatment course"
Total Cost	Patient's Share of Cost

What's Required to Change Behavior?

- Provide a compelling reason to change behavior
  - extend my life
  - save me money
  - save me time
- Make it easy to change behavior
  - information must be actionable
  - call 1-800 number
  - one click on a web site
  - bring in a coupon
- Reinforce the behavior change in multiple ways
  - economic incentives
  - social incentives

What Else is Important?

- **When** the message is delivered
  - age
  - timing relative to a person's personal situation
  - "teachable moment"
  - frequency

- **Who** delivers the message
  - credibility
  - skill

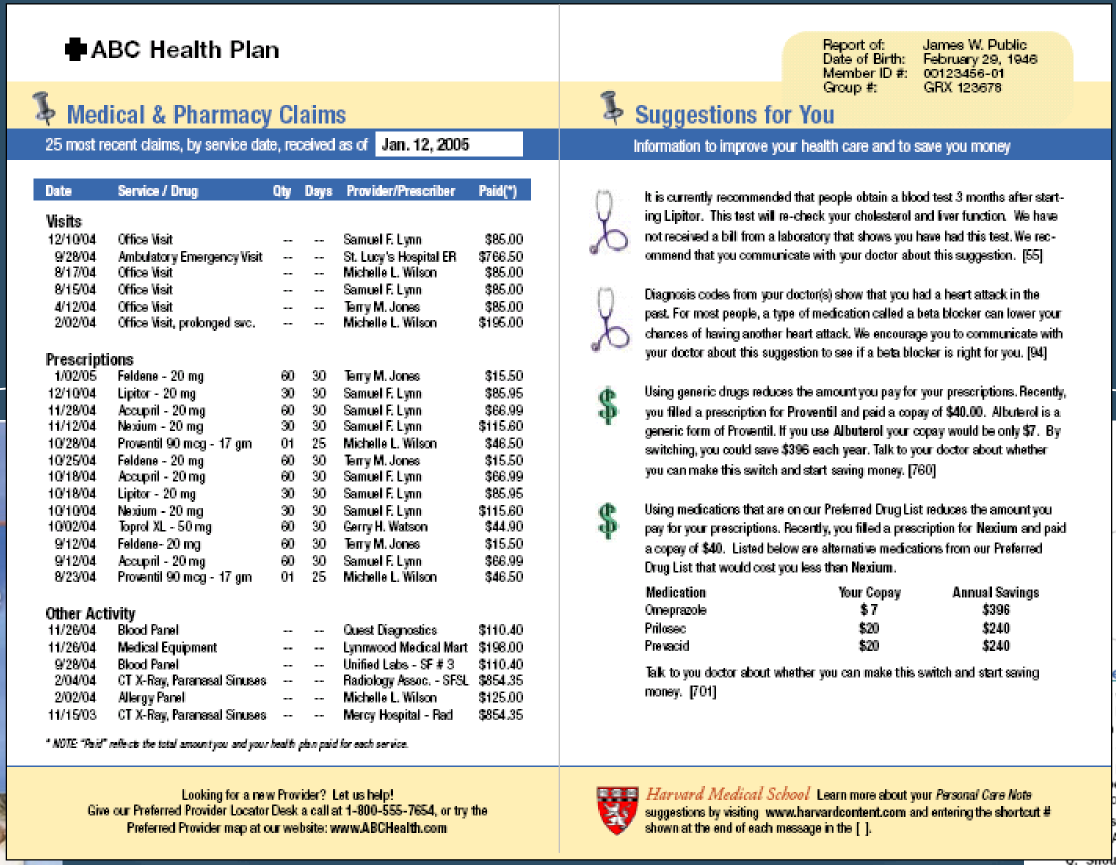
- **How** the message is delivered
  - medium
  - packaging
  - simplicity

Potential Personalized Strategies

- Personal health statements
- Personalized consumer health education that is pushed to people or made readily available
- Personalized coupons that are provided on a highly targeted basis
- “Market segmentation” with interventions that are “best fit” for particular people

DTM: Personal Care Note

Front



ABC Health Plan

Report of: James W. Public
Date of Birth: February 29, 1946
Member ID #: 00123456-01
Group #: GRX 123678

Medical & Pharmacy Claims

25 most recent claims, by service date, received as of Jan. 12, 2005

Date	Service / Drug	Qty	Days	Provider/Prescriber	Paid(*)
Visits					
12/10/04	Office Visit	--	--	Samuel F. Lynn	$85.00
9/28/04	Ambulatory Emergency Visit	--	--	St. Lucy's Hospital ER	$766.50
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** NOTE: "Paid" reflects the total amount you and your health plan paid for each service.*

