

# Who we are and how we serve



- Leading health and well-being company
- Approximately 50,000 Humana associates
- Approximately 14.2 million medical members
- Approximately 45,500 physicians and provider partners in value-based relationships
- 3.9 million gaps in care closed through messaging
- Populations we serve:
  - Seniors
  - Retired military
  - Individuals
  - People living with disabilities
  - People with limited income and resources
  - Employer groups

# What people told us

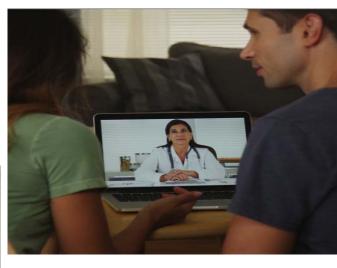


# HEALTH IS HARD. ESPECIALLY FOR PEOPLE WITH CHRONIC CONDITIONS.

# Health care is becoming more and more democratized...







Waiting in the ER

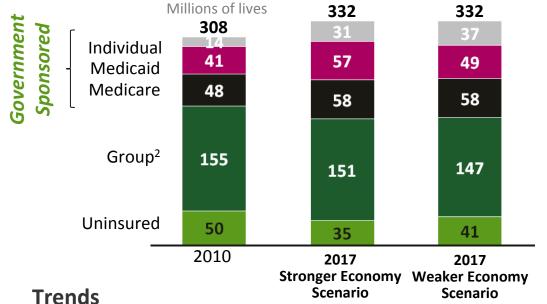


Walking in to a clinic **W** 



Skype-ing with my doctor

# The evolving Retail-ization of health care



in the number of individuals purchasing health care and

crease in employer groups contracting with insurance for their employees.

By 2017: Individuals purchasing on their own could make up 44% of the healthcare market

### What is the **Individual Market?**

Individuals purchasing insurance directly from a plan provider:

- Medicare
- Individual market
- Gov't Sponsored exchanges
- Private exchanges

# **Potential Market Changes**

### **Individual**

Increase by 17M or 23M

### **M**edicaid

Increase by 16M or 8M

### **Medicare**

Increase by **10M** 

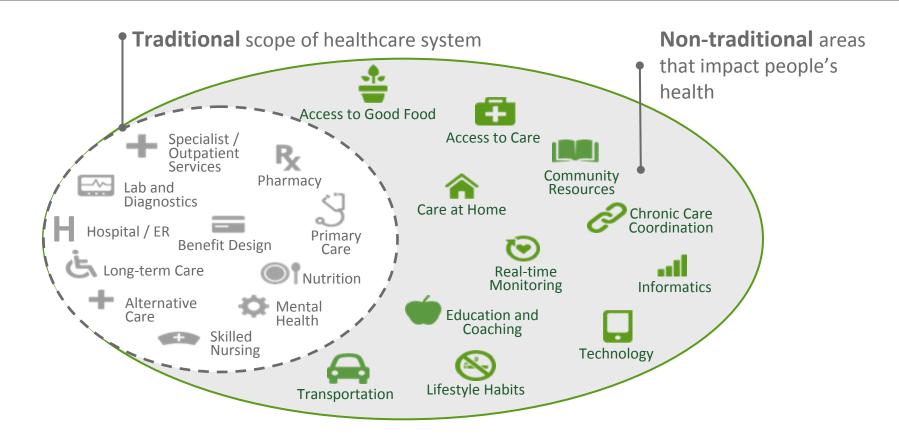
### Group

Decrease by 4M or 8M

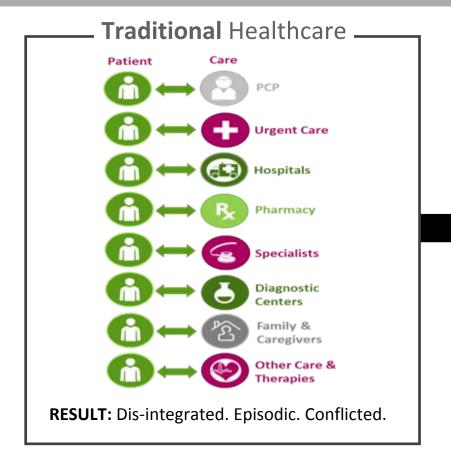
### Ininsured

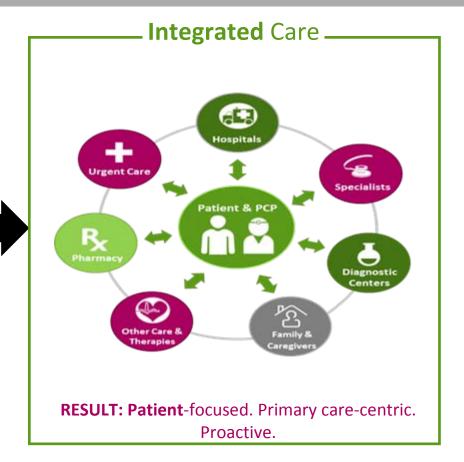
Decrease by 4M or 8M

# Casting a broader net

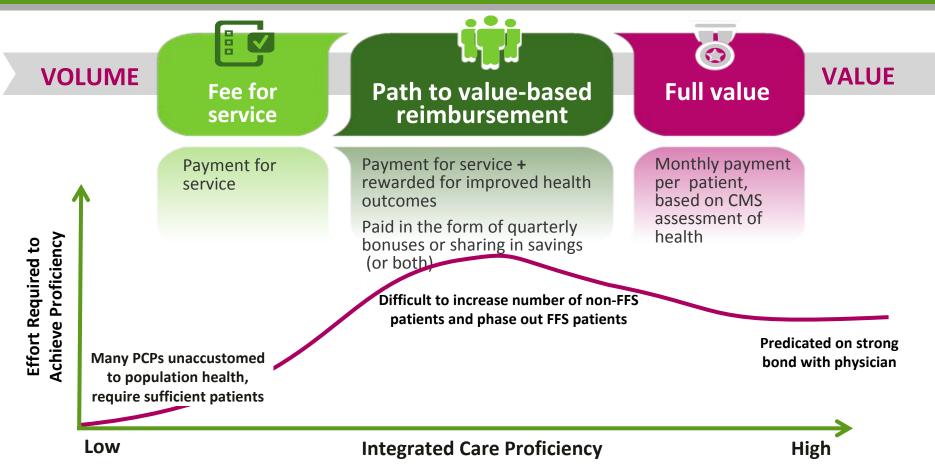


# Healthcare: Moving from traditional to integrated care





# Physicians need assistance to transition



# Value-Based Care Readiness

The Healthcare Financial Management Association (HFMA) surveyed 146 senior financial executives, ranging from chief financial officers, finance vice presidents, and finance directors, to better understand their views on readiness for value-based care.

# **Key HFMA Survey Findings Spring 2015**

Sponsored by Humana

### SIGNIFICANT GAPS IN TRANSITION TOWARD VALUE BASED CARE

Executives that don't believe their organizations will have the capabilities needed within three years to succeed in risk-based value arrangements:

40%



Executives that anticipate their organizations will need to be extremely capable in three years:

**70**%



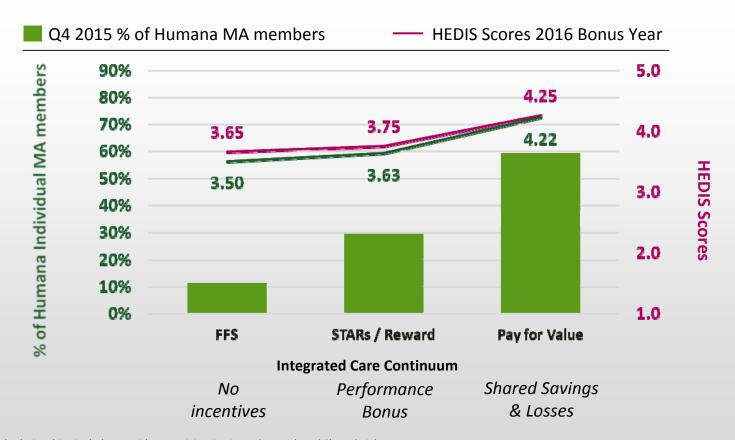
Executives who expect their payments from payers will include value-based mechanisms within three years:

30-70%



<sup>\*</sup>The Healthcare Financial Management Association (HFMA) is the nation's premier membership organization for healthcare finance leaders, with more than 40,000 members.

