

starting a provider-sponsored health plan *through partnerships*

PREVEA360
health plan



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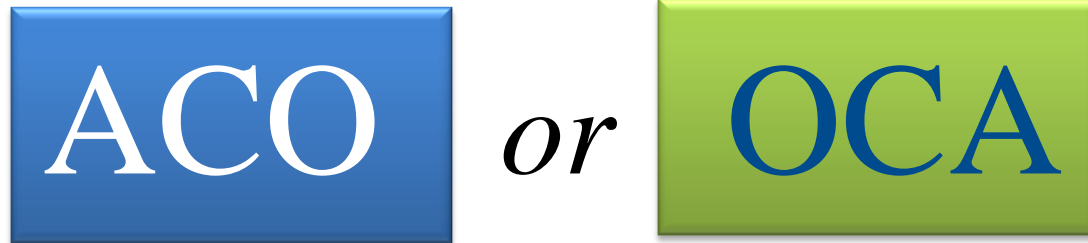
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HealthCare Partners



full disclosure *statement*

- We have no actual or potential conflict of interest in relation to this presentation.
- We will receive no salary, royalty, intellectual property right, consulting fee, honoraria, ownership interest, or financial benefit.
- Our individual roles are members of Prevea Health and HealthCare Partners management.





Which makes more sense
from a process standpoint?



the *real* ACO

What Does it Mean
to be Organized?



what does it mean to be *organized*?

- **Physicians and Hospitals partnering together with a focus on the patient**
- **Shared governance**
 - Not 51/49 but a true 50/50 partnership
- **Not hospitals employing physicians to fill hospital beds**
 - Post ACA legislations buy outs have been record setting, but how costly?
- **A strong provider brand, linking the physicians with the community**
 - Who calls their hospital for an appointment?



what does it mean to be *organized*?

A shared electronic medical record

- Real actionable discrete medical data being shared across a continuum
- For example, at 2 a.m. I know what the patient's last Hgb was in the clinic and what medications they have been on



what does it mean to be *organized*?

A true multispecialty focus

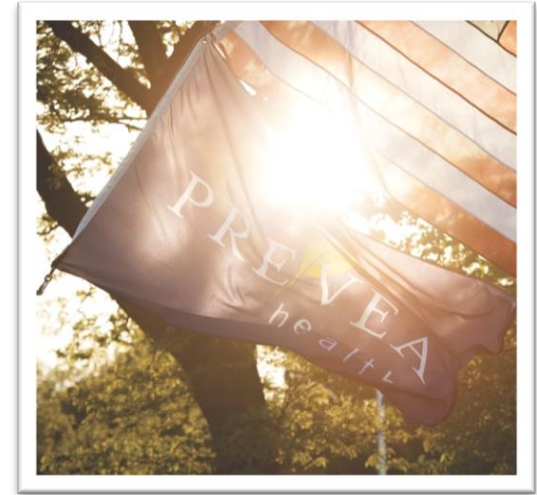
- Strong primary care base
- A large diversity of specialists
 - Only the rarest of quaternary care needs to leave the system
- No discrimination, all one family



what does it mean to be *organized*?

Our story at Prevea

- 50/50 partnership formed with two local hospitals from the same system
- 8 board members (4 each)
- Share EPIC as our EMR across the continuum
- 50+ different specialists and subspecialists with the largest primary care base in Brown County