Looking for a new Provider? Let us help!
Give our Preferred Provider Locator Desk a call at 1-800-555-7654, or try the Preferred Provider map at our website: www.ABCHealth.com

Suggestions for You

Information to improve your health care and to save you money

It is currently recommended that people obtain a blood test 3 months after starting Lipitor. This test will re-check your cholesterol and liver function. We have not received a bill from a laboratory that shows you have had this test. We recommend that you communicate with your doctor about this suggestion. [55]

Diagnosis codes from your doctor(s) show that you had a heart attack in the past. For most people, a type of medication called a beta blocker can lower your chances of having another heart attack. We encourage you to communicate with your doctor about this suggestion to see if a beta blocker is right for you. [94]

Using generic drugs reduces the amount you pay for your prescriptions. Recently, you filled a prescription for **Proventil** and paid a copay of **$40.00**. Albuterol is a generic form of Proventil. If you use **Albuterol** your copay would be only **$7**. By switching, you could save **$396** each year. Talk to your doctor about whether you can make this switch and start saving money. [760]

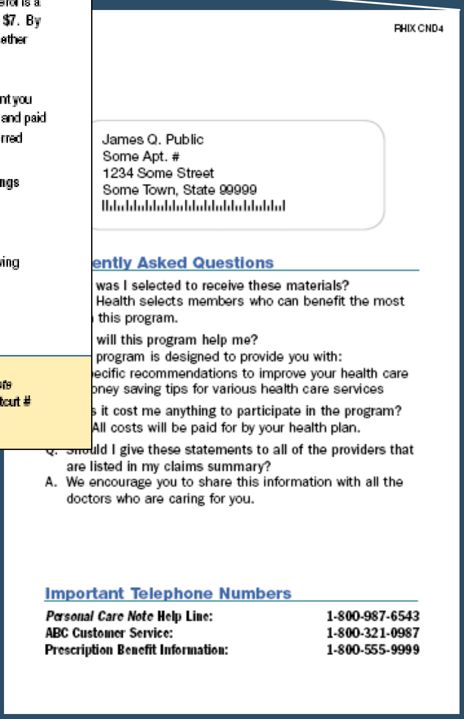
Using medications that are on our Preferred Drug List reduces the amount you pay for your prescriptions. Recently, you filled a prescription for **Nexium** and paid a copay of **$40**. Listed below are alternative medications from our Preferred Drug List that would cost you less than **Nexium**.

Medication	Your Copay	Annual Savings
Omeprazole	$ 7	$396
Prilosec	$20	$240
Prevacid	$20	$240

Talk to you doctor about whether you can make this switch and start saving money. [701]

Harvard Medical School Learn more about your *Personal Care Note* suggestions by visiting www.harvardcontent.com and entering the shortcut # shown at the end of each message in the [ ].

Back



RHIX CND4

James Q. Public
Some Apt. #
1234 Some Street
Some Town, State 99999

ently Asked Questions

was I selected to receive these materials?
Health selects members who can benefit the most
this program.

will this program help me?
program is designed to provide you with:
ecific recommendations to improve your health care
oney saving tips for various health care services

s it cost me anything to participate in the program?
All costs will be paid for by your health plan.

Q. Should I give these statements to all of the providers that are listed in my claims summary?
A. We encourage you to share this information with all the doctors who are caring for you.

Important Telephone Numbers

Personal Care Note Help Line:	1-800-987-6543
ABC Customer Service:	1-800-321-0987
Prescription Benefit Information:	1-800-555-9999

Inside Panels

Examples – Clinical Messages

Information from your doctor bills suggests that you have recently been treated for an ulcer. Current medical evidence shows that most ulcers are caused by an infection named H. Pylori. It is treated with antibiotics and is sometimes difficult to cure. Curing the infection is important because without it, the chance of the ulcer coming back is high. We have not received any bills for a H. Pylori test to prove your infection is cured. We recommend that you speak with your doctor within the next 4-6 weeks to see if you need a H. Pylori test. [177]

ABC Health Plan

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$ Using medicati… pay for your pr… copay of $40. List and would…