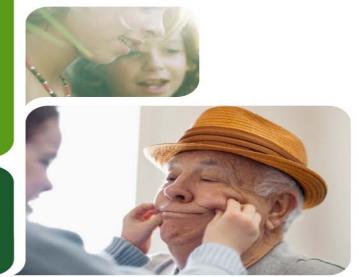
# Provider engagement = improved quality & lower cost



<sup>1)</sup> Value-based relationships includes providers participating in Path to Risk and Shared Risk programs.

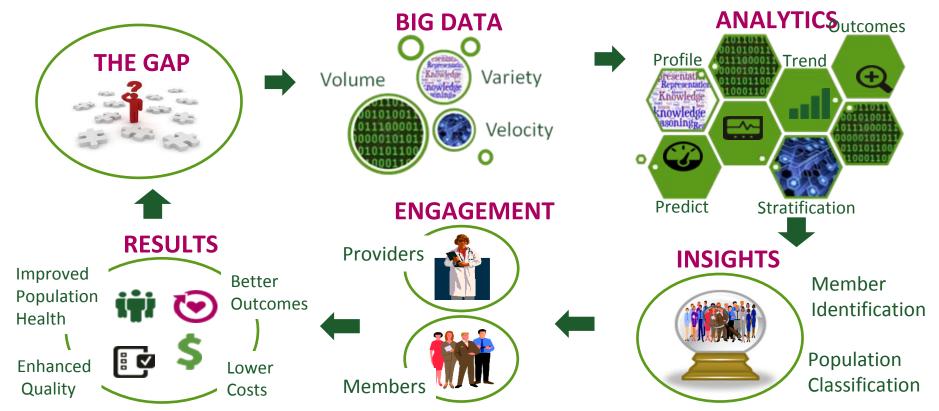
<sup>2)</sup> Humana Analysis on 2014 claims data for Individual MA only, including delegated risk

# Using Data, Analytics and Technology to Drive Results





# Analytics focuses on actionable insights to drive value



# Closing the gap

# We're impacting the lives of our patients



1.1M members engaged in clinical programs



500K+ members clinically engaged on integrated platform



3.9M gaps in care closed



Over 3M members with no care gaps



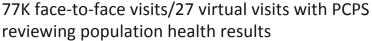
314K drug safety alerts resulted in discontinued scripts



718,000 more member days at home



5.5M hospital authorization requests powered by clinical analytics processed real-time

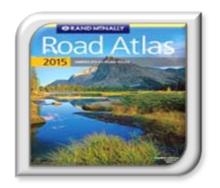




2.5 Million members in 4-Star Plans for BY 2017

# Seeing Things... Differently













# Remote Monitoring Extends Care Management

### Telehealth

### Remote Monitoring

### Telemedicine/eVisits

## Personal **Emergency** Response [PERS]

In-home emergency response system for people who live alone or with limited caregiver support.



# **Motion or** "Activities of Daily Living"

In-home sensors monitor activity levels for people w/ functional impairment to identify potential problems & adverse events allowing for more effective intervention.



Motion

# **Interactive Voice** Response [IVR]

Telephonic and/or Webbased health survey questions to elicit selfreported symptoms & biometric readings in order to monitor lower-risk people.



### **Biometric**

Monitoring of vital signs (as well as info like blood sugar) to assess status of a particular illness in members with high disease burden.



### Video Visit

Two way audio-video communication in order to interact with sickest members as an adjunct to home visits.



