

USING TECHNOLOGY FOR IMPROVED HEALTH

ICMA CONFERENCE 2014
CHARLOTTE, NC

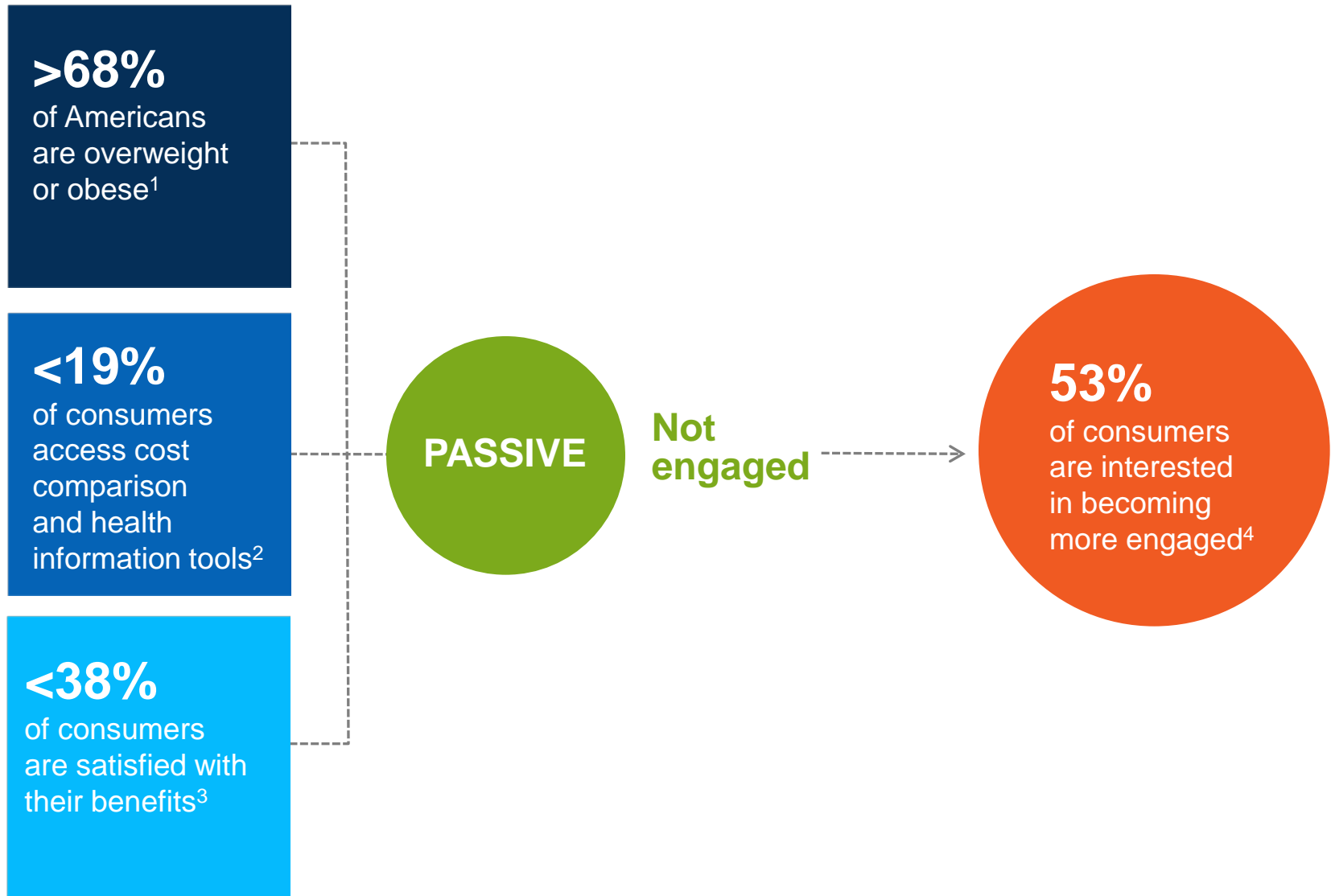


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GO YOU[®]



The Problem: Customers aren't Healthy, But Want to Be



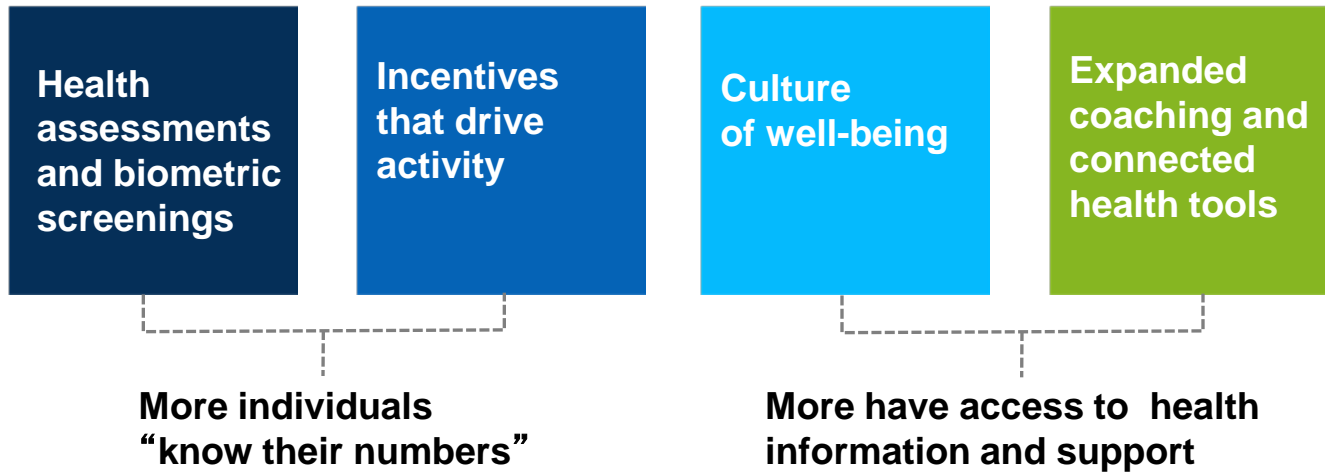
1. CDC/National Center for Health Statistics, reviewed November 21, 2013

2. Deloitte Center for Health Solutions, 2011 Survey of Health Care Consumers in the United States

3. Deloitte, 2011.

4. Cigna Enterprise Segmentation Study, 2012.

The Solution: Tools and Technology to Improve Health



10%
medical
trend
average*

2.9%
trend among
clients using
engagement
best practices*

* Medical trend industry average provided by Aon-Hewitt Study 2012. Cigna medical trend average based on review of 10 employers with certain Cigna-administered programs, Culture of Well-Being analysis, Cigna, August 2013.

