A Private Payers Perspective on TeleHealth and Innovation

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Challenges with Traditional Telemedicine

- Limited to pilot studies, complex diseases
- Expensive hardware investments required
- Requires travel to central locations
Introducing LiveHealth Online℠

Online healthcare when you need it
Meeting Members Wherever They Are…
Immediate, Live Consultations

A choice of physicians that meets the consumer’s needs
Enrollment Made Easy

- Name
- Date of birth
- Gender
- State
- Zip code
- Email
- Health insurance information

2 minutes of the member’s time
Just Three Clicks to LiveHealth Online

1. Log on
2. Choose a doctor
3. Start your consultation

And it’s a covered benefit!
Employer Savings Can Be Substantial

Employer Savings Depend Upon

- Utilization: number of visits
- Types of visits replaced: example- emergency room, urgent care, retail clinic, MD office visit
- Workplace distances to care: work hours saved per avoided in-person visit
- Wage rates: value of employee time
- Degree of employee cost sharing

Savings estimated to approach a $45 cost of care offset per online care visit*
Available in 45 states and DC 10/1/13

Doctors using LiveHealth Online can not issue prescriptions for controlled substances or lifestyle drugs in any state. *In these states a prescription can not be issued as a result of an online encounter.

UniCare is committed to compliance with laws and rules governing the operation of LiveHealth Online. Laws in each state vary and because of the dynamic nature of telehealth - laws, statutes, or policies regarding telehealth may change.
Employee Experience

- **Over 90% patient satisfaction**
  “I am very impressed and will continue to recommend this service to friends, family, and co-workers.”

- **90% save time**
  “I will definitely use it again. I saved at least 3 hours by not going into the doctor - and a ton of cash!”

- **85% completely resolve their medical issue**
  “I was able to get things taken care of in less than 10 minutes.”

Source: Online Care for Employees: Case Study of Health Services Company, Mercer, 2011 (Study of Online Care Anywhere).
Employee Worksite Clinic

- Convenient worksite location
- Secure and private environment
- Fully equipped with a range of options to meet employer’s needs
- Ability to integrate with employer worksite vendor
- Combine physical and virtual providers
# Key Differentiators

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<thead>
<tr>
<th>Unique Product Feature</th>
<th>Benefit to Employer and Consumer</th>
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<tr>
<td>No PMPM cost to employers</td>
<td>✔ Greater value, lower cost telehealth services</td>
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<td>Visits are a covered benefit</td>
<td>✔ Benefit design flexibility: fully covered or decide copay</td>
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<td>Provider choice upfront</td>
<td>✔ Higher member satisfaction</td>
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<tr>
<td>Immediate or scheduled visits in HD video</td>
<td>✔ Superior, seamless member experience</td>
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<td>Physicians in-network for Anthem</td>
<td>✔ Clarity on the cost of the visit</td>
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<td>Employer branded storefront</td>
<td>✔ Tailored for your account</td>
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<tr>
<td>Automated claims submission</td>
<td>✔ Ease of use for members</td>
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Nurse Triage, After Hours and Chronic Conditions

TRIAGE: Allow PC2 provider to staff their LHO (instead of call service) with a nurse who can triage patients to appropriate setting, or schedule appointments (online or in office for during business hours) May ‘ping’ a practice MD on call if needed.

AFTER HOURS PHYSICIAN COVERAGE: Allow PC2 provider to use LHO “retail “docs or other designated practices to cover office after hours (instead of call service), have LHO summary of information available to practice in the am.

ONLINE CARE FOR CHRONIC CONDITIONS: Allow LHO in the practice edition model to schedule online visits following in office visits for required follow up check points for various chronic conditions.
Discharge Coordination, Demand Management and Specialty Consultations

**DISCHARGE COORDINATION:** PC2 practice is aware of discharge through PC2 reports, contacts patient for discharge follow up via LiveHealth Online.

**PRACTICE SCHEDULING AND DEMAND MANAGEMENT:** Allow practice to use online channel to balance volume during the day, Use online for more routine care, allowing the provider more time to spend on case management and face to face care of higher acuity members.

**SPECIALTY CONSULTATIONS:** Incorporate Specialist Physician availability and 3-way video dialog, and specialties to the practice edition module.