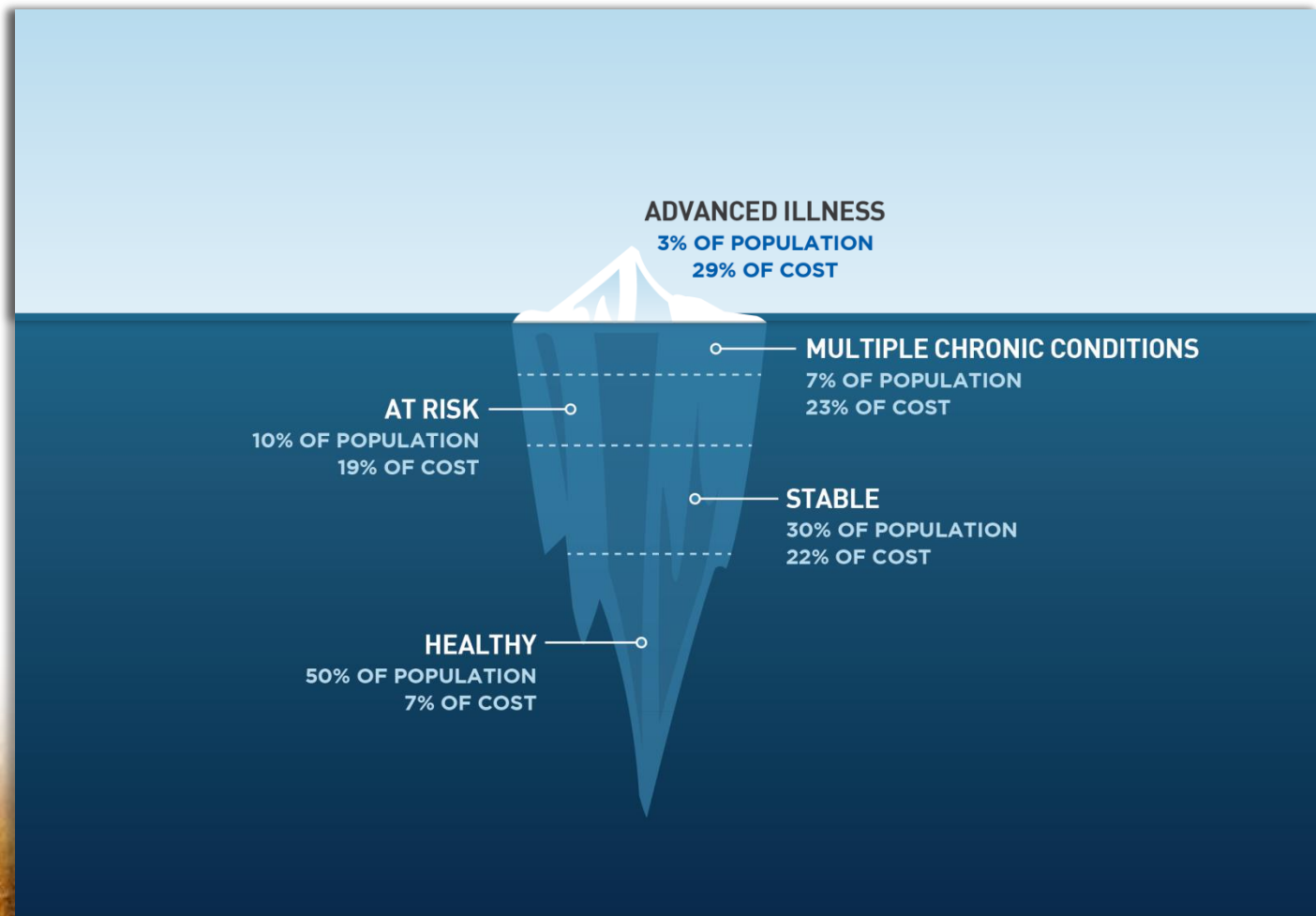


what does it mean to *care*?

- Quality  Redesigning health care
- Patient Centered Medical Home
- Customer service



the issue goes beyond the *high risk*



medical home at *Prevea*

- 15 Active Primary Care sites, including 4 regional locations
- 3 Cardiology sites
- 1 Gastroenterology site
- 50 Providers
- 18 Active Care Managers
- Over 29,000 active patients identified with targeted conditions:
 - Congestive Heart Failure
 - Diabetes
 - Hypertension
 - Hyperlipidemia
 - > 45% Medicare / Medical Assistance Population
 - First in region to receive NCQA accreditation



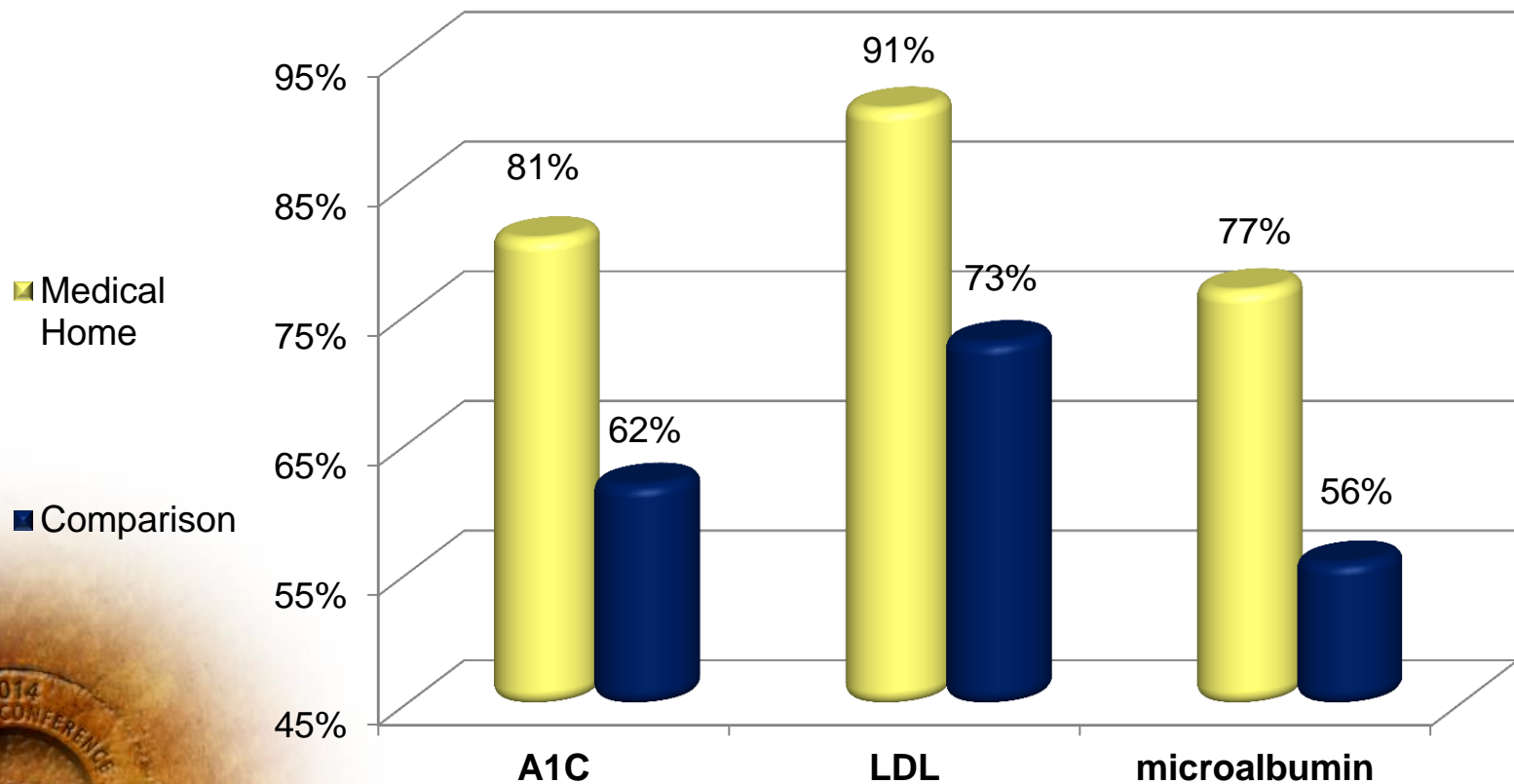
medical home at *Prevea*

- A model of care where each patient has an ongoing relationship with a physician team
- Replaces episodic care based on illnesses with coordinated, long-term care
- Emphasizes enhanced care through open scheduling and communication between patients and the patients and the physician team