Medication
Omeprazole
Prilosec
Prevacid

Talk to your do…

To learn more det… and enter t…

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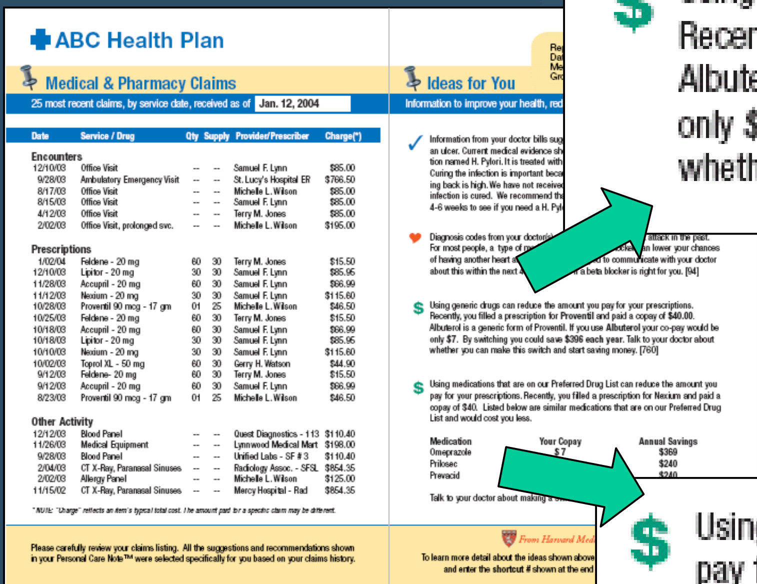
Example – Pocketbook Issue Messages



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Ideas for You

$ Using generic drugs can reduce the amount you pay for your prescriptions. Recently, you filled a prescription for **Proventil** and paid a copay of **$40.00.** Albuterol is a generic form of Proventil. If you use **Albuterol** your co-pay would be only **$7.** By switching you could save **$396 each year**. Talk to your doctor about whether you can make this switch and start saving money. [760]

$ Using medications that are on our Preferred Drug List can reduce the amount you pay for your prescriptions. Recently, you filled a prescription for Nexium and paid a copay of $40. Listed below are similar medications that are on our Preferred Drug List and would cost you less.

Medication	Your Copay	Annual Savings
Omeprazole	$ 7	$369
Prilosec	$20	$240
Prevacid	$20	$240

Talk to your doctor about making a switch and start saving money. [701]

Reprinted from THE WALL STREET JOURNAL.

TUESDAY, JANUARY 31, 2006

Page D5 Column 1

Insurers Want Patients to Press Doctors About Drugs and Costs

BY SARAH RUBENSTEIN
THE WALL STREET JOURNAL ONLINE

When Chris Stacey's allergist suggested she start getting allergy shots regularly, Ms. Stacey didn't just nod and smile.

"Shots are a long-term investment, and an expensive long-term investment," Ms. Stacey, 36 years old, recalls thinking. At the time, several years ago, she felt that oral allergy drugs were more convenient and less costly than shots. Plus, she was moving from employer health coverage to an individual policy that she had to buy herself, and she worried that her premiums would go up if she were perceived as an expensive patient.

When Ms. Stacey told her doctor she didn't think shots were the right step for her, the doctor didn't change his mind, she says. She received a second opinion from another allergist who, she says, ended up sharing her view.

Insurers want more patients to be like Ms. Stacey -- unafraid to ask their doctor questions about a course of treatment, not to mention its cost. Despite the fact that patients are often reluctant to sound like second-guessers for fear of irritating their doctors, insurers are arming patients with the tools and the techniques that the insurers have honed to help them press the point on clinical options and costs.

In February, Lumenos Inc., a unit of health insurer WellPoint Inc., intends to start offering a service that lets its patients enter the names of drugs into their cellphone Web browsers, which in turn will shoot back a list of comparable drugs, ranked by how much they cost under Lumenos's plans. That way, patients can ask their doctors about cheaper alternatives while they are still at their appointment, the company says.

An increasing number of insurers are sending letters to patients suggesting that they talk with their doctor about treatments, tests or medications that the insurers say might be appropriate or less costly for the patients. Others are making suggestions within financial statements they are sending home, or listing "questions to ask your doctor" on their Web sites.

Cigna Corp. intends in the next few months to start telling patients typical prices of different types of doctor visits, including details such as what types of services usually would be provided and how many minutes of face time the patient normally would get with the doctor, based on the price charged. Cigna says it isn't pressing patients to challenge their doctors over their bills, though it would be natural for some to scrutinize the charges.

The goal of keeping health costs down is nothing new for insurers. For a long time, insurers have wrangled with doctors over costs, setting up, and then scaling back, unpopular rules that require doctors to get permission to provide certain treatments or drugs. But now more than ever before, they are enlisting patients in the effort to check health-care providers. In his State of the Union address, President Bush is expected to highlight health savings accounts, relatively new accounts that are meant to encourage consumers to save money for health-care costs and spend wisely on their care.

