

MEMBER ACTIVATION

Thomson Reuters Consumer Advantage™

RAISE SATISFACTION WITH INCREASED MEMBER ENGAGEMENT

ACTIVATE MEMBERS BY EMPOWERING THEM TO MAKE INFORMED DECISIONS:

- Get the right preventive care and recommended care for chronic conditions
- Learn about relevant health topics
- Monitor out-of-pocket expenses
- Understand potential savings opportunities
- Maximize health benefits

Challenged by pressures from legislative reform, employers, consumers, and the current economy, health plans are looking for ways to better engage their members and help them understand their healthcare. With more effective and engaging communication, health plans can help members better comprehend their benefits and highlight opportunities to stay healthy and save money. Engaging your members with helpful, personalized information delivers value, raises satisfaction, and builds loyalty to your plan.

So how do you engage your members? "Activation" is the process of helping consumers become more informed and involved in the critical issues affecting their health. The member activation solutions from Thomson Reuters give consumers the information and resources they need to manage their health throughout the year, resulting in improved outcomes, lower costs, and better member retention.



HIGHER LEVELS OF ENGAGEMENT

People respond best to information that is personal and relevant to the issues they face. In the past, health plans have implemented health portals as part of a well-intentioned effort to inform members about their benefits, healthcare topics, and plan policies. The reality is that information on these portals is highly underutilized because people find them impersonal, overwhelming, and irrelevant to the specific questions they have at a particular point in time.

Our member activation solutions are designed to provide consumers with the right information at just the right time — and to do so in a way that is engaging, informative, and drives action. They deliver highly relevant, personalized information designed to help people make smart decisions.

The Member Activation Process



From initial assessment through program reporting, member activation is a year-round engagement platform



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Our member activation solutions integrate key components of the Thomson Reuters Consumer Advantage.

CONSUMER ADVANTAGE INCLUDES:

- Personal Health Insights
- Personalized Messaging
- Treatment Cost Calculator
- Health Education Library
- Value Realization Reporting

Consumer Advantage solutions help people evolve from passive participants to active healthcare consumers.

With consumers paying more significant portions of their healthcare costs than ever before, they need personalized and relevant decision support tools to help them take greater ownership of their own health and wellness.

GUIDING MEMBERS WITH PERSONALIZED INSIGHTS AND MESSAGING

Our *Personal Health Insights* solution is a foundational platform to help individuals monitor and improve their health by providing simple, easy-to-read summaries of their healthcare utilization, spending, and financial balances. This enhanced health statement is a powerful member communication tool that includes a personalized care dashboard indicating recommended preventive care and care for chronic conditions. It also illustrates the dates services were last received and highlights gaps in care. Thomson Reuters was recently awarded the DALBAR seal for Communications Excellence for this solution.

Personalized Messaging helps keep members focused on their health and supplements the health statement. This solution builds a personalized “activation schedule” that proactively contacts members at key points throughout the year with persuasive reminders about preventive healthcare, gaps in care, and ways to save money. The messages are tailored to the age, gender, ethnicity, household status, and medical history of recipients and tap in to a database of behavioral insights derived from consumer research. These tailored, targeted messages can be delivered by mail, email, Web, or text message — based on the preferences of each member.

TREATMENT COST ESTIMATES

Benefits are more complex than ever and members need help in planning for the financial aspects of their care and understanding how they can control their costs. With the *Treatment Cost Calculator*, members have a transparent view of healthcare costs through highly accurate, real-time estimates of anticipated out-of-pocket costs for services. Additionally, members can compare costs by provider and setting of care and also compare quality, distance, and other important information in determining where to receive service.

The *Treatment Cost Calculator* can also be deployed to your healthcare providers — those most often in the position of explaining benefits and costs to your members. By enabling providers to generate these personalized estimates pre-care and at the point-of-care, plans help set expectations clearly — avoiding surprises and increasing both member and provider satisfaction.

HEALTH EDUCATION

Using the *Health Education Library*, members can also access a complete collection of patient-focused health education information. They can search the health encyclopedia, drug information, health centers, and alternative medicine guides, or use the actionable tools to weigh options, make decisions, and assess their healthcare. Your health coaches and care managers can leverage this trusted health library in educating your members. This knowledge enables members to have effective discussions with their care providers and be more confident in their healthcare decisions.

Members can view personalized estimates of their out-of-pocket costs and compare providers on cost and quality.