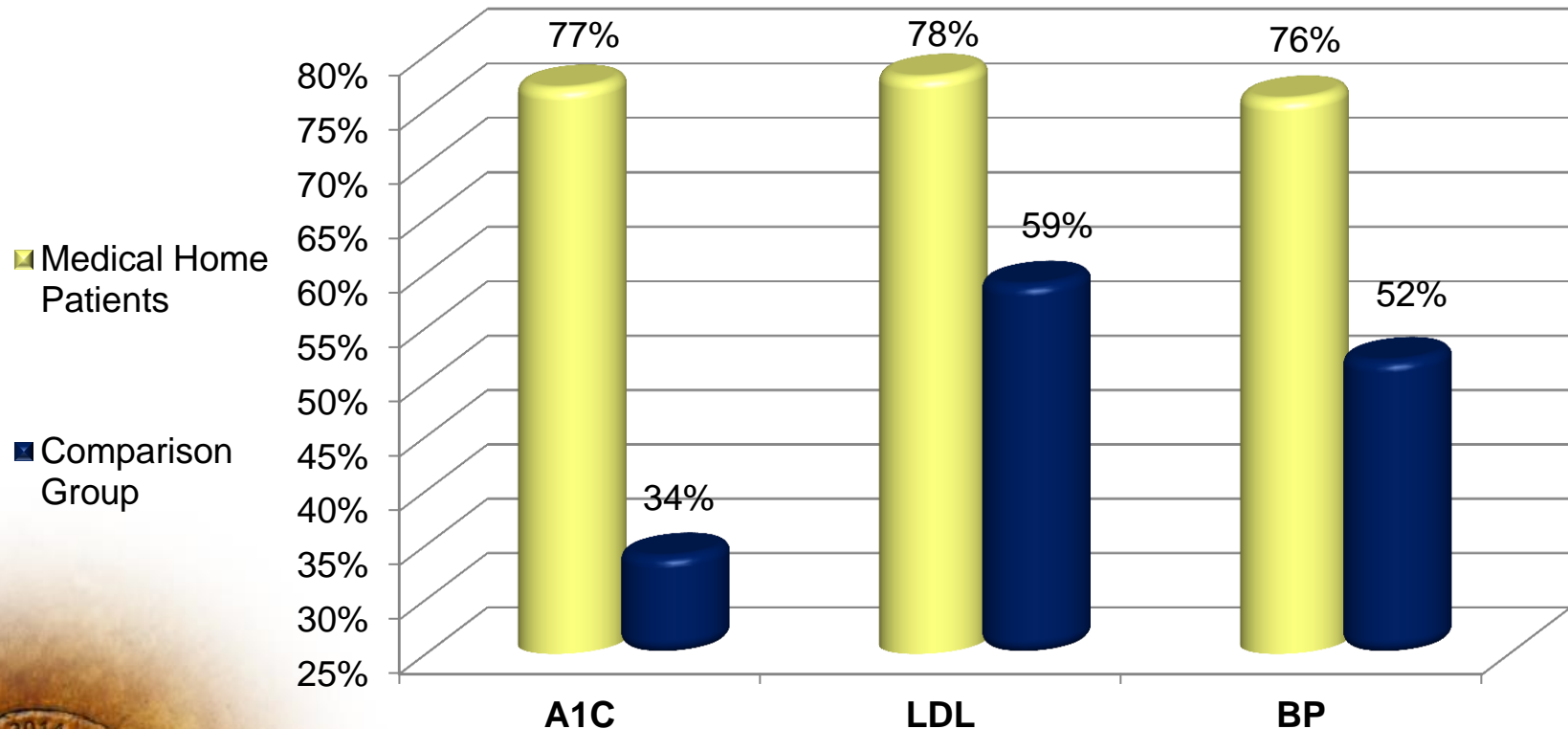
medical home *outcomes*

Percentage of patients who receive recommended chronic disease care

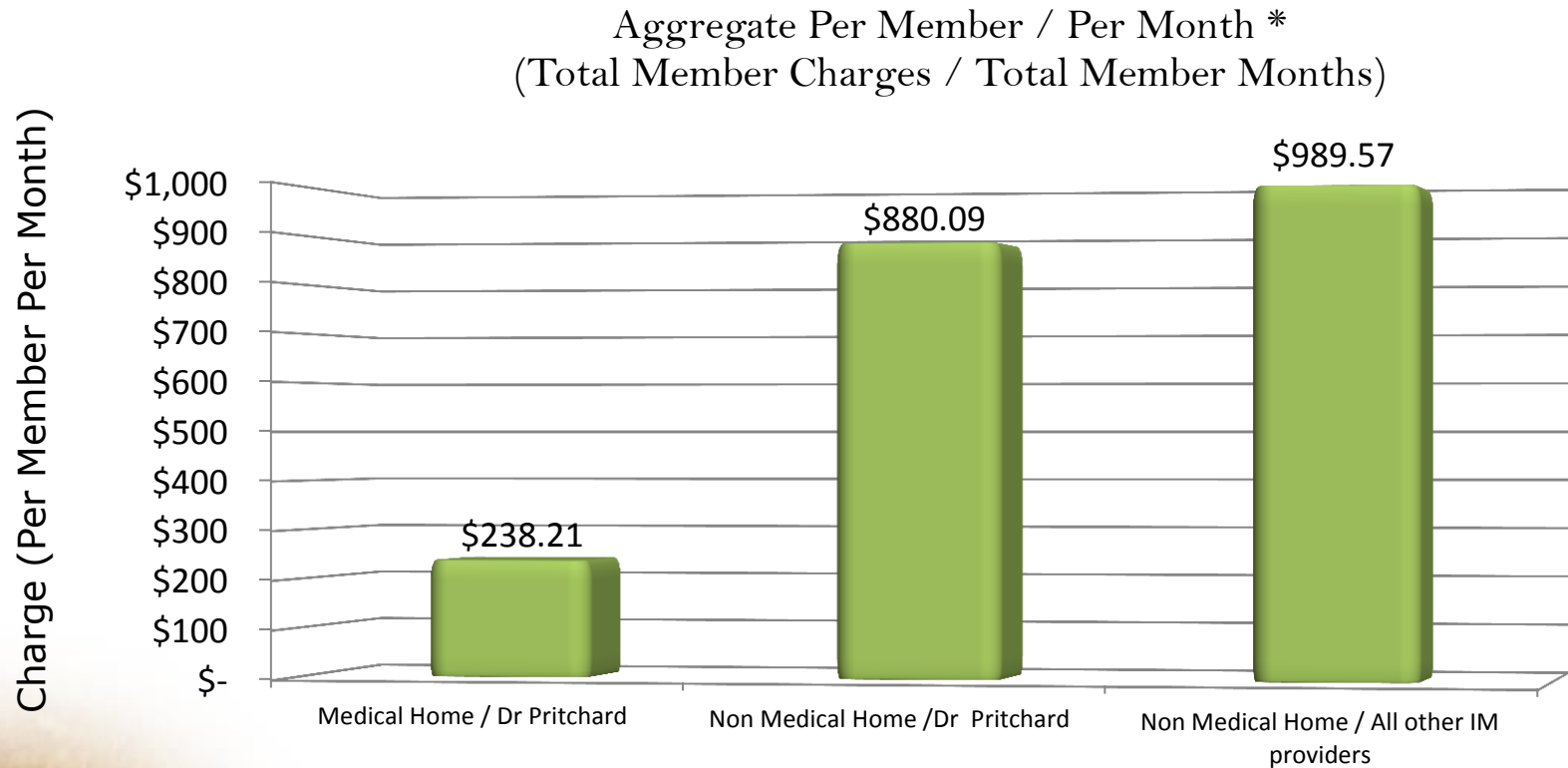


medical home *outcomes*

Percentage of patients who improved



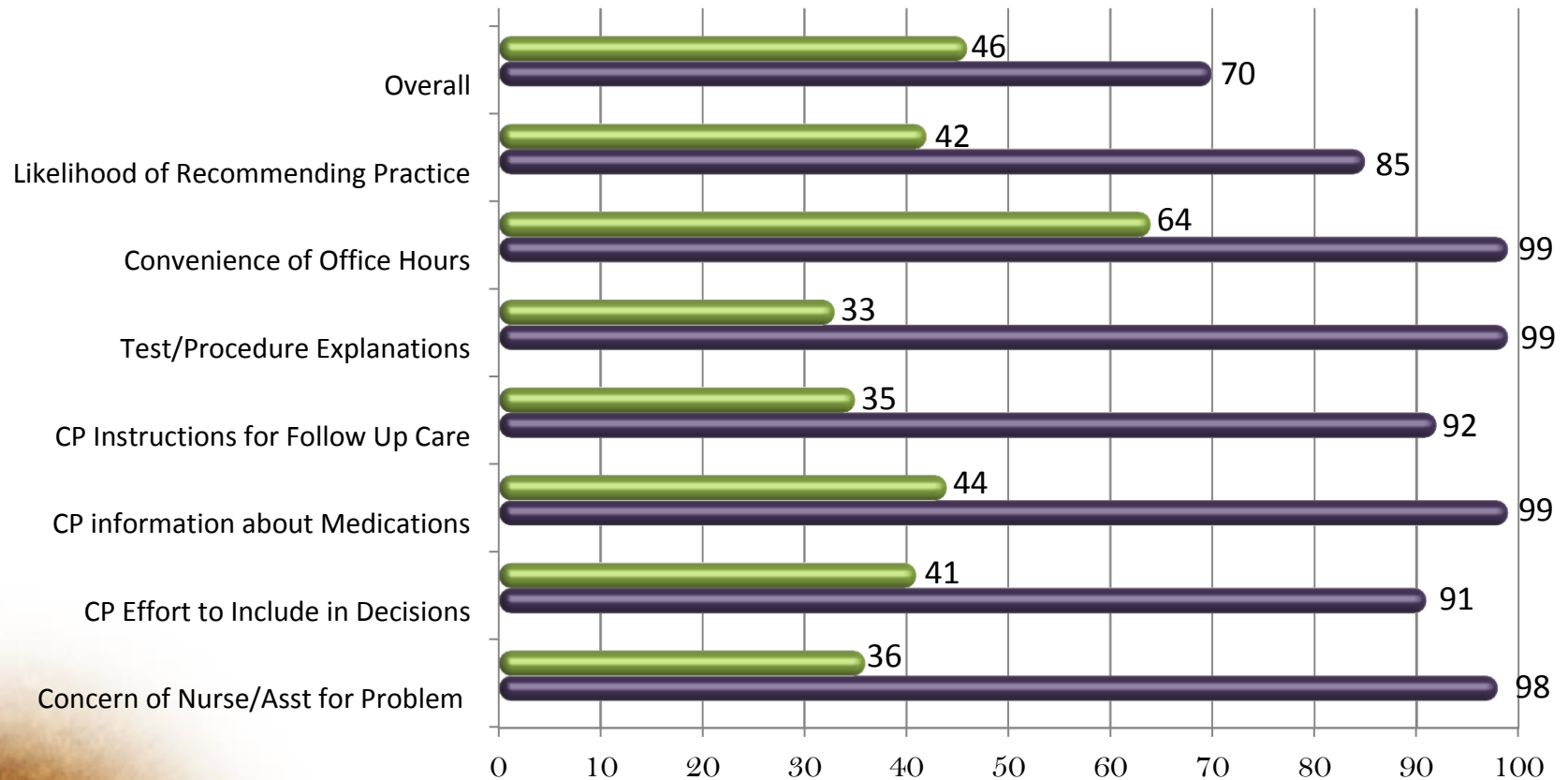
impact on *charges*



* Claim information provided by Arise Health Plan



impact on *patient satisfaction* scores



■ All Internal Medicine Providers

■ E. Mason IM PCMH



the *real* ACO

What Does it Mean
to be Accountable?



what does it mean to be *accountable*?

- **It means** taking risks –
Not just a tip for good service
- **It means** if we provide poor quality and patients get sicker, we lose
- **It means** lowering the cost of health care to the consumer



how do we *lower costs*?