"It starts with the notion that you should certainly have a right to question," says Robert Laszewski, a consultant to health insurers. "I think that's different from not having confidence in your doctor, but what you're encouraging people to do is to make them explain it."

The results could mean lower costs for insurers. Insurers also say the tools help patients at a time when they are bearing more of the costs of their care. Also, certain tools can help doctors to keep track of how individual patients' insurance plans work, insurers say.

"We want to empower the member, and we want to educate the member," says Constance L. Williams, an associate medical director for UniCare Life & Health Insurance Co., a WellPoint division based in Chicago, which started sending letters about treatments and costs to patients in Massachusetts in a pilot program in late 2003 and now is expanding the program.

It is unclear how vigorously patients respond to insurers' prods, if they do at all. Susan Rebelio, 51, received a mailing from UniCare suggesting she ask her doctor about taking a drug called an ace inhibitor, based on her health history, which included heart failure and diabetes. Ms. Rebelio of Three Rivers, Mass., hesitated to bring the subject up with her doctor. "We just had a good rapport," she says. "It's like, geez, how am I going to go to him and tell him that my insurance company is suggesting that I be on a medicine? . . . I really didn't want to embarrass him."

She decided to "kind of soften" the subject by telling her doctor that her insurer was "trying to play doctor now" and showing him the letter, she says. It turned out the doctor thought she was already on an ace inhibitor, and he apologized and prescribed the drug, she says.

The letter and others like it were developed by Resolution Health Inc., a Columbia, Md., company that provides the letters to clients, including UniCare, Blue Shield of California and Horizon Blue Cross Blue Shield of New Jersey. This month, Resolution Health added PacifiCare, recently acquired by UnitedHealth Group Inc., to its client base.

"Susan Rubello, 51, received a mailing from UniCare suggesting she ask her doctor about taking a drug called an ace inhibitor, based on her health history, which included heart failure and diabetes.

"It turned out the doctor thought she was already on an ace inhibitor, and he apologized and prescribed the drug, she says."

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GIC / UniCare: DTM Results

Member Conversion to Best Clinical Practice: DTM Compared with Control Group

	Adjusted Conversion Rate *			
Time After Initial DTM Mailing	DTM Group (N=963)	Control Group (N=1058)	Absolute Difference	Adjusted Odds Ratio (95% CI)
3 months	12.69%	13.50%	-0.81%	0.94 (0.72 – 1.23)
6 months	21.76%	17.00%	4.76%	1.28 (1.02 – 1.61)
9 months	27.42%	18.40%	9.02%	1.49 (1.20 – 1.86)
12 months	31.84%	19.90%	11.94%	1.6 (1.29 – 1.98)

* Using multivariate logistic regression analysis to control for factors associated with member propensity to change behavior

Projected Annual Savings: 100K Lives

Through Improved Compliance at 1 Year With:	Annual Expected Gross Savings (Plan)	Annual Expected Gross Savings (Members)	Total Annual Expected Gross Savings	Total Annual Net Savings*	ROI
Clinical Practice Guidelines	$460,566	$6,986	$467,552		
Formulary Preference Rules	$565,535	$636,840	$1,202,375		
Both	$1,026,101	$643,826	$1,669,927	$1,273,927	3.2**

*Program cost = $0.33 pmpm ($396,000/yr for 100K members.

**ROI reflects impact of DTM Program AFTER TAKING ACCOUNT OF UNICARE PREMIER NURSE PROGRAM VIA LOGISTIC REGRESSION ANALYSIS. ROI is 1.6 to 1 if consider only Plan savings.

DTM Participants: Overview of comments…

- **100% found the information easy to understand.**
- **91% considered the program to be very or somewhat useful.**
- **76% said they would be very or somewhat likely to choose a plan that offers the DTM Program.**
- **100% wanted to continue receiving the information.**

" I can't remember when the last time was a health plan sent me anything as useful as this."

" This is a great idea and I want to keep getting it."

" I keep really good records, but this report will serve as a nice supplement."

" My doctor liked the report and said the recommendations were really helpful."