The Solution: Tools and Technology to Improve Health

Customers want:

Less complexity

Multiple options for connecting

Proactive education

Rewards for engagement

Healthplan & Plan Sponsor Need to Deliver:

Simpler navigation all brought together under one experience



Email, text, phone, mail and face-to-face options to connect with coaches & programs



New digital health tools to help customers stay engaged



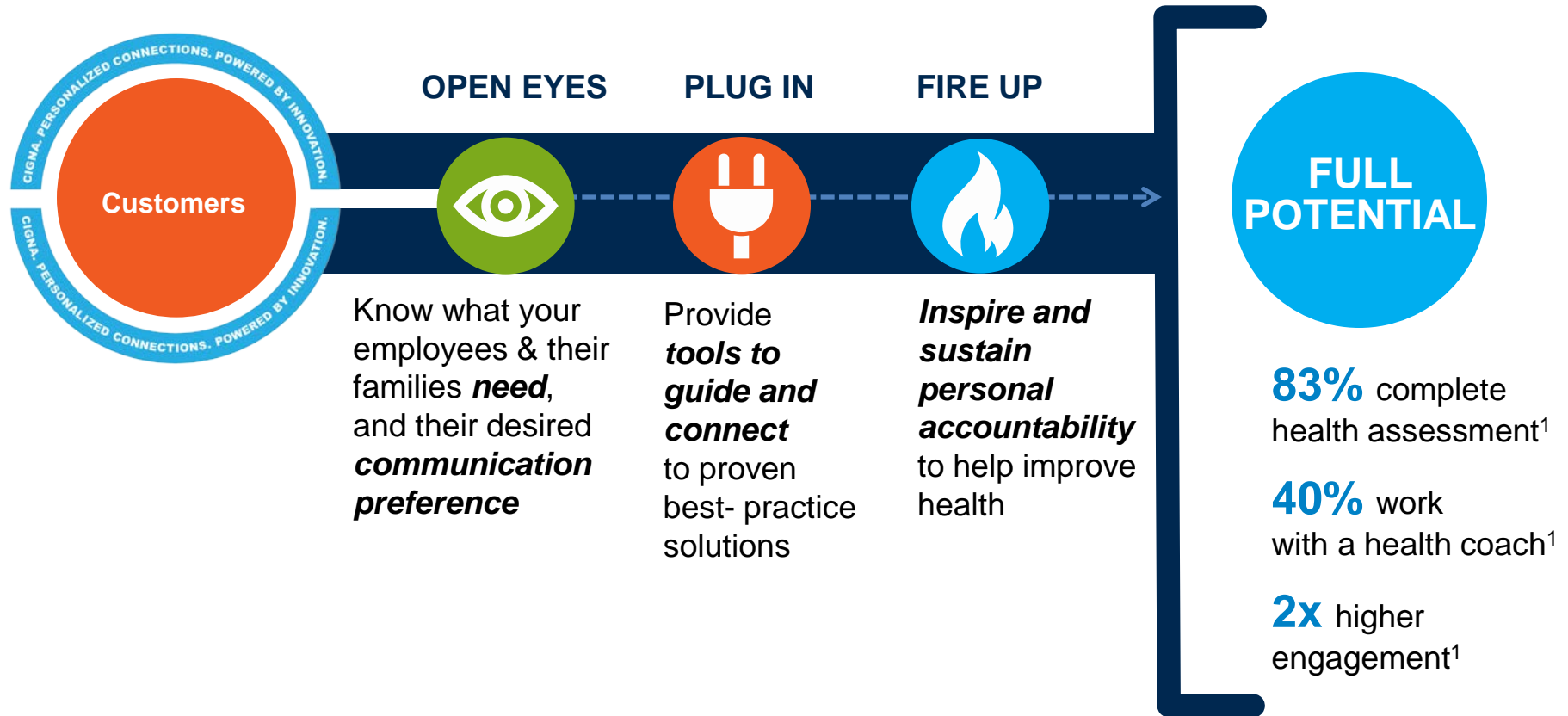
More reward options, including debit and gift cards



PLAY CIGNA 36 VIDEO



An Engagement Framework which Works



A framework for a successful engagement strategy.



HOME

HEALTH ASSESSMENT



Start

9% Complete

Page 3 - Blood Pressure & Cholesterol

What is your blood pressure now?

systolic (high number)

I'm not sure

diastolic (low number)

I'm not sure

What is your total cholesterol level? (based on a blood test)

mg/dl

I'm not sure

What is your HDL cholesterol level? (based on a blood test) If you are unsure of the numeric value, please select a response from the drop-down list below.