Two ways

Population Health

But that won't ever
provide real cost reduction
in the short term
volume based industry



Take Aim at Premium Profits



take aim at *premium profits*

- All insurance companies have an expected profit margin, it is the reward for the risk.
- Currently a majority of those profits are leaving the local communities in which the premium dollar was earned and being delivered to Wall Street stockholders.



take aim at *premium profits*

Why not work on reinvesting those profits locally and keeping costs down?



leave profits *local*

- Leave the profits local and in the hands of the providers so they can share real premium reductions.
- Recycle of those dollars into local investments
 - Jobs
 - New specialties – keeping care local
 - New infrastructure in an ambulatory environment



how are we building *the real ACO or OCA?*

- **We are organized**
 - 50/50 physician hospital partnership with a shared EMR and shared decision making
- **We care**
 - Patient centric model with a focus on more than the patient in front of us, but on the entire local population we serve
- **And...**



we are *accountable*

PREVEA360
health plan



Prevea360 health plan

- Provider sponsored health plan
- We are at risk
- It is our brand out there

PREVEA360
health plan



Prevea360 health plan

We had two options

- 1) Go it alone, build an infrastructure and create more expense in the system
- 2) Partner and latch onto an existing award winning infrastructure.
No waste added to the system.

PREVEA *360*
health plan



a *new* partnership

Dean Health Plan



Dean health plan

- Wisconsin based provider owned/led managed care organization since 1983
- Largest HMO in Wisconsin with over 400,000 members enrolled in commercial group, individual, ASO and governmental programs
- Membership retention over 95% each year



background

Dean Health Plan (DHP)

- Has acted as an ACO for over 16 years
 - Provider owners take the risk
 - DHP manages that risk
- Working the value proposition to achieve highest quality at the lowest cost



health management

Dean Health Plan delivering...

- High quality care
- Appropriate care
- In the right setting
- In a cost effective manner



Dean's quality & service

J.D. Power and Associates 2014 U.S. Member Health Insurance Plan StudySM.

- 5 out of 6 years ranked Highest in Member Satisfaction for the Wisconsin-Minnesota Region

Consumer Assessment of Healthcare Providers and Systems (CAHPS)

- #1 among local competition – Overall Rating of Health Care
- #1 in WI - Overall Rating of Personal Doctor
- #2 in WI - How Well Doctors Communicate

11th Consecutive NCQA Excellent Accreditation

Corporate Report – Best Health Insurance Carrier

- 4 years in a row
- Votes by businesses in south central Wisconsin



medical value program



System wide

(St. Mary's Hospital /Dean Clinic/
Dean Health Plan/St. Mary's Dean Ventures)

Three Goals

1. Bend the trend (decrease waste)
2. Increase high quality outcomes
3. Increase patient satisfaction

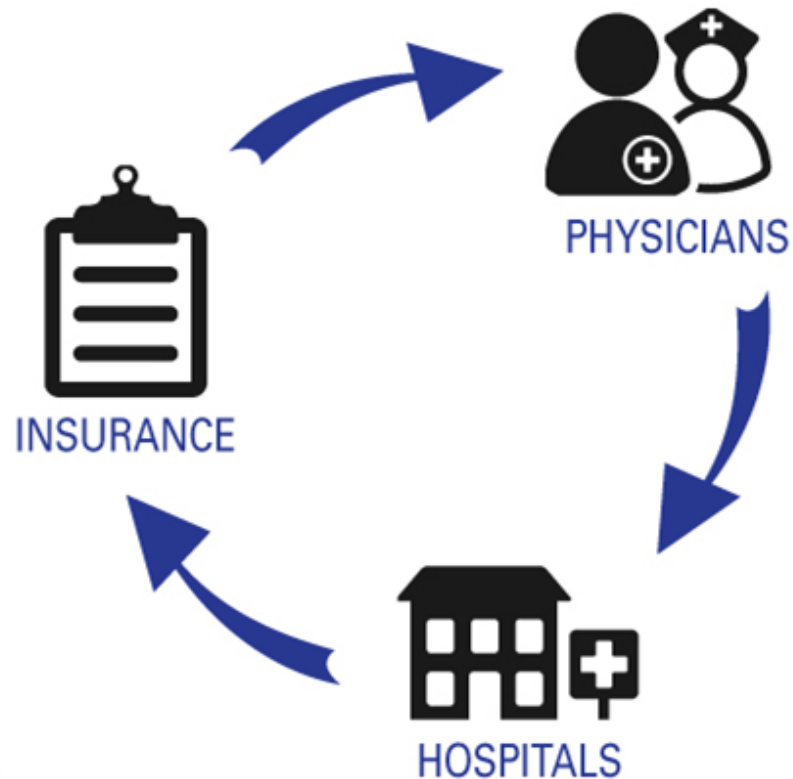


360 degrees of thinking

What Makes
Prevea360
Health Plan
Unique?



integrated coverage and care



Prevea360 population health management continuum



Prevention and Health Promotion	Utilization Management	Case Management	Disease Management	Neonatal Transplant, Dialysis..
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<ul style="list-style-type: none"> • HRA • Biometric Testing • Web Tools • Coaching • Referral • Target Mailings & Health Promotion 	<ul style="list-style-type: none"> • Prior Authorization • Concurrent Review • Discharge Planning • Retrospective Review • Code Review 	<ul style="list-style-type: none"> • Complex Cases • Education • Resource Coordination • Negotiation 	<ul style="list-style-type: none"> • Chronic Disease Cases • Education • Behavior Change • Medical regimen adherence • Complex Rare Diseases 	<ul style="list-style-type: none"> • Specialty Network • Complex Case Management
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Prevea360 health plan

What makes this provider sponsored plan unique in the market place?