The screenshot shows the Thomson Reuters Treatment Cost Calculator interface. At the top, it says "TREATMENT COST CALCULATOR" and "Estimate your costs in a few simple steps". Below that, it indicates the user's location: "You are here: New Estimate > Search Results > General Estimate > Provider List > Provider Comparison".

The main section is titled "Physician Comparison: Knee arthroscopy (Outpatient)". It shows an "Estimate Range - Your Cost:" with three columns: Low (\$982), Likely (\$1,287), and High (\$1,642). There is a "Show/Hide all details" link and a "In-Network" indicator.

A table lists three providers:

| In | Name | Type | Miles | Total Cost | Your Likely Cost |
|----|--|-------------|-------|------------|------------------|
| 1 | HERB SHON 105 S COIT RD RICHARDSON, TX 75080 | ORTHOPEDICS | 7 | \$4,325 | \$1,265 |
| 2 | DEE HEINZ 2551 GUS THOMASSON RD DALLAS, TX 75228 | ORTHOPEDICS | 8 | \$4,641 | \$1,328 |
| 3 | VALENTINE RODRIGUEZ 13105 MONTFORT DR DALLAS, TX 75240 | ORTHOPEDICS | 10 | \$4,541 | \$1,308 |

For the first provider (HERB SHON), associated facilities and costs are listed:

- Associated Facilities: WHITE MEMORIAL HOSPITAL
- Your Cost: \$1,265
- Deductible: \$500
- Co-Payment: \$0
- Co-insurance: \$765
- Plan Paid: \$3,060
- Total Cost: \$4,325
- Primary Procedure: \$872
- Other Procedures: \$341
- Facility: \$2,690
- Lab/X-ray/Anesthesia: \$422
- Other: \$0

On the right side, there is a "COMPARE" section with a map of Dallas and surrounding areas, and an "About This Estimate" section with the following information:

- These estimates are based on the following information:
- Patient / Plan Details: 75040
- ZIP Code: 75040
- In-Network: Yes
- Deductible - Remaining (Individual): \$500
- Out-of-Pocket - Remaining (Individual): \$5,000
- Co-Payment/Co-insurance: 20%
- Outpatient Procedure: 20%
- Estimate Source: PPO - Dallas TX
- Out-of-Network: No
- Deductible - Remaining (Individual): \$3,000
- Out-of-Pocket - Remaining (Individual): \$7,500
- Co-Payment/Co-insurance: 40%
- Outpatient Procedure: 40%

RELIABLE DATA

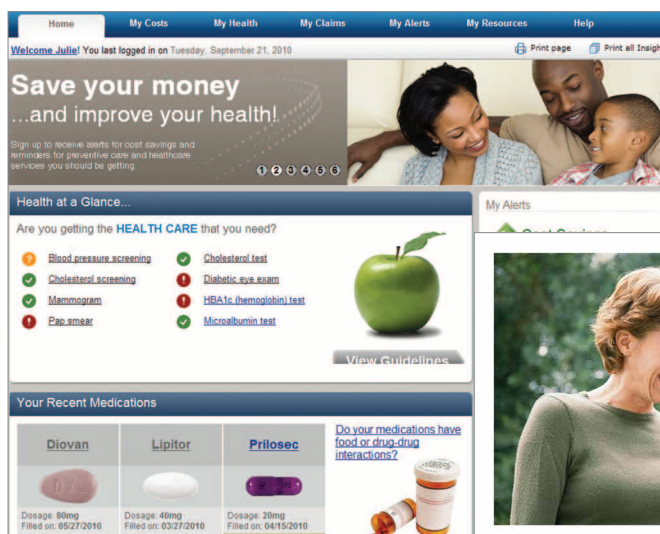
Our member activation solutions leverage a variety of reliable data sources to provide relevant, personalized information to members. Rather than using only self-reported data that is often incomplete and of questionable accuracy, our solutions use the member's medical and pharmacy claims data as their foundation, and add other data sources to fill in the details. This model allows us to assemble an intricate, holistic picture of the member's health history — information that is then used to help them make informed decisions about their healthcare.

Analysis of the claims data can also determine if a member is overdue on receiving care recommended for chronic conditions such as asthma, coronary artery disease (CAD),

and diabetes. Our solutions alert the person to the care they should be receiving, remind them why it's important, and provide links to relevant health education information.