DTM Options: Messages that matter

- Prescription drug benefit design
  - e.g. co-pays associated with multi-tier and mail order; savings that can be achieved through specific drug switches
- Preferred providers (labs, radiology, MDs, hospitals) and amounts member could save by using them
- Specific quality problems / priorities
- Disease Mgmnt and Health Promotion programs
- Discount programs
  - devices; OTC meds; alternative medicine options
- Education re: costs of, and coverage for, particular services

Potential Personalized Strategies

- Personal health statements
- Personalized consumer health education that is pushed to people or made readily available
- Personalized coupons that are provided on a highly targeted basis
- “Market segmentation” with interventions that are “best fit” for particular people

Linked Personalized Educational Content

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Idea

Information

Inform
an ulc
tion named H. Pylori. It is treated with antibiotics and is sometimes difficult to cure. Curing the infection is important because without it, the chance of the ulcer coming back is high. We have not received any bills for a H. Pylori test to prove your infection is cured. We recommend that you speak with your doctor within the next 4-6 weeks to see if you need a H. Pylori test. [177]

Diagnosis codes from your doctor(s) show that you had a heart attack in the past. For most people, a type of medication called a beta blocker can lower your chances of having another heart attack. We encourage you to communicate with your doctor about this within the next 4 weeks to see if a beta blocker is right for you. [94]

$ Using generic drugs can reduce the amount you pay for your prescriptions. Recently, you filled a prescription for Proventil and paid a copay of $40.00. Albuterol is a generic form of Proventil. If you use Albuterol your co-pay would be only $7. By switching you could save $396 each year. Talk to your doctor about whether you can make this switch and start saving money. [760]

$ Using medications that are on our Preferred Drug List can reduce the amount you pay for your prescriptions. Recently, you filled a prescription for Nexium and paid a copay of $40. Listed below are similar medications that are on our Preferred Drug List and would cost you less.

Medication	Your Copay	Annual Savings
Omeprazole	$7	$369
Prilosec	$20	$240
Prevacid	$20	$240

Talk to your doctor about making a switch and start saving money. [701]

From Harvard Medical School

To learn more detail about the ideas shown above, visit www.harvardcontent.com and enter the shortcut # shown at the end of each message in the [ ].

Number in brackets after each message links to web-based consumer health education content from HMS.

Web-based additional info for each message, from Harvard Medical School, via 3-digit shortcut

DTM: Consumer Healthcare Content

RESOLUTION
HEALTH, INC.

HARVARD MEDICAL SCHOOL

We would like to hear your Feedback.

Learn more about each of the suggestions you received in your Personal Care Note by entering the shortcut # shown at the end of each message in the [ ].

Shortcut #:

Search

Better Healthcare Through
Better Information

This information from Harvard Medical School (HMS) is intended to help protect and improve your health. The information is applicable to people like you, but it may or may not be appropriate for you, personally. To determine if it is, you should discuss this information with your doctor.

Types of Rules

RESOLUTION HEALTH, INC.

HARVARD MEDICAL SCHOOL

We would like to hear your Feedback.

New Search

Persistent asthma not on a controller medication [232]

Many people with asthma have what's known as persistent asthma. Persistent asthma means that you wheeze and have trouble breathing (an asthma attack) at least two times a week during the day or at least two times a month during the night. Although quick-relief medicines taken with an inhaler can help relieve symptoms right away, people with persistent asthma should also take a controller medication for long-term relief. Used regularly, asthma controller medications help people have fewer and less severe asthma attacks. They also lower the risk of dying from an asthma attack. If you have persistent asthma and are not already on a controller medication, we suggest that you talk with your doctor within the next 4 weeks about whether you could benefit from using a controller medication. For additional information about asthma and the drugs used to treat asthma, the following questions as answered below:

- What is asthma?
- What causes asthma?
- What medications are used to treat asthma?
- What is a peak flow meter?
- What can I do to avoid asthma attacks?

Adapted from The Harvard Medical School Guide to Taking Control of Asthma, http://www.health.harvard.edu/hhp/book.do?name=asthma, by Christopher H. Fanta, M.D., Lynda M. Cristiano, M.D., and Kenan Haver, M.D., with Nancy Waring, Ph.D., published by Simon & Schuster and the Free Press. For more information about Harvard Medical School Publications for the general public, see www.health.harvard.edu

Better Healthcare Through Better Information

Potential Personalized Strategies

- Personal health statements
- Personalized consumer health education that is pushed to people or made readily available
- Personalized coupons that are provided on a highly targeted basis
- “Market segmentation” with interventions that are “best fit” for particular people