- A one stop shop for all your health and wellness needs
- Many existing employer relations in the health and wellness category that now can benefit from a more cost effective health plan option

PREVEA *360* health plan

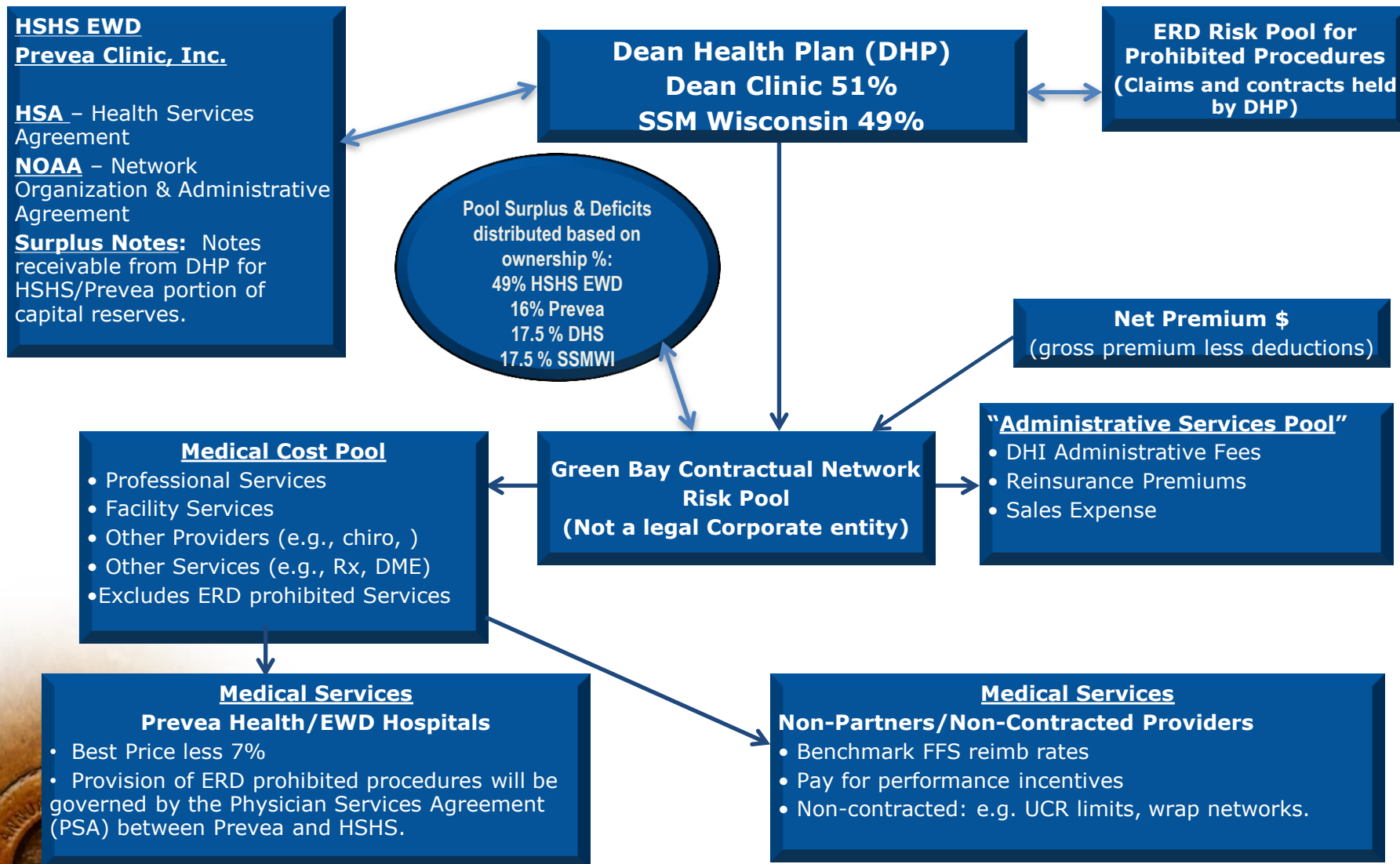


our *partnership*

How We
Structured
Our Agreement



contractual network insurance *agreement structure*

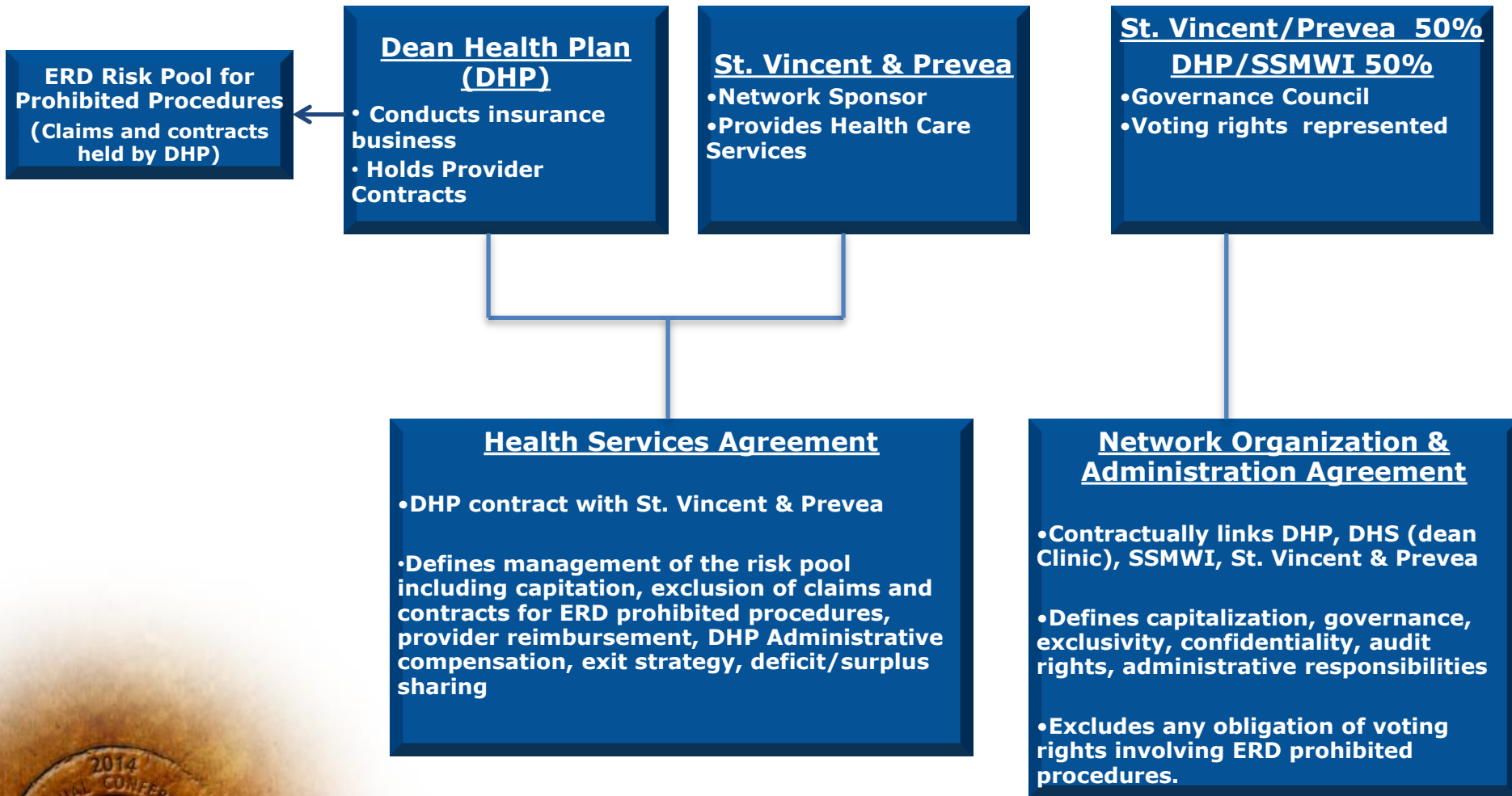


organizational *structure*

- **THE ORGANIZATIONAL STRUCTURE** consists of two agreements Dean Health Plan (DHP) and St. Vincent & Prevea Clinic, Inc. that include a Health Services Agreement (HSA) and a Network Organization and Administrative Agreement (NOAA) .
 - The HSA will define the pool capitation, Sponsor reimbursement, DHP administrative compensation, exit strategy and deficit surplus sharing. DHP will have sole responsibility for contracts and claims processing of medical and pharmaceutical expenses prohibited under the Ethical & Religious Directives for Catholic Health Care Services (ERDs).
 - The NOAA defines capitalization, governance, best practices, exclusivity, confidentiality and administrative responsibilities. HSHS will have no voting obligations regarding ERD prohibited procedures.
- **GOVERNANCE** of the contractual relationship will be shared equally between St. Vincent/Prevea and SSM/Dean. A governing council will have equal representation regardless of investment percentages to retain balance between clinical and business decisions or priorities to the exclusion of ERD prohibited procedures. HSHS EWD and Prevea will share representation equally on the council. This will ensure stronger alignment with HSHS & Prevea on the Council.
- **THE PREVEA360 BRAND NAME** will be used to market the plan under a trademark agreement with Dean Health Plan.
- **THE TERM OF AGREEMENTS** will span an initial period of 7 years. Renewal for five year periods with mutual agreement.



HSA & NOAA legal *documents*



creating a *new* brand



How We
Brought Prevea360
to Market



methodology

- Question session
- Brand positioning
- Market research
- Name/identity
- Prevea360 launch



question session

- The first step was a discovery session with key participants from Dean, Prevea, and HSHS. The process defined:
 - Challenges within our market
 - Target audience
 - Objectives
 - Opportunities
 - Brand identity statement



market *research*

The purpose of the research

- To explore perceptions regarding the quality of health care and satisfaction with current health insurance plans
- To evaluate a proposed health insurance plan
- To determine the most effective positioning statement and name for the plan

5 focus groups: 3 consumer and 2 employer



research *findings*

Consumer

- High ratings for quality and access to care
- Low ratings for health care plans because of high costs
- Did not feel they received a good value for the money they paid for insurance

Employer

- Difficult to find a health plan that satisfies the needs of their employees and fits within their budget
- Are businesses work hard at reinvesting resources back into their communities, but haven't found a health care plan that shares their vested interest in local support



research *findings*

Consumers and employers were fairly consistent in what they looked for when selecting a health plan

- Lower cost
- Wellness programs
- Drug coverage
- Choice of providers and specialists

Most participants responded favorably to Prevea and their partner hospitals. Though education and awareness would be required within regional locations.



brand *positioning*

Five positioning statements were developed for focus group testing. They included:

- Best Value
- Customer centered
- Healthier You
- One-stop shopping
- Choice

Based on focus group feedback and what we could deliver on the final statement was built on key aspects of “Best Value” and “Healthier You”.



health plan name & identity

**Name options were first ranked by employer and consumer focus groups.
Then followed by an online survey.**

- Is it unique?
- Was it a benefit to include the Prevea name or the Dean name?
- Does it differentiate from other health plans?



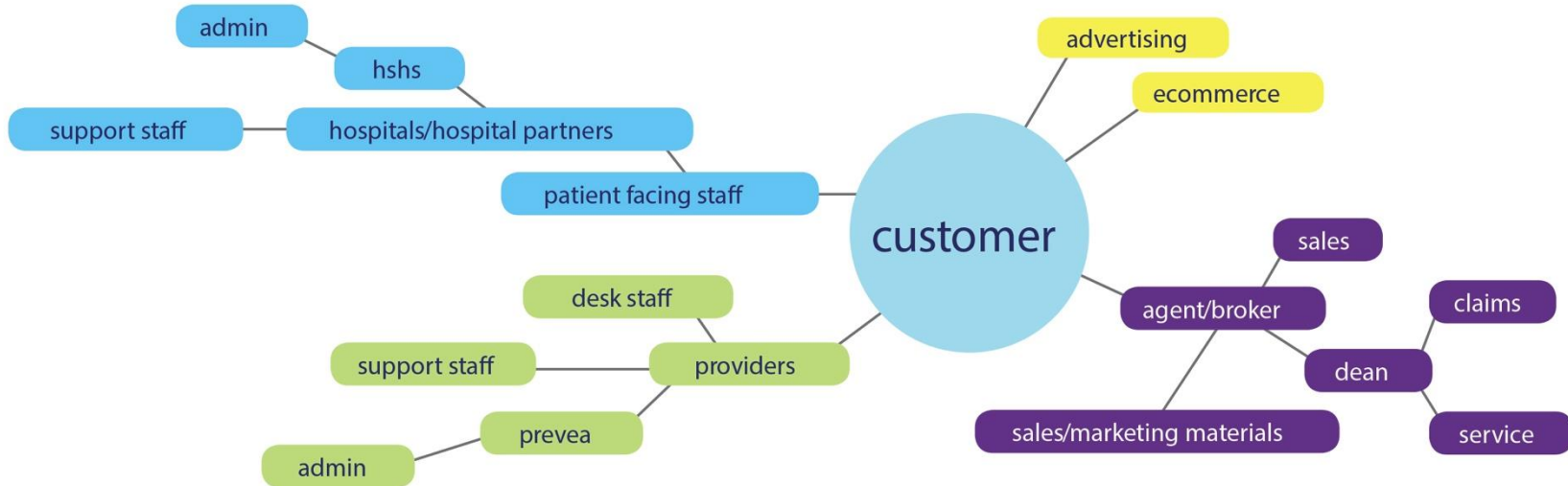
benefits of the name



- Fresh name helped increase memorability
- Positive connection to Prevea, yet they could distinguished this offering from other Prevea services
- 360 implies a focus that is all about you, and with you wherever you turn
- Taking care of the whole person