mg/dl

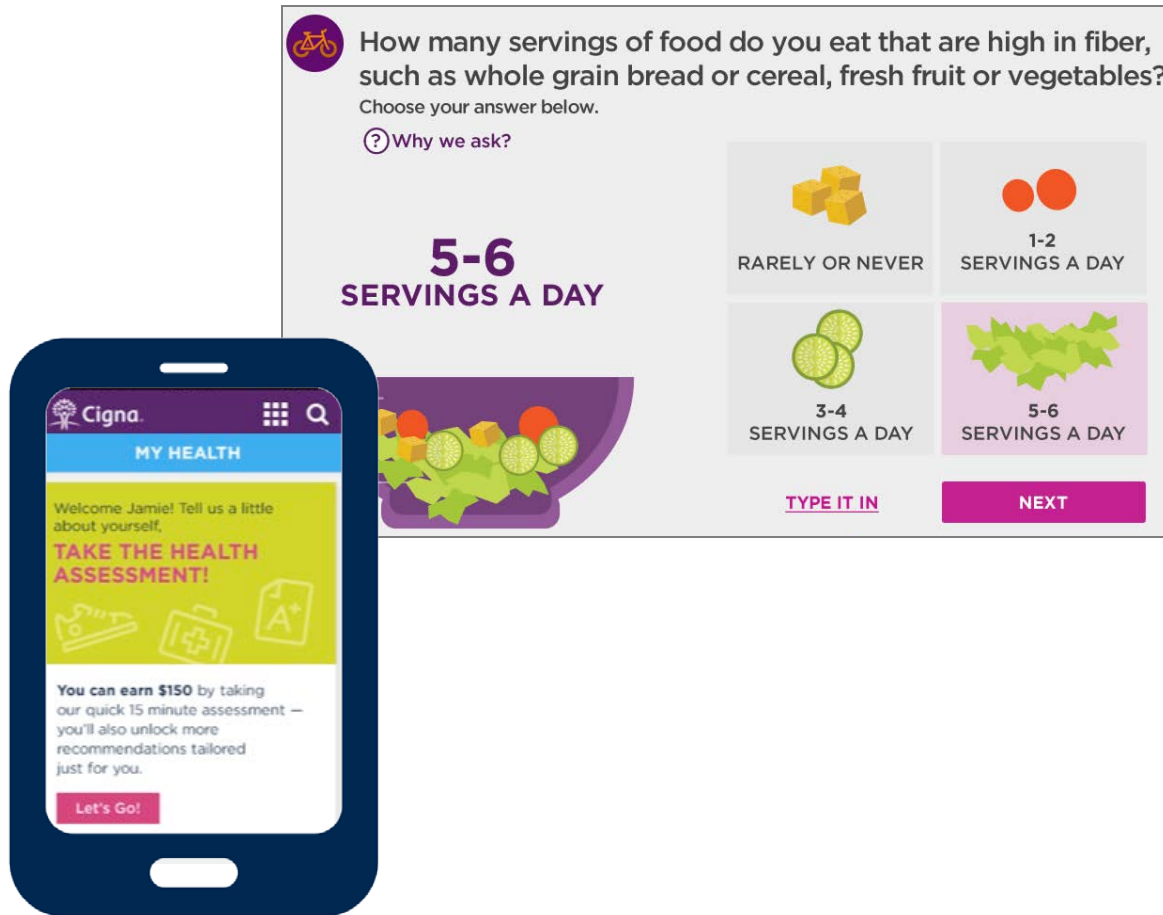
or

OPEN EYES



MAKING THE HEALTH ASSESSMENT FUN

Simple and fun way to start your health journey
– and learn critical insights about your health.



The image shows a smartphone on the left displaying the Cigna 'MY HEALTH' app interface. The app screen includes a welcome message for 'Jamie', a 'TAKE THE HEALTH ASSESSMENT!' prompt, and a reward offer of '\$150' for completing a 15-minute assessment. To the right is a larger view of a specific assessment question: 'How many servings of food do you eat that are high in fiber, such as whole grain bread or cereal, fresh fruit or vegetables?'. Below the question are four options: 'RARELY OR NEVER' (represented by three yellow cubes), '1-2 SERVINGS A DAY' (two orange circles), '3-4 SERVINGS A DAY' (three green slices), and '5-6 SERVINGS A DAY' (a bunch of green leaves). The '5-6 SERVINGS A DAY' option is highlighted in purple. At the bottom of the assessment screen are buttons for 'TYPE IT IN' and 'NEXT'. A bowl of fresh vegetables is shown below the question text.

- 2 times higher completion rate vs. traditional health assessment
- 97% of customers starting health assessment complete it
- 85% satisfaction level among users

Welcome, Jamie!

Step 3 of 4

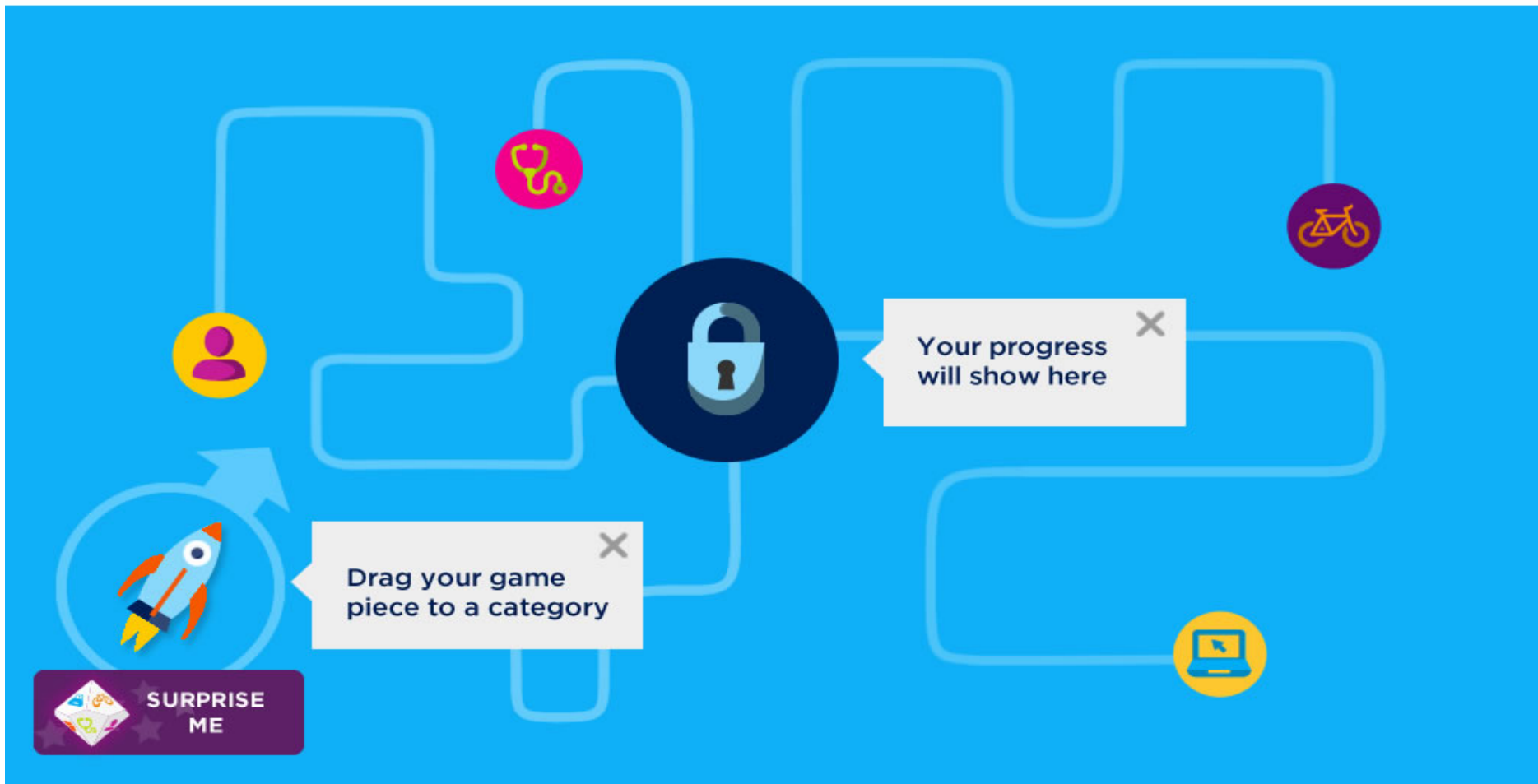
Select a game piece below to track your progress through the game.



NEXT

Let's get started!

Tap the rocket to continue with Work/Life Balance, or drag it onto another point on the map to explore a different category. Feeling lucky? Tap "Surprise Me" to get a random category.



What is your gender?

