

A Payor's Role in Patient Engagement



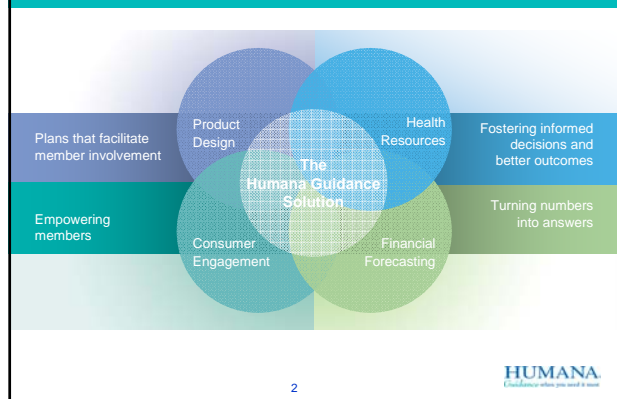
Humana's Transparency and Clinical Initiatives



Official Health Benefit Provider of the PGA TOUR and Transparency Tour



The Humana Guidance Solution



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Defining Transparency

- Transparency is Humana's initiative to bring clear and relevant information to our members to allow them to make better healthcare decisions
 - Born out of the need to support consumer directed health plans
 - Healthcare costs are rising for employees
- Key components of transparency reporting:
 - "Efficiency" (Costs)
 - "Effectiveness" (Quality or Performance)
 - "Experience of Care" (Next dimension under development)



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Transparency in the National Spotlight

- Presidential Executive Order on Healthcare Transparency**
 - On August 22, 2006, President Bush issued an Executive Order to ensure all federal agencies and those who do healthcare business with the government adopt the cornerstones of healthcare transparency
 - Aggregation of healthcare quality and price information is to be made available to beneficiaries, enrollees, and providers in a readily usable manner
 - Accelerate the creation and adoption of health IT standards

"Every American should have access to a full range of information about the quality and cost of their healthcare options."
- HHS Secretary Michael Leavitt

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Humana's Approach with Consumers



- We align tools with consumers' "shopping" thought process:
 - What's important to me?
 - How much do I want to pay?
- We put all the pieces together
 - Easy-to-understand numbers and graphics, much like retail product ratings
 - A variety of tools grouped together on our website
 - Focus on needs related to entire treatment instead of "a la carte"

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Humana's Approach with Providers

- We work with industry organizations, consumer advocacy groups, and providers to develop tools
- When transparency information involves providers, we:
 - Help them understand how data is collected, analyzed, and presented
 - Obtain feedback to improve the consumer experience

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Transparency in Action (Humana Preferred)

- Plan offerings supported by a high-performance network
 - Efficient 70-75 percent of doctors, compared to their peers
 - Selected based on condition-specific treatment patterns over three years
 - Access to many well-known doctors and hospitals
- Impact:
 - Encourages members to seek care from doctors with more efficient treatment and cost patterns...
 - Includes transparency tools created for our members...

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Humana's Transparency Tools



Hospital Transparency

- "Compare Hospital" tool allows member to compare hospitals across several quality and health outcome indicators:
 - In-hospital mortality
 - Major complications
 - Recommended care measures
- Sources of Indicators
 - Outcome indicators from Agency for Healthcare Research and Quality (AHRQ)
 - Recommended Care indicators from Hospital Quality Alliance / CMS
 - Patient Safety indicators from The Leapfrog Group

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Compare Hospital Tool

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Compare Hospitals Tool

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Compare Hospital Tool

Procedure Cost Estimator Tool

- "Procedure Cost Estimator" tool allows direct comparison of total episodic cost

Procedure Cost Estimator Tool

Members will be able to see costs for the selected category and procedure/condition by hospital and compare

Hospital	County	Cost for this Procedure
Hospital A	Washington	\$7,050 - \$7,050
Hospital B	Washington	\$6,950 - \$7,050
Hospital C	Washington	\$6,950 - \$6,950
Hospital D	Washington	\$6,950 - \$7,100
Hospital E	Washington	\$9,250 - \$10,000
Hospital F	Washington	\$6,800 - \$7,350
Hospital G	Washington	\$9,800 - \$10,300
Hospital H	Washington	\$5,100 - \$5,500
Hospital I	Washington	\$9,000 - \$9,350
Hospital J	Washington	\$6,350 - \$6,350
Hospital K	Washington	\$11,050 - \$12,000
Hospital L	Washington	\$5,700 - \$6,200
Hospital M	Washington	\$6,950 - \$7,500
Hospital N	Washington	\$7,250 - \$7,950
Hospital O	Washington	\$7,500 - \$7,800
Hospital P	Washington	\$4,700 - \$5,100
Hospital Q	Washington	\$6,350 - \$10,150
Hospital R	Washington	\$9,850 - \$9,200
Hospital S	Washington	\$7,000 - \$7,600
Hospital T	Washington	\$9,200 - \$10,000
Hospital U	Washington	

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Humana's Transparency Capabilities



Physician Transparency

– "Physician Effectiveness Performance Profile"

- Displays physician **performance** in terms of adherence to evidence based clinical guidelines, across 5 conditions and 14 measure sets
 - Asthma, Diabetes, Heart, Coronary Artery, Atrial Fibrillation
- Allows the direct comparison of physician performance against the average for all physicians in terms of adherence