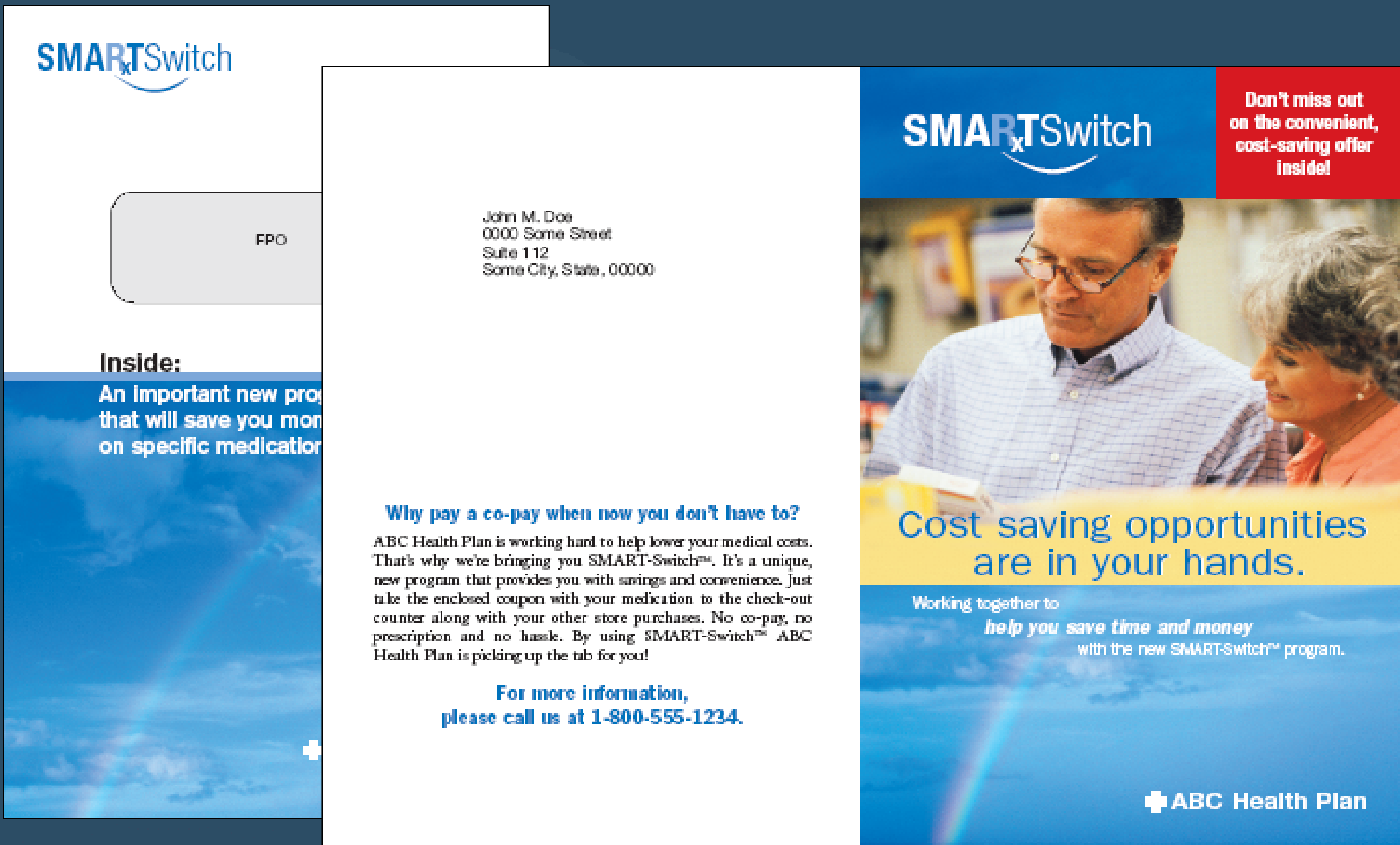
Use of Coupons to Change Behavior

- Annual spending on prescribed Proton Pump Inhibitors (PPIs) and Non-Sedating Antihistamines (NSAs) is approximately $4,000,000 per 100,000 patients.

- The annual cost of using OTC alternatives in these two product categories is approximately $800,000 – a potential savings of more than <u>$3,000,000</u> per 100,000 patients.

- There is no credible evidence that high cost prescription PPIs or NSAs are more effective or safer than OTC alternatives.

SMART-Switch: New DTM Program



SMART-Switch: Proton Pump Inhibitors

Drug	*30-day Supply $$(*)*	*Cost to Member*	*Cost to Plan*
Prevacid	$ 139.99	$ 20.00	**$ 110.99**
Nexium	$ 150.99	$ 40.00	**$ 110.99**
Protonix	$ 114.99	$ 20.00	**$ 94.99**
Prilosec OTC	**$ 21.99**	$ 21.99 + tax	Not Covered

* Prices shown are Walgreen's Online Pricing

SMART-Switch: NSAs

Drug	*30-day Supply $$(*)*	*Copay*	*Cost to Plan*
Allegra	$ 93.99	$ 20.00	**$ 73.99**
Clarinex	$ 85.99	$ 20.00	**$ 65.99**
Zyrtec	$ 73.99	$ 20.00	**$ 53.99**
Singulair	$ 105.99	$ 20.00	**$ 85.99**
Claritin OTC	**$ 28.48**	$ 28.48 + tax	Not Covered
Alavert	**$20.99**	$20.99 + tax	Not Covered
Loratadine	**$12.00**	$ 12.00 + tax	Not Covered

1) In 2000, Claritin held > 90% market share of Non-sedating Antihistamines
2) Claritin OTC and Alavert are the same drug: E Loratadine, 10 mg

SMART-Switch™: Mail Order Option

SMARxTSwitch Brought to you by **Your Health Plan**

No Copay, no out-of-pocket cost, + delivery directly to you.