**Passive Monitoring** 

**Active Monitoring** 

# Virtual Diabetes Prevention Program

### Goal:

Reducing incidence of new diabetes and slowing disease progression

### A professional health coach provides one-on-one support and guidance throughout the program



A proven health curriculum to inspire actionable and sustainable behavior change



### **Pilot and Results:**

•In partnership with Omada and CDC's National Diabetes Prevention Program identified more people at risk for diabetes and engaged them in Omada's digitally based Prevent program

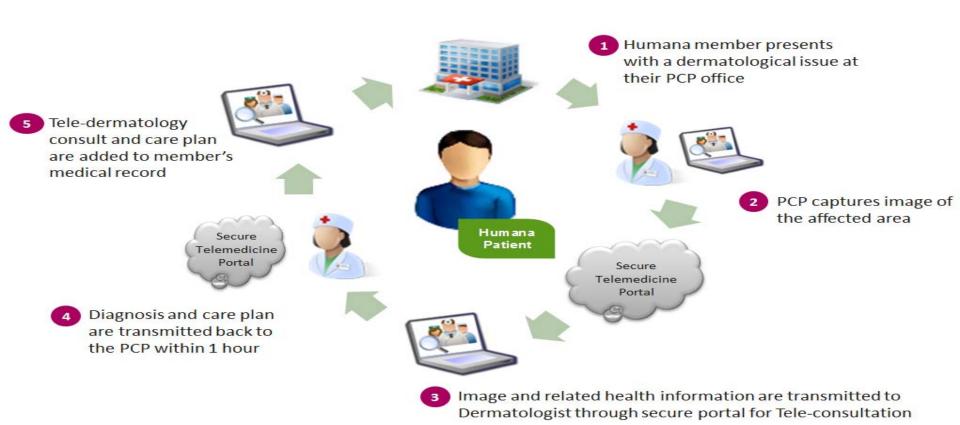


A suite of tools including a wireless digital scale to track progress and boost motivation

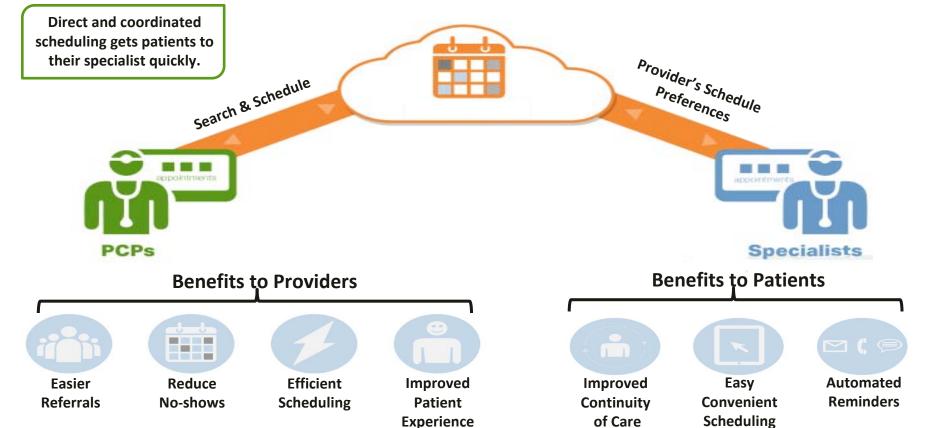


 After 6 months, average weight loss was 8.7% and more than 85% of participants maintained adequate activity levels

# Tele-Dermatology improves patient access to care



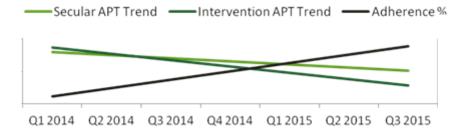
# Getting Patients the Care They Need When They Need It



# Healthy Hearts and Physician Practice Alerts

Using data and practice alerts to identify patients who would benefit from evidence based algorithms.

### **Heart Attack & Stroke Acute APT**



- Evidence based protocols reduce heart attacks and strokes
- Initial pilot resulted in 15% lower incidence rate of heart attack and stroke
- Engaging physicians differently empowering and attracting evidence based mentality to drive culture

