

Humana Together with Accolade

Growth Strategy 2020: A consumer-centric solution that brings innovation forward through a strategic partnership.

How to use this document:
 FOR INTERNAL USE ONLY. This document is your reference to clearly and consistently position the value of an offering. Use the "elevator pitch" as a guide to succinctly introduce and communicate the importance of an offer to prospects. Highlight what is most important to your audience using the customer segments outlined.

Understanding the solution

What is Humana Together with Accolade?

- A healthcare advocacy solution with transparency in the Tennessee market, effective 1/1/21
- A collaborative partnership between Humana and Accolade with both telephonic and digital capabilities
- Accolade provides a digital platform with a robust transparency tool and a team of Health Assistants dedicated to serve as advocates and an extension of the Humana Customer Service team, helping members find a provider and navigate their benefits

What differentiates it in the market?

- **The combination of advocacy with transparency**
- We're not just "checking a box" with online transparency tools to find in-network providers and costs. Together, we're going the extra mile to guide and support members throughout their experience
- Competitive research suggests we're the only carrier including an advocacy solution at no additional cost to our employers or members
- By improving awareness and understanding through the support of Accolade Health Assistants and resources within the digital platform, we help members effectively manage their health and out-of-pocket costs



Compassionate Advocacy

- At the click of a button, members can message with an Accolade Health Assistant
- Health Assistants engage all members at any stage of their healthcare journey to save them time, money, and frustration
- Health Assistants build trust through empathy to provide members comfort and confidence in managing their health
- Health Assistants go beyond helping find a provider: they are trained on Humana benefits, programs and resources to help members understand and get the most value out of their benefits



Simplified Experience

- Centralized digital access point available on both mobile and desktop
- Member site tailored to show a member's specific Humana coverage benefits and programs
- Humana Customer Service and Accolade are partners in providing excellent service – there is an established workflow and both are empowered to refer and transfer members based on their needs
- A new, easy-to-access and use transparency tool helps members control costs and easily find a provider to meet their needs, returning member-specific cost estimates and relevant provider details

Accolade member site experience



Member begins by logging into Accolade app or online at humana.accolade.com. The member’s medical ID card will display humana.accolade.com – URL goes to a page with details on the partnership and a section to register and log in

Main pages within the Accolade member site

Home	The page a member lands on upon login; features an immediate callout for a member to connect with an Accolade Health Assistant via messaging
Programs	High-level benefits information organized as tiles to represent a member’s Humana benefits, such as their Medical Plan, Go365, Humana Pharmacy, EAP, Humana Dental, Humana Vision, and Humana Access spending accounts (<i>HSA only for launch</i>). Each tile is clickable for additional information, resources, and/or links to educate and guide the member
Messages	A persistent messaging feature where members can connect to an Accolade Health Assistant – messaging remains persistent across devices, ensuring continuity; members may also upload files (e.g. claims, bills, images) to the message to share with a Health Assistant
Find Care	A section that houses the provider search and transparency tool and provides members with: <ul style="list-style-type: none"> • Provider results personalized based on a member’s profile to help determine if a provider is a good match <ul style="list-style-type: none"> • <i>Accolade uses provider claims data to analyze and display how well a provider’s specific experience matches the characteristics of the member; includes a provider’s positive outcomes, relevant experience, similar patient experience, and fair value</i> • Estimated total price range for procedures/treatments based on the member’s location • Up-to-date member out-of-pocket cost estimates based on the member’s plan, deductibles, copay and coinsurance
Spending	Where high-level member claims and accumulators are displayed, showing progress towards deductible and MOOP

How Health Assistants help

In addition to aiding members with site-of-care decisions and benefits explanations, Accolade Health Assistants help educate and guide members in many ways including (but not limited to) helping members:

- Understand their medical condition
- Understand their diagnosis
- Prepare for a doctor’s visit by knowing what questions to ask
- React to symptoms – in which case, an Accolade nurse will assist in triage and refer to appropriate Humana resources
- Make a treatment decision and understand their options and costs
- Understand prescriptions and costs

CONSIDER THE EFFECT:

- 36% of adults in the US have low health literacy. Individuals with limited health literacy are at risk for poor health outcomes resulting in more serious conditions or higher mortality.¹ They have trouble understanding medication instructions, appointment reminder forms, informed consent, discharge instructions, and health education materials leading to: lack of adherence to medication regimens; missed primary care appointments, laboratory tests, and referral appointments; and lack of proper health self-management
- 78% of patients newly diagnosed with a condition do not understand at least one area of their care plan², including instructions around things like medications, rest, wound care and when to have a follow-up visit with a doctor.
- 70% of people admit to having avoided telling their doctor important details that could impact care, including telling their doctor that they don’t agree with the recommended course of treatment. By empowering members and helping them understand how to effectively communicate with their provider, it improves the patient-provider relationship and can lead to better outcomes
- As many as 40% of patients don’t adhere to their treatment regimen³.
- 20% of new prescriptions are never filled, and among those filled, approximately 50% are taken incorrectly⁴. Medication non-adherence is associated with higher rates of hospital admissions, suboptimal health outcomes, increased morbidity and mortality, and increased health care costs.