MALE



FEMALE





How much do you weigh?

LBS

NEXT





In the next six months, are you planning to quit or cut down on smoking?

YES

NO

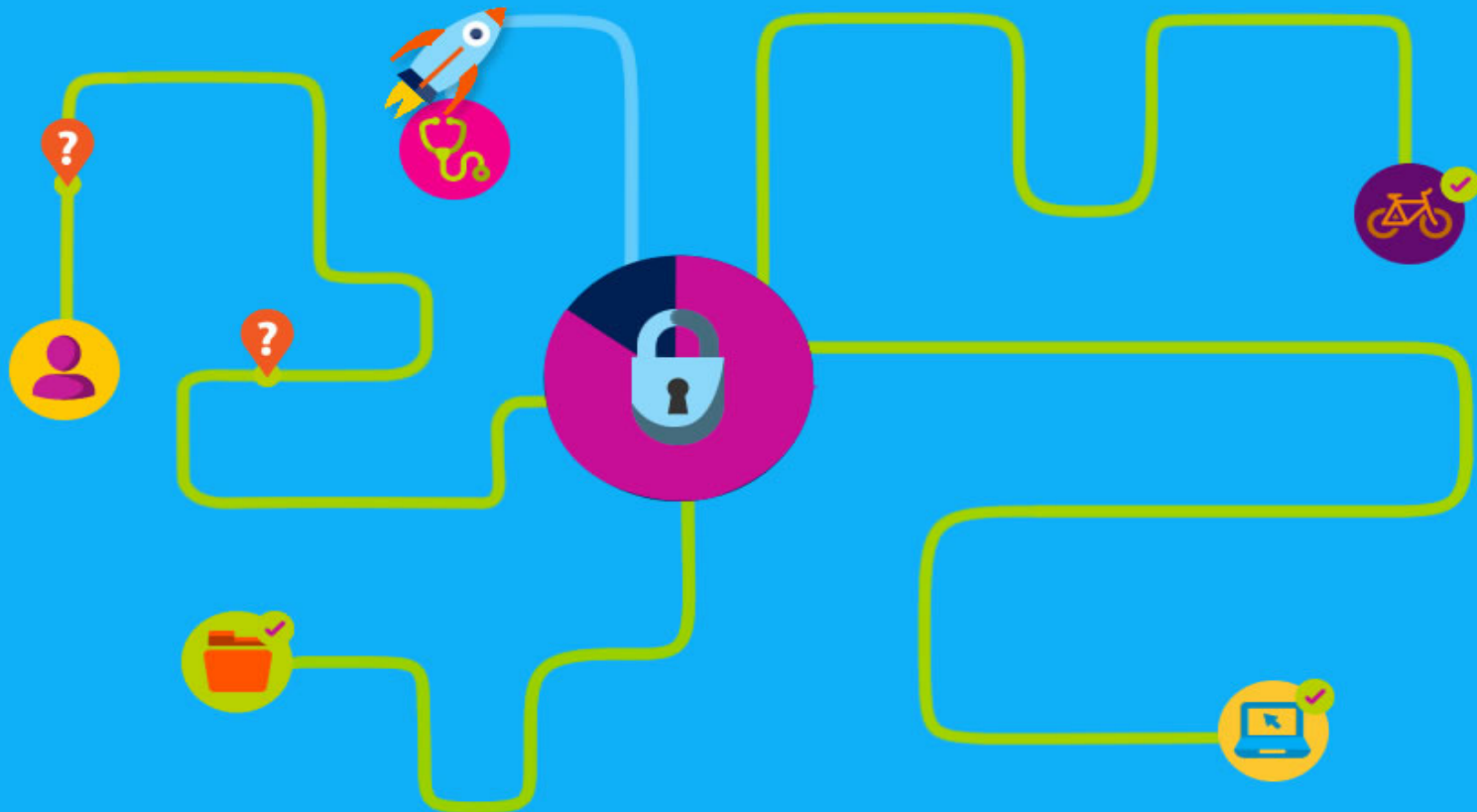
I DON'T KNOW

NOT NEEDED



You're making great progress!

Okay - there's only one more category to go: Health Screenings.
Tap the rocket, and let's get it done!





Congratulations, Jamie!

You've completed the Personal Information category.

You're well on your way to completing your journey and unlocking your wellness score. You're 36% done!

Let's move on to the last category.

FINAL CATEGORY

Welcome back, Jamie!

YOUR LATEST WELLNESS SCORE

82
100

From one-time actions to personal coaching sessions, the offerings below provide a path to greater well-being.

Taking these steps can keep your hypertension at bay, and prevent problems from occurring further down the line.

FEBRUARY 10, 2014



RETAKE YOUR HEALTH ASSESSMENT NOW



EDIT YOUR BIOMETRICS

Total Cholesterol Level

210 mg/dL



HDL Cholesterol Level

120 mg/dL





1:57 PM



How many hours of sleep do you usually get at night?

Drag the moon to your desired answer.



7 HOURS

TYPE IT IN

NEXT



OPEN EYES



Analytics What can you do with all that data?

Claims

Male, age 40-45
High risk – Diabetic
Prefers telephone



Health Matters Score
Diabetic support needed
Potential gaps in care
Rx savings opportunity
Telephonic best option

Outreach
by phone



Engage
with coach



Support with
physician and
pharmacy



Lab data

Health
assessment

Align customers with customized health programs for optimal results

Biometrics

Female, age 25-30
Low risk – Healthy
Prefers online



Health MattersScore
Physically active
In good health
Online/Text best option

Outreach
by email



Engage with
fitness device
and app



Support with
online coaching
and social
groups



Consumer
preferences

These are examples used for illustrative purposes only.



Cigna
PO BOX 3050
EASTON PA 18043-3050

TRADITIONAL ENGAGEMENT PROMPT

October 30, 2013

JOHN CONNELLY
999 TIMBERWOOD DRIVE
HIGH POINT NC 27260

Para recibir información en español sobre un programa gratuito para ayudarle a mejorar su salud como parte de sus beneficios de salud, por favor, llame al 1.855.246.1873.

Dear JOHN CONNELLY,

This is a friendly reminder that you have a coaching appointment with me on November 15th at 2:00 EST.

If this time no longer works and you need to reschedule, please call 1.855.246.1873.

The call with me is a quick, helpful and convenient way to get answers to your questions or continue on the road to better health. We also have web-based, self-help tools to assist you in between coaching calls. They're easy to use and are available at no cost to you. Here's how to find them:

Go to mycigna.com. There you'll get access to:

- Online coaching programs to help you set and reach your health goals
- Tools and resources, like videos, articles and links to health organizations, that can help you address medical concerns
- Information on medical conditions, health, and wellness you can search by topic

To learn more about how to use our services, customer rights and responsibilities or filing a complaint, please see our Commitment to Quality documents. You'll find them on mycigna.com in the Review My Coverage-Medical section.