Offer ID: 17000069 This Offer Expires: December 31, 2006

Special offer for:

James W. Public
Some Apt. #
1234 Some Street
Some Town, State 99999

Receive two free boxes of Prilosec OTC® sent directly to you. Just mail back this form. It's as easy as 1,2,3:

1. Please sign your name: ____________________
2. Is the address above correct?
   ❑ Yes ❑ No, my changes are shown below:
   ____
   ____
   ____
3. Fold over this flyer, tape it shut and drop it into the mail – no stamp is required.

- OR – use "INSTANT REDEEM" by calling Wellpartner Pharmacy, toll free at 1-877-935-5797 ext. 670. Operators are ready to assist you.

Have this form handy when you call: you will need to provide the 8-digit Offer ID located in the yellow box above your address. Your medication will then be mailed directly to you.

Limit: Only 1 redemption per Offer. Refills are available only to individuals who redeem this offer, and who receive a new Offer mailed to them from the SMART-Switch℠ program.

17000069

Wellpartner
A SMART-Switch™ Mail Service Partner

Why pay a co-pay when you don't have to?

Get two boxes (total qty = 84) of Prilosec OTC® at no cost to you – absolutely no co-pay!

® Prilosec OTC is a registered trademark of Procter and Gamble

SMARxTSwitch *Working Together to Help You Save Time and Money*

Why pay a co-pay when now you don't have to?

With the SMART-Switch™ program, you can get selected non-prescription drugs at absolutely no cost to you. Simply follow steps 1-2-3 on the facing page – or use the "instant redeem" toll-free number. Either way, you don't pay a thing. Your Health Plan is picking up the tab for you!

Save time and money!

You don't need a prescription to use this offer. Your pharmacy records show that you have been taking prescription medication for ulcers or stomach problems. Now you can get this type of medicine without a prescription, delivered to your door, and at absolutely no cost to you. Once you redeem this offer, additional offers for this medicine will be promptly sent to you, for the duration of this program. These refills will always be at absolutely no cost and delivered directly to you.

Help us to help you manage your health care costs.

To make this program successful, we track whether our members take advantage of this offer. Each offer you redeem will be recorded as a pharmacy claim, just like all of your other medical expenses. We only ask that you do not share the medication you receive with anyone else – this offer is specifically for your use. You will receive additional offer coupons as long as this program is in place unless we see that you needed to return to your prescription medication.

Not sure about switching drugs?

If you have additional questions about switching medications, then call your doctor to discuss the matter. The decision is yours. We hope you try this great new cost-saving program.

Potential Personalized Strategies

- Personal health statements
- Personalized consumer health education that is pushed to people or made readily available
- Personalized coupons that are provided on a highly targeted basis
- “Market segmentation” with interventions that are “best fit” for particular people

DTM: Market Segmentation

- By selected patient demographics (e.g., age, gender)
- By patient clinical characteristics
- By patient historical behavior
- By employer plan or by geographic area
- By plan benefit design
- By provider (steer patients to preferred providers)

Report of: Judy E. Doe
Date of Birth: February 29, 1930
Member ID #: XEAJ00112233
Group #: GRX 123678

Suggestions for You

Information to improve your health care and to save you money

It is currently recommended that people obtain a blood test 3 months after starting Lipitor. This test will re-check your cholesterol and liver function. We have not received a bill from a laboratory that shows you have had this test. We recommend that you communicate with your doctor about this suggestion. [55]

Studies have shown that 33 to 60% of people over the age of 75 fall each year. Two out of every 10 people 75 years of age or older who fall fracture a bone, dis-locate a joint or injure their head.

Medical experts recommend that people over the age of 75 participate in an exercise and balance training program to reduce the risk of falling and suffering an injury.