¹CHCS Health Literacy Fact Sheet; ²E.R. Patients Often Left Confused After Visits; ³Medical Noncompliance; ⁴Improving Medication Adherence for Chronic Disease Management

Elevator pitch

Humana Together with Accolade is a **consumer-centric solution** serving members with a dedicated team of advocates and an easy-to-use digital platform. **Included with our Humana medical plans at no additional cost**, this solution is designed to simplify and guide the experience so we can **boost member engagement and satisfaction**.

The member platform - which they can access through a browser or mobile app - **centralizes information** about all of their Humana benefits, gives members the option to **message an Accolade Health Assistant**, and provides access to a **robust provider search and transparency tool**. This tool goes above and beyond traditional shopping tools; we deliver member-specific results around provider cost and quality, helping them choose a provider that best fits their needs.

By helping members better understand and use their benefits, we can eliminate the confusion that often drives them to seek HR assistance or prevents them from getting appropriate care altogether, while encouraging smarter utilization for better outcomes overall.

Benefits to employer segments



For tech-savvy employers

Emphasize:

- **Differentiated offering** - industry-leader in advocacy makes benefits offering more attractive
- **Enhanced member experience** – convenient digital platform with accessible Health Assistants and innovative shopping tool simplifies the employee experience



For paternalistic employers

Emphasize:

- **Improved communication and awareness** – ensures employees get the most value from health plan
- **Member-centric experience** – digital platform and Health Assistants remove the guesswork to drive members to appropriate site of care



For “tried-and-true”, risk-averse employers

Emphasize:

- **Cost neutrality** – value-added service at no extra cost reduces HR burden
- **Predictability** - higher employee engagement and plan understanding helps control rising costs long term
- **Plan understanding** – employees get clear view of plan coverage and costs



For typical small business employers

Emphasize:

- **Reduced HR burden** – a trusted resource to keep employees out of the owner’s office
- **Cost-neutrality** – value-added service at no extra cost
- **Predictability** - higher employee engagement and smart utilization helps control rising costs long term



For growing small business employers

Emphasize:

- **Reduced HR burden** – with a trusted resource for employees to turn to, it’s one less hat for the employer to wear
- **Cost neutrality** - because it is cost-neutral, it strengthens benefits offering without impacting ability to offer competitive wages

Comparing Humana’s Accolade solutions

FI/LFP embedded Accolade solution: “Humana Together with Accolade”	ASO and custom fully insured solution: “Humana Impact with Accolade”
<ul style="list-style-type: none"> Included in the medical offering for LFP and FI groups – groups are not able to opt-out 	<ul style="list-style-type: none"> Purchased additionally by an ASO group
<ul style="list-style-type: none"> Member login URL: humana.accolade.com 	<ul style="list-style-type: none"> Member login URL: member.accolade.com
<ul style="list-style-type: none"> “Dedicated team” of Accolade Health Assistants 	<ul style="list-style-type: none"> Dedicated Accolade Health Assistant per member
<ul style="list-style-type: none"> Accolade promotes and refers into Humana Clinical Programs 	<ul style="list-style-type: none"> Hybrid Accolade and Humana Clinical Programs
<ul style="list-style-type: none"> Humana phone number on ID card 	<ul style="list-style-type: none"> Accolade phone number on ID card
<ul style="list-style-type: none"> Humana is the first point of contact telephonically 	<ul style="list-style-type: none"> Accolade is the first service point of contact
<ul style="list-style-type: none"> No open enrollment assistance 	<ul style="list-style-type: none"> Open enrollment assistant provided
<ul style="list-style-type: none"> Only ‘Humana’ content for program and plan tiles in Accolade member site 	<ul style="list-style-type: none"> Ability to incorporate other carriers for Accolade member site tiles (i.e. Delta Dental, 401k, etc.)
<ul style="list-style-type: none"> Available only in Tennessee for 1/1/21 effective 	<ul style="list-style-type: none"> Available in WI, OH, KY, TN, South FL, TX, KS, and MO markets

Overcoming objections

Why aren’t both Accolade solutions available to all groups and funding types?