I look forward to talking with you and helping you reach your health goals.

Sincerely,

Susan McGinley
Your Personal Health Team

na®

PLUG IN



THERE'S AN APP OR DEVICE FOR THAT

App and device data helps to improve

- Clinically approved apps – recommended specifically for you

The dashboard features a navigation bar with icons for Dashboard, Activity, Apps & Devices, Goals, Challenges, and Rewards. A welcome message for Brianna is displayed at the top. A 'YOUR CONNECTIONS' panel shows icons for various apps and a plus sign to add more. A central image shows a woman and a child, with a 'GETTING STARTED' section below it. A 'HELP ME DECIDE' section lists goals like Weight loss, Physical Fitness, Eating Habits, Blood Pressure, Reduce Stress, and Quit Smoking. Two challenge cards are visible: 'WALK 60,000 STEPS IN A WEEK' and 'EAT THREE FRESH FRUITS EVERY DAY'. A 'GOALS SUMMARY' table is shown at the bottom left, and a line graph at the bottom right tracks activity over time.

GOALS SUMMARY			
active	completed	attempted	success rate
4	2	6	33%

- Customers earn points for health actions – which can be redeemed for incentives
- Dashboard view shows customer activity across all apps and tools

WEARABLE DEVICES – DO THEY WORK?



Study:

Randomized study during May – Sept 2013 tested whether health devices increase engagement levels

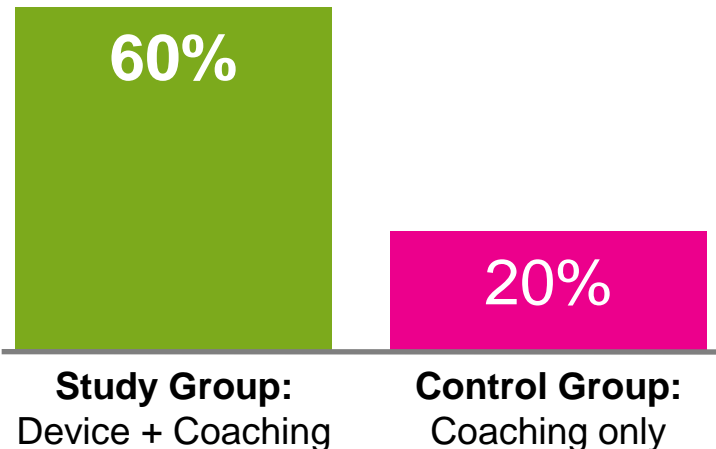
Study Group:

customers asked to wear fitness armband device and take part in health coaching

Control Group:

not given an armband but coaching was offered

Engagement Rates Among Participants



Other findings:

- Study group lost 3.3 pounds
- 75% indicated that the device motivated them to exercise and be more active

GOALS SUMMARY

active

4

completed

2

attempted

6

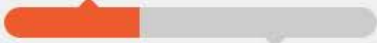
success rate

33%

CURRENT GOALS


WALK 60,000 STEPS

22,023 done



37,977 left

5

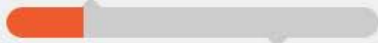
days left



+ 1000 points


EAT FIVE FRESH FRUITS & VEG

7 done



28 left

4

days left



+ 400 points


THREE MILES X 3

3.7 done



5.3 left

2

days left



+ 1000 points


REST EIGHT HOURS A NIGHT

48 done



8 left

1

day left



+ 1000 points



HEALTH CHALLENGES

Peer influence and technology keeps customer moving

GO YOU  Cigna.

TEAM CHALLENGE

We're taking enough steps to walk the route of the Tour de France. Grab your beret and get out there!



TOUR DE FRANCE

VIEW

- Teams form and see rankings on leaderboard
- Fun and interesting courses like 'Walk the New York City Marathon'
- View progress on attractive course maps
- Social networking allows participants to encourage others

TEAM CHALLENGE

We're taking enough steps to walk the route of the Tour de France. Grab your beret and get out there!



TOUR DE FRANCE

VIEW

STATS

STAGE

4

PLACE

6

Location
Bastia

Total Steps:
82,900

Time Elapsed
4 Days

41,343 steps
from 1st place.