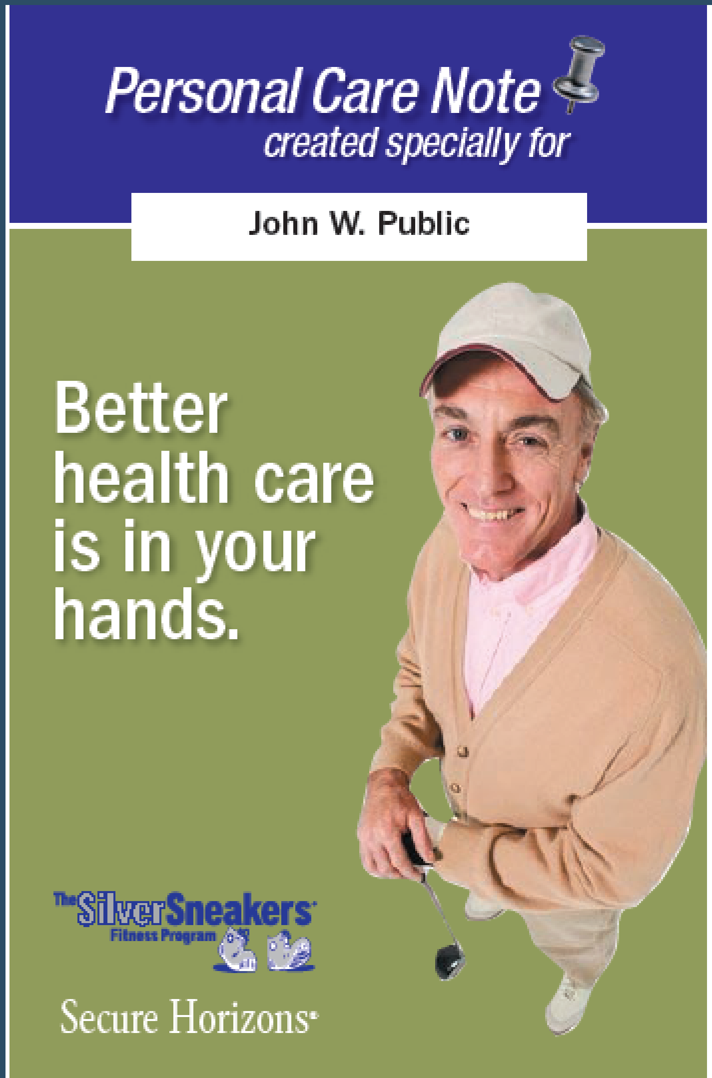
In our effort to provide the highest quality service to Medicare members, Secure Horizons has teamed with Axia Inc. to make a special exercise and physical fit-ness program, named Silver Sneakers, available at no charge to people enrolled in Secure Horizons. More than 2.5 million seniors nationwide are already enrolled in the program.

If you would like to learn more about the Silver Sneakers Program, including information about authorized Silver Sneakers Fitness Centers near your home and how to enroll in the program, call 1-800-000-0000. [XXX]

Using generic drugs reduces the amount you pay for your prescriptions. Recently, you filled a prescription for Proventil and paid a copay of $40.00. Albuterol is a generic form of Proventil. If you use Albuterol your copay would be only $7. By switching, you could save $396 each year. Talk to your doctor about whether you can make this switch and start saving money. [760]

From HARVARD MEDICAL SCHOOL Learn more information about each of the *Suggestions for You* shown above by visiting http://harvard.resolutionhealth.com/ and entering the shortcut # shown at the end of each message in the [ ].

Better Health Through Better Information



Report of: John W. Public
Date of Birth: February 29, 1940
Member ID #: XEAJ00112233
Group #: GRX 123678

Suggestions for You

Information to improve your health care and to save you money

It is currently recommended that people obtain a blood test 3 months after starting Lipitor. This test will re-check your cholesterol and liver function. We have not received a bill from a laboratory that shows you have had this test. We recommend that you communicate with your doctor about this suggestion. [55]

Studies have shown that 30 to 60% of people over the age of 65 fall each year. Your prescription claims show that you are taking at least four medications, which together can increase the chance that you will fall and hurt yourself.

One out of every 10 people 65 years of age or older who fall fracture a bone, dislocate a joint or injure their head. Exercise and balance training would greatly decrease your risk of falling.

In our effort to provide the highest quality service to Medicare members, Secure Horizons has teamed with Axia Inc. to make a special exercise and physical fitness program, named Silver Sneakers, available at no charge to people enrolled in Secure Horizons. More than 2.5 million seniors nationwide are already enrolled in the program.

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Better Health Through Better Information

Summary

- People <u>don't understand</u> what health care options they have
- People <u>need guidance</u> about their health care options and the financial and health consequences associated with their (and their MDs') decisions
- Personalized messaging, combined with appropriate incentives, can provide much needed guidance and induce desired behavior change