We understand the needs of our ASO customers are different from those of our fully insured and LFP groups. Humana Impact with Accolade is a more robust offering intentionally designed to align with the specific needs of ASO groups: customization and bottom-line impact. With Humana Impact with Accolade, employers can tailor the experience directly for their employee population, get a proactive clinical approach that targets all at-risk claimants - not just those who are high risk, and be confident in the service with substantial performance guarantees that an employer will save in year one. For our fully insured and LFP groups, we are able to offer Humana Together with Accolade as a cost-neutral value-add to our employers by being selective of the capabilities included while maintaining a foundation of best-in-class advocacy.

How is this different from Humana’s traditional customer service?

Humana is proud to offer a Perfect Experience with our own customer service team – in fact, we’ve won awards for our outstanding service based on our own member feedback. With that in mind, it’s important to understand that the Accolade solution isn’t a replacement of our Humana customer service experience – it’s an extension of it. Both teams are well-equipped to effectively handle member needs, and will be working hand-in-hand so members get connected with the appropriate person for their specific inquiry, resulting in a seamless, tailored experience for the member.

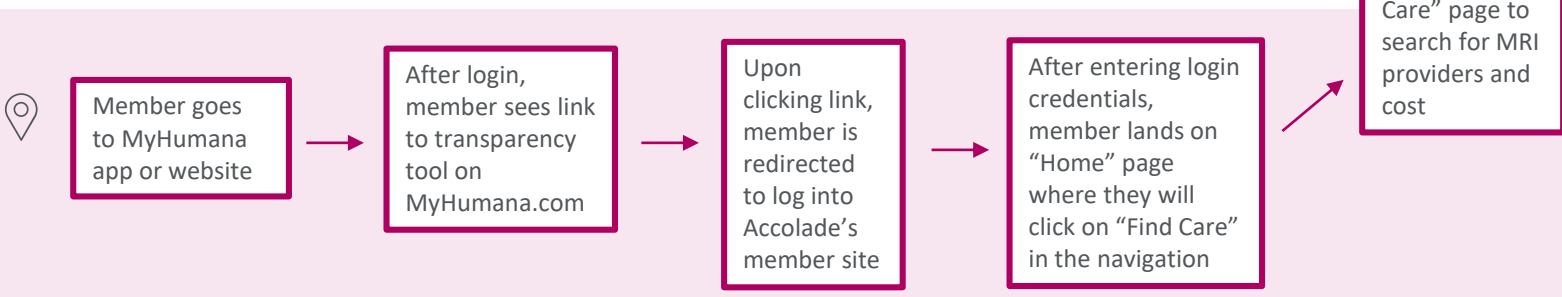
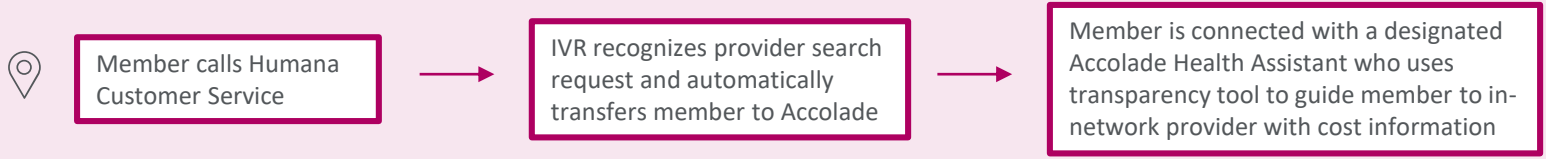
Exceeding state requirements

This solution satisfies the requirements outlined by the Tennessee Right to Shop Act. This act requires insurers to establish a shopping and decision support program for members effective 1/1/21. Members can search for comparable health care services by network providers, and obtain an estimated member out-of-pocket cost taking into account the member plan, accumulators, and average allowed amount paid to network providers. While this act requires cost estimates in four main categories - physical and occupational therapy services, radiology and imaging services, laboratory services, and infusion therapy - our solution with Accolade goes beyond the basic requirements to include cost estimates for several other shoppable health care services, such as knee and hip replacements.

Sample use cases / customer journeys



Use case:
Member on the Humana Savings HSA plan needs an MRI
 → Member must find and decide on site of care; member wants to understand out-of-pocket cost



Use case:
Member receives a bill they don't understand