UPCOMING CHALLENGES



Everest Climb



New York Marathon

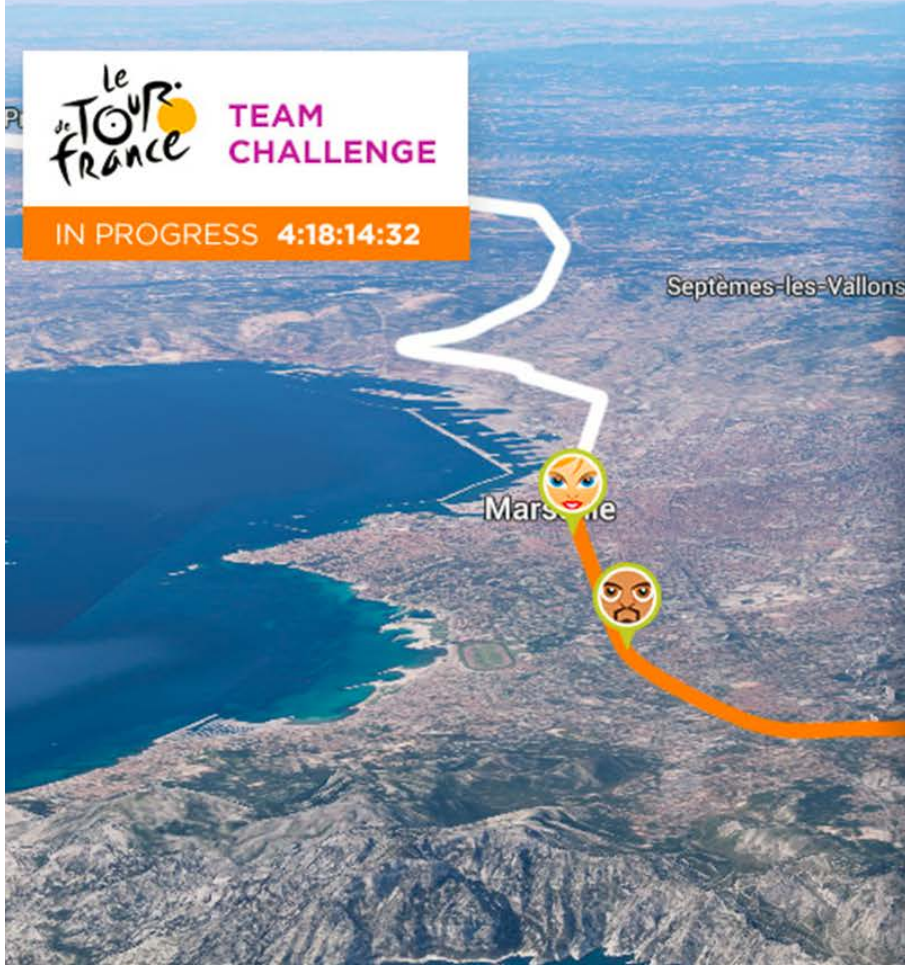


Inca Trail

Le
TOUR
de France



TEAM
CHALLENGE

IN PROGRESS 4:18:14:32



STAGE 6 LEADERBOARD

50,000 steps from last waypoint

	TIME	STEPS LEFT	
 Amy Barnes	3d 4h 23m FINAL	COMPLETE	
 Victor Cruz	3d 8h 3m FINAL	COMPLETE	
 Sara Lee	3d 4h 23m	12,425	
 Zoe Hammill	3d 4h 23m	24,000	

PLUG IN



TELEMEDICINE

Virtual Office visits – a doctor is always IN

A doctor is always IN

MDLIVE connects you to a board-certified doctor by phone video chat or email . Doctors are on call 24/7/365 to help you with a wide range of minor conditions. They can also prescribe medications if you need them. With MDLIVE, a doctor is always in.

Use MDLIVE to talk to a doctor about:

- Acne
- Allergies
- Bronchitis
- Cold and flu
- Fever
- Gout
- Headache
- Infections
- Joint aches and pains
- Nausea and vomiting
- Pink eye
- Rashes

- Sinus infection
- Sore throat
- Sunburn
- Urinary tract infection
- Child medical conditions
 - Cold and flu
 - Constipation
 - Ear infection
 - Fever
 - Nausea and vomiting
 - Pink eye

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Get the care you need, when you need it!

24/7/365 Care
Anytime, Anywhere

US Board-Certified
Doctors

11 Minute Average
Wait Time

Prescriptions Sent
Directly to Your
Pharmacy

mdlive.com/Cignacompany

[1-888-726-3171](tel:1-888-726-3171)

Scan with smartphone to create a contact:

What can I use it for?

- Allergies
- Ear Infections
- Pediatric Care
- Prescriptions, if needed
- Nausea & Vomiting
- Respiratory Infections
- Sinus problems
- Urinary tract infections

and more...

When can I use it?

- For non-emergency medical issues
- Your doctor is not available on your schedule
- Anytime, Anywhere including nights, weekends, and holidays

To learn more about how you can use MDLIVE, visit mdlive.com/Cignacompany

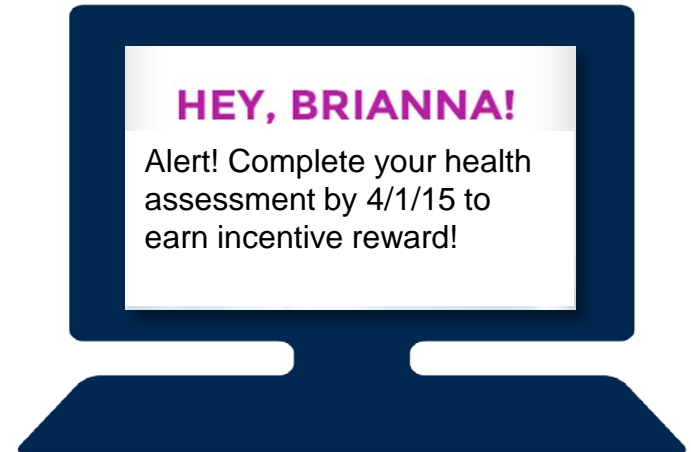
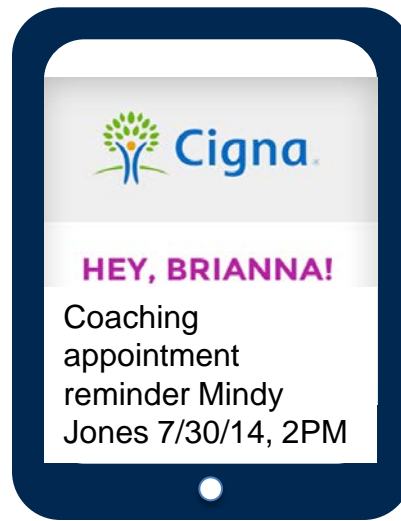
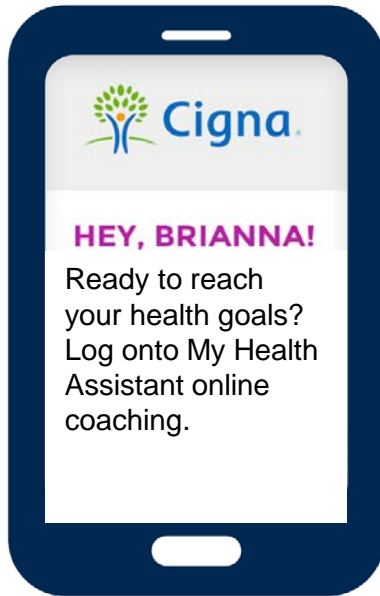


PLUG IN



CONNECTING IN FAMILIAR WAYS

Email and text – driven by predictive modeling and system algorithms – help guide customers



PLUG IN



COACHING YOUR WAY

Live coaching for customers who need one-to-one contact

ACUTE CARE MANAGEMENT

- Gaps in care
- Treatment decision support
- Utilization management
- Case management
 - Pre-admission support
 - Inpatient advocacy
 - Post-discharge support

CHRONIC CONDITION

- Asthma
- COPD
- Coronary Artery Disease
- Depression
- Diabetes
- Heart Disease
- Low Back Pain
- Weight Complications
- Osteoarthritis
- Peripheral Arterial Disease

HEALTH ADVOCACY

- Cholesterol
- Blood pressure
- Physical activity
- Healthy eating
- Pre-diabetes prevention
- 24 Hours Nurseline