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Physician Effectiveness Profile

Profile tab shows physician accreditations from NCQA for Heart/Stroke & Diabetes

Condition: Preventive Care and Screening

Physician Results: 6 / 8 or 75%

Population Results: 4,004 / 5,642 or 71%

Measures Used

Physician Results: 3 / 3 or 100%

Population Results: 3,231 / 4,000 or 81%

Measures Used

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Humana's SmartSummary Statement

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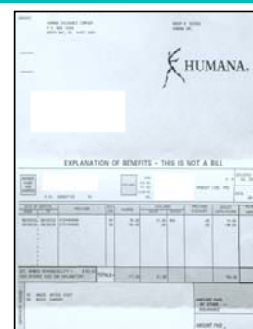
Humana's SmartSummary Statement

Better consumer activation via Humana's SmartSummary

- Humana has created a truly personalized health finance dashboard for consumers
- Humana's "statement" . . .
 - Increases consumer confidence and understanding of plan workings
 - Promotes a financial planning attitude toward healthcare expenses
 - Enables lower cost utilization behavior
 - Encourages a partnership relationship with health plan managers

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From this:

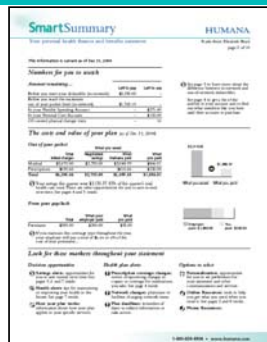


To this:



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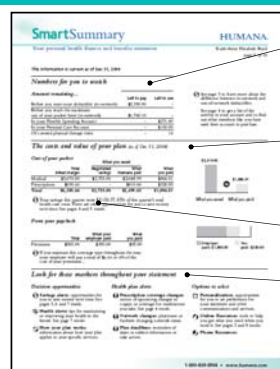
SmartSummary



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SmartSummary Overview



Numbers for you to watch
- Allowance, FSA, PCA & HSA balances
- Spending relative to deductibles & MOOP
- Remaining available services

The costs and value of your plan
- Negotiated savings
- Humana and member payments
- Presented numerically and graphically

Savings alert

Look for these markers...
- Decision opportunities
- Health plan alerts
- Options to select

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SmartSummary Overview

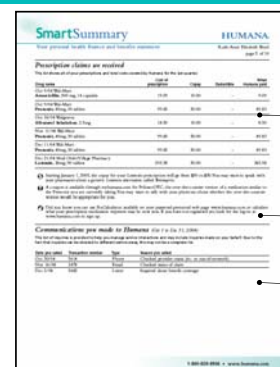


Medical claims we received....
- New claims
- Changes to claims
- Detail on charges – Humana & member payments and any exclusions
- Related tests tied to relevant appointment

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SmartSummary Overview



Prescription claims we received....
- Medications filled
- Costs and savings

Personalized messaging section
- Potential ways to save money
- Rx copay changes
- Ways to plan future prescription buying

Communications you made with Humana
- Calls, e-mails, letters
- Proof your inquiries are heard

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SmartSummary Overview



Your personal health care record
- Helps member manage interactions with health care providers
- Convenient way to track personal health care over past 12 months

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SmartSummary Overview



A record of your prescriptions
- Quick-view listing of all prescriptions
- Physician can refer to when considering treatment
- Pharmacist can advise on possible drug interactions or special instructions

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Humana's Health Resources

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Humana's Health Resources

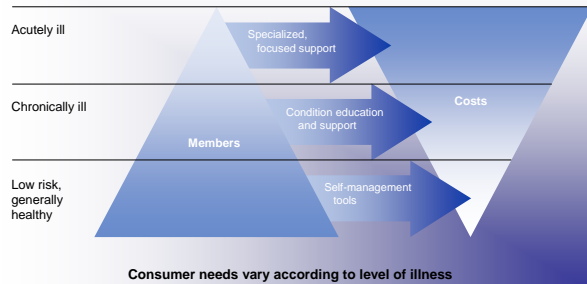


- A comprehensive suite of clinical programs and services designed to
 - Help improve outcomes
 - Promote effective use of resources
 - Grow member confidence
 - Build trust
- Partner through personalized education and support to help consumers
 - Stay well when healthy
 - Navigate the system when ill or injured
- Support the physician/patient relationship
 - Reinforces the importance of adherence to the treatment plan and medications
 - Provides education for visit preparation

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How we think about our members



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The Care Map

Conditions	Generally Well/ At Risk	Acute Episodes	Chronic Disease
Respiratory			
Maternal			
Cancer			
Musculoskeletal	Health Assessment	Personal Nurse	CHF Program
Diabetes	MyHumana	HumanaFirst*	
Cardiology	1 2 3 4	1 2 3 4	1 2 3 4
Kidney	1st: Cholesterol Management	Maximize Your Benefit	ICAD Program
Rare Diseases			Transplant Management
Infectious Disease	Secure Mail: Smoking Cessation	Post-Discharge Calls	Maximize Your Benefit
Mental Health/CD		Case Management	
Obesity			
Gastro			

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Humana Europe: Commissioning



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