ENHANCING CARE MANAGEMENT

Our member activation solutions further enhance your care management programs by expanding care managers' reach, allowing segments of the population to self-serve, and improving the efficiency of care managers. Care managers can use member activation tools to keep members on track and help make health a priority. Because multiple constituents have access, opportunities can be communicated consistently and can be better coordinated. This collaborative effort helps health plans work more efficiently and effectively.



Member activation helps consumers monitor their health throughout the year

Personalized messages are available in print, Web, email, or text messages

HEALTH & WELLNESS TODAY

Wendy,
in complex times,
here's something
refreshingly simple.

Lots of things are hard to protect yourself against. Luckily, breast cancer isn't one of them. Get regular mammograms.

Why get regular mammograms?
Breast cancer is one of the leading causes of cancer death among American women. But when caught early, it's highly treatable. That's why the American Cancer Society says it's important for every woman over the age of 40 to get regular mammograms.

What the test can do for you
Once you turn 40, getting a mammogram every year or two should be part of your routine medical care. They'll increase your chance of surviving if you do get breast cancer. And they're safe and easy.

Next Step: Call your doctor today and get a refreshing dose of cancer prevention.

ABC Global
HEALTH & WELLNESS TODAY

Wendy Asbury
18 Thunder Rd.
Montclair, NJ 07042

Get regular mammograms. Protect yourself.

Your Benefits
You are part of the Aetna PPO plan. Your office co-pay for preventive services is \$0.

Your Information
Medications:
• Paxil
• Abilify

Doctor:
To find an in-network provider near you, call (800) 466-5000.

ADDITIONAL RESOURCES
American Cancer Society
www.cancer.org
National Cancer Institute
www.cancer.gov

DID YOU KNOW
ABC Global has partnered with a third party company to provide you with this health reminder. To protect your privacy, an automated assembly method has been used to create this message.

MEMBER OF
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The Thomson Reuters Personal Health Insights statement earned the 2010 DALBAR Communications Seal.



DALBAR, Inc. is a research and consulting firm that performs a national evaluation of health communications every year.

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9 KEYS TO ACTIVATION

1. **Be relevant** – provide interactive sites and messages with pertinent, personalized information
2. **Get personal** – supply health information specific to each member
3. **Integrate** – offer a holistic view with integrated clinical and financial information
4. **Make it actionable** – give people a “to-do” to emphasize opportunities to improve their health
5. **Highlight ways to save** – provide information on potential savings based on current healthcare use
6. **Engage** – reach out to consumers to help them manage conditions and control costs
7. **Remind** – provide dynamic reminders throughout the year when care is missing
8. **Educate** – incorporate health content to inform employees while they’re engaged
9. **Make it understandable** – translate medical terms into more common “layperson” terminology

CLEAR RESULTS

Every aspect of our member activation solutions is designed to help you understand how your population is performing relative to important measures of cost containment. Analytics from the *Value Realization Reporting* module provide a clear measurement of your program’s performance and return on investment. The process begins with a baseline assessment, taken before the implementation of the solution. This assessment shows how your population is performing against key metrics:

- How are different segments of your membership adhering to recommended preventive care and chronic care guidelines?
- How do these metrics compare with industry norms?
- What are the prime opportunities for members to control costs?

As the member activation program is rolled out to the population, these baseline metrics are continually monitored to see how behavior is being affected. For example:

- What percentage of members received preventive care after receiving tailored health communications at key points in the year?

- What percentage of members received recommended care for their chronic conditions after viewing the alerts and related health education information?
- Did users of the *Treatment Cost Calculator* receive care in optimal care settings?

Clients using our member activation solutions have seen impressive results of 10-25 percent increased adherence to preventive and chronic care guidelines.

Our solution provides a comprehensive set of analytic reports to measure consumer engagement, including information about healthcare cost, utilization, preferences, risk, and use of information. The ability to understand and assess the effectiveness of health benefit programs gives health plans a competitive edge – helping them achieve healthcare objectives and refine benefit programs for better efficiency.

FOR MORE INFORMATION

To learn more about our *Consumer Advantage* suite of solutions, please contact us at +1 734 913 3000 or consumer@thomsonreuters.com.

ABOUT THOMSON REUTERS

Thomson Reuters is the world’s leading source of intelligent information for businesses and professionals. We combine industry expertise with innovative technology to deliver critical information to leading decision makers in the financial, legal, tax and accounting, healthcare and science and media markets, powered by the world’s most trusted news organization. With headquarters in New York and major operations in London and Eagan, Minnesota, Thomson Reuters employs 55,000 people and operates in over 100 countries.

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