LIFESTYLE MANAGEMENT

- Tobacco
- Stress
- Weight

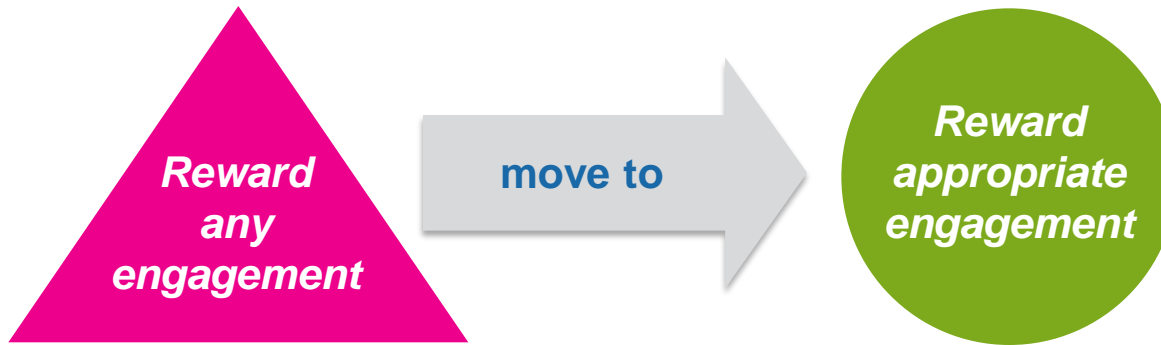
BEHAVIORAL & EAP

- Assistance and work/life support
- Behavioral health support



WHAT'S IN IT FOR ME? INCENTIVES

Rewarding customers to improve health



Identify Risk	<u>Optional</u> health assessment and biometric screening	<u>Mandatory</u> health assessment & biometric screenings	Best-in-class employers Health Assessment: 3 times higher engagement Coaching: 2 times higher engagement Clients with best-in-class incentives have \$110 PMPY lower costs than clients without incentives¹
Customers that need to improve health	Complete coaching calls	Work with coach towards goal Achieve verified biometric target	
Customers that need to maintain health	Self-reported activities (like physical activity)	Rewards for exercise verified with a device	
Rewards	Any cash reward will work	Large premium adjustment Earn fund deposits	



INCENTIVES BEST PRACTICES WHICH DRIVE ENGAGEMENT

Have a Strategy

Develop 3-year plan supporting organization's financial, people, and employee health strategies

'Open Eyes' to Earn Rewards

Many don't know they have a health risk – rewards for screening and health assessments raise awareness

'Plug In' to Achieve Health Goals

Customers should prove they're improving to earn a reward – look to biometric outcomes and apps/devices

'Fire Up' the Right Way

**Customers act to avoid a loss: 1) Premium adjustment
2) deposit into HRA/HSA w/ low beginning balance**

Communicate

Employers with best engagement communicate incentives 8 times

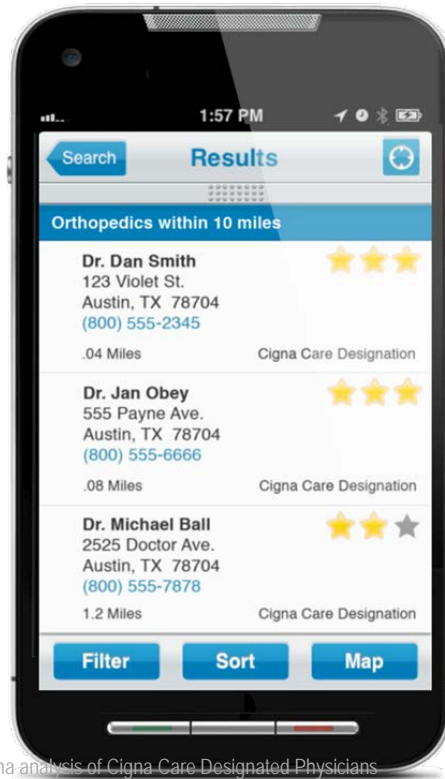
FIRE UP



SHOPPING GUIDES Lower Costs, Better Outcomes

Using high quality specialist:

- 16% lowers cost
- 14% lower readmission rate



Search Results

You searched for: Knee Arthroscopy | Near: Chicago, IL | Plan: OAPC , DPPO

We Found: 133 Doctors, 21 Hospitals and 8 Facilities

DOCTORS

HOSPITALS

FACILITIES

Gleason, Thomas F, MD
150 N Michigan Ave #1400
Chicago, IL 60601
(847) 375-3000

0.5 Miles
[View Map](#)

CIGNA Care Designation
Quality Designations
Specialty: Orthopedic Surgery

Total Estimated Cost
\$3,706.01

[View all practice locations](#)

Bowen, Mark K, MD
9532 Eagle Way
Chicago, IL 60678
(866) 281-1892

0.4 Miles
[View Map](#)

CIGNA Care Designation
Quality Designations
Specialty: Orthopedic Surgery

Total Estimated Cost
\$6,412.77

[View all practice locations](#)

Koh, Jason L, MD
9532 Eagle Way
Chicago, IL 60687
(866) 281-1892

0.4 Miles
[View Map](#)

CIGNA Care Designation
Quality Designations
Specialty: Orthopedic Surgery

Total Estimated Cost
\$6,412.77

[View all practice locations](#)

Source: 2011 Cigna analysis of Cigna Care Designated Physicians

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- REVIEW MY COVERAGE +
- MANAGE CLAIMS & BALANCES +
- FIND A DOCTOR OR SERVICE
- CIGNA HOME DELIVERY PHARMACY
- ESTIMATE HEALTH CARE COSTS
- MANAGE MY HEALTH +

Home >> Find a Doctor or Service >> Search Results

[Print This Page](#)

Search Results

You searched for: Knee Arthroscopy | Near: Chicago, IL | Plan: OAPC , DPPO

[START OVER](#)

We Found: 133 Doctors, 21 Hospitals and 8 Facilities

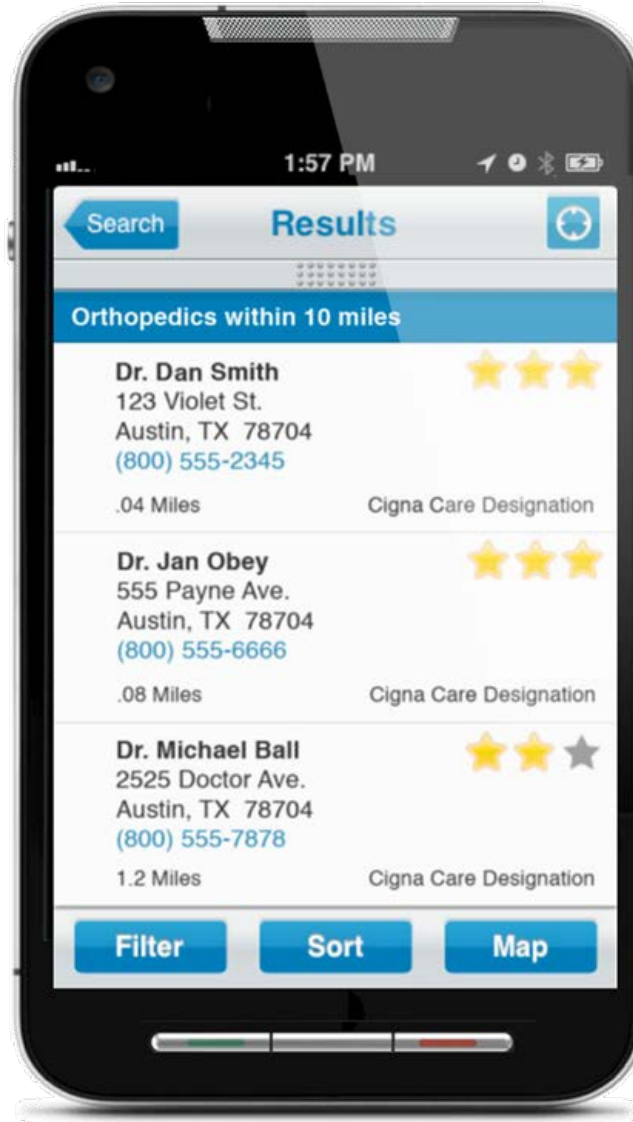
- DOCTORS
- HOSPITALS
- FACILITIES

Sort By:

[Print/ Save Results](#) | [View List](#) | [View Map](#)

Doctor Name	Distance	CIGNA Care Designation	Total Estimated Cost	Your Estimated Cost
Gleason, Thomas F, MD 150 N Michigan Ave #1400 Chicago, IL 60601 (847) 375-3000 View all practice locations	0.5 Miles View Map	CIGNA Care Designation Quality Designations Specialty: Orthopedic Surgery	\$3,706.01	\$3,105.90 Show me the math
Bowen, Mark K, MD 9532 Eagle Way Chicago, IL 60678 (866) 281-1892 View all practice locations	0.4 Miles View Map	CIGNA Care Designation Quality Designations Specialty: Orthopedic Surgery	\$6,412.77	\$3,511.91 Show me the math
Koh, Jason L, MD 9532 Eagle Way Chicago, IL 60687 (866) 281-1892	0.4 Miles View Map	CIGNA Care Designation Quality Designations Specialty: Orthopedic Surgery	\$6,412.77	\$3,511.91 Show me the math





FIRE UP



CULTURE OF WELL-BEING

Study proves how culture of health works to improve engagement

Culture of well-being activities that influence engagement

1

leadership
commitment

2

tailored
programs

3

long-term
wellness
strategy tied to
business plan

4

easy to
access
programs for
employees

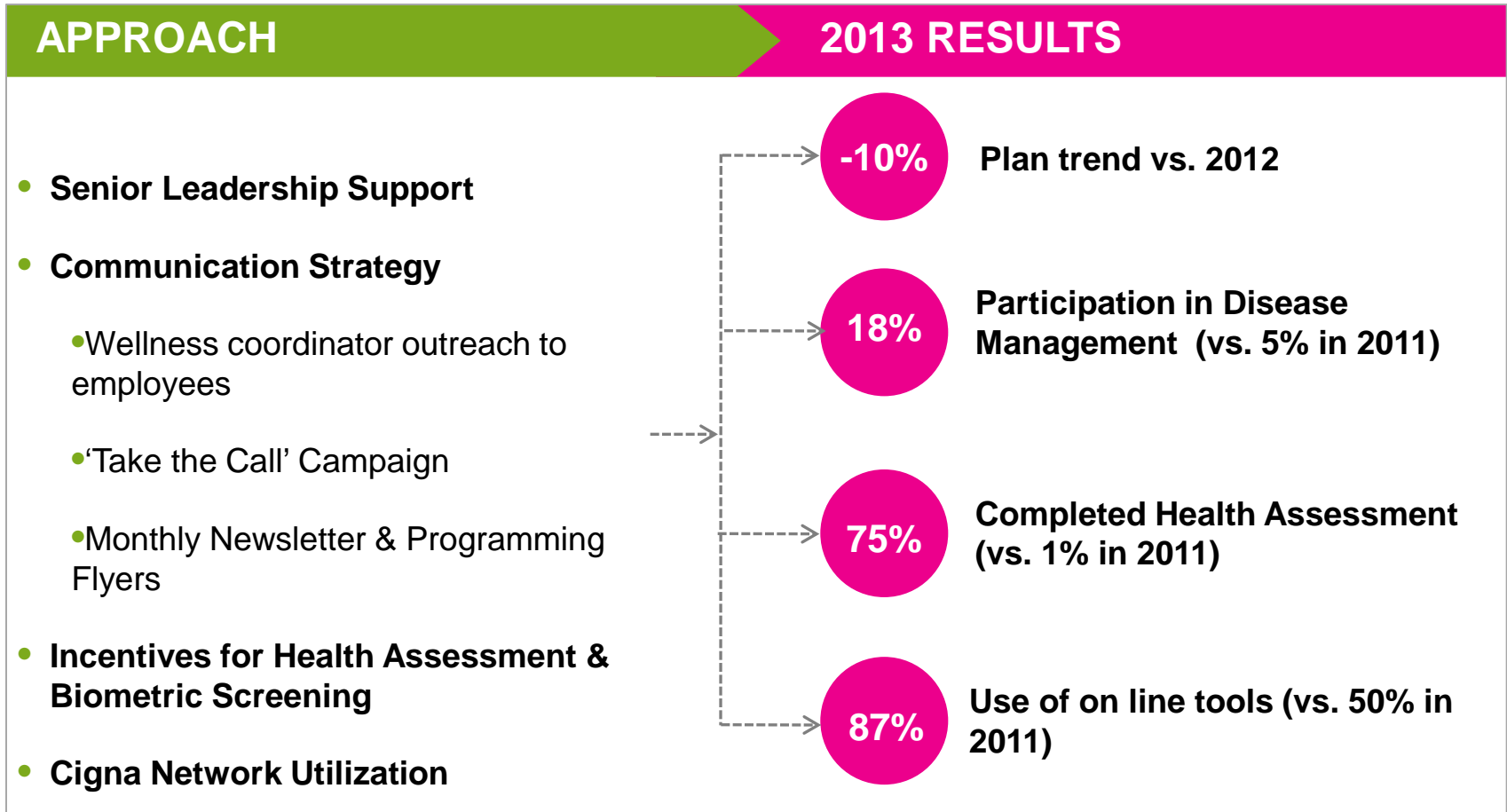
5

incentives
to motivate

Clients' Culture of Well-Being scores	Health Assessment	Biometric Screening	Preventive Care
TOP 10 Score	38.2%	61.2%	54.7%
BOTTOM 10 Score	20.0%	21.7%	33.8%
DIFFERENCE	18.2%	39.5%	20.9%

CASE STUDY: City of Lakewood

Municipality moderates 2011's 20% trend by encouraging employees to engage in health



The Engagement Framework



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