Prevea360 launch



Brand experience

- To deliver an uncomplicated customer-focused insurance experience that is inspired by wellness



Prevea360 launch

Target Market

- Primary – Women 35-54
- Secondary – Small to medium size business owners/HR directors

Key Objectives

- Create awareness of the health plan
- Drive interested parties to the website for more information and a quote



multi-phase *approach*

- **Phase 1** – January 2013
 - Consumer focused - Radio and outdoor
- **Phase 2** – September- December 2013
 - Added business advertising
 - Expanded outdoor messaging
 - ACA healthcare exchanges dates caused marketing plans to change mid-year
 - Adjusted radio tags to drive traffic to prevea360.com vs. to healthcare.gov
- **Phase 3** – 2014
 - Consumers seeking individual insurance
 - Brokers and their business clients during the fall buying period



messaging

collateral



messaging

business-to-business advertising



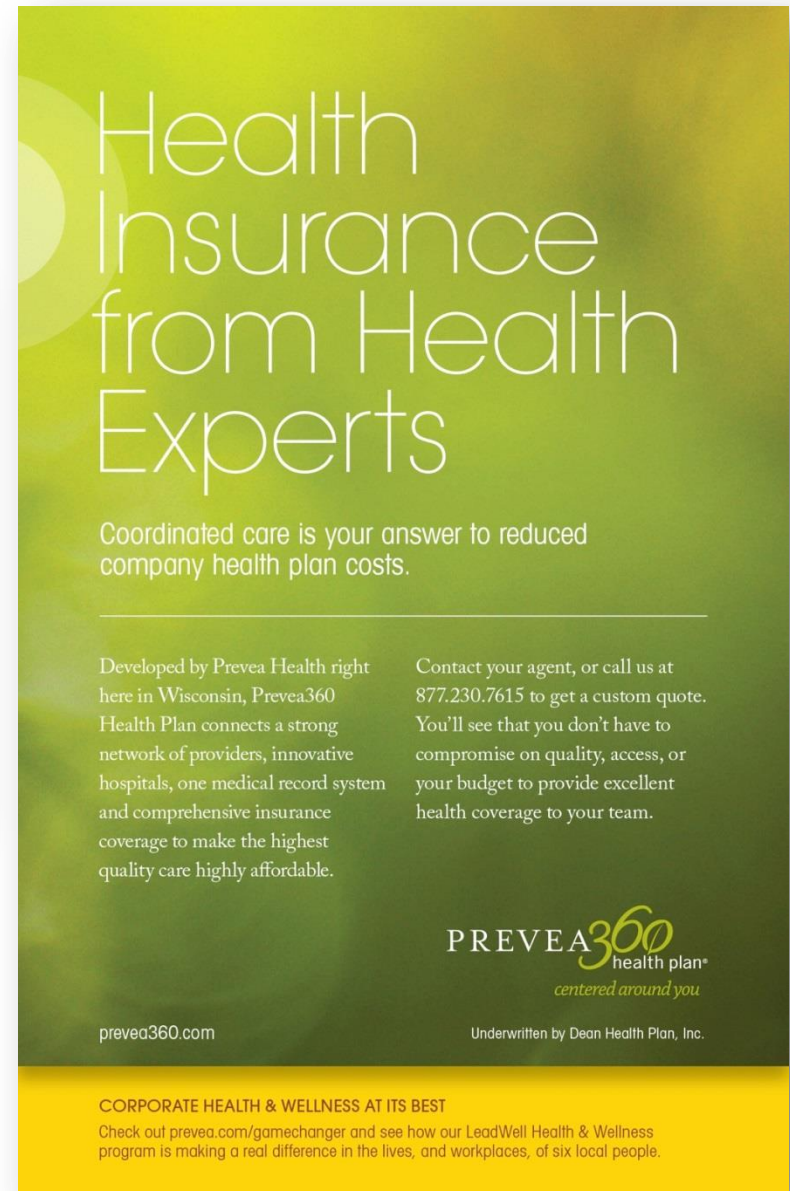
Introducing Prevea360
Better benefits. Lower premiums. *Real business solutions.*

Prevea360 is a better kind of health plan. It's a true collaboration of trusted health care and insurance experts that drives unnecessary costs out of the entire health care process. And because Prevea360 was developed by and for the people of Northeast Wisconsin and the Lakeshore, resources are reinvested locally to continue improving health care right here at home.

To see how much you could save call 1-877-230-7615
or visit prevea360.com.

PREVEA360[®]
health plan[™]
centered around you

Underwritten by Dean Health Plan, Inc.



Health Insurance from Health Experts

Coordinated care is your answer to reduced company health plan costs.

Developed by Prevea Health right here in Wisconsin, Prevea360 Health Plan connects a strong network of providers, innovative hospitals, one medical record system and comprehensive insurance coverage to make the highest quality care highly affordable.

Contact your agent, or call us at 877.230.7615 to get a custom quote. You'll see that you don't have to compromise on quality, access, or your budget to provide excellent health coverage to your team.

PREVEA360[®]
health plan[™]
centered around you

prevea360.com Underwritten by Dean Health Plan, Inc.

CORPORATE HEALTH & WELLNESS AT ITS BEST
Check out prevea.com/gamechanger and see how our LeadWell Health & Wellness program is making a real difference in the lives, and workplaces, of six local people.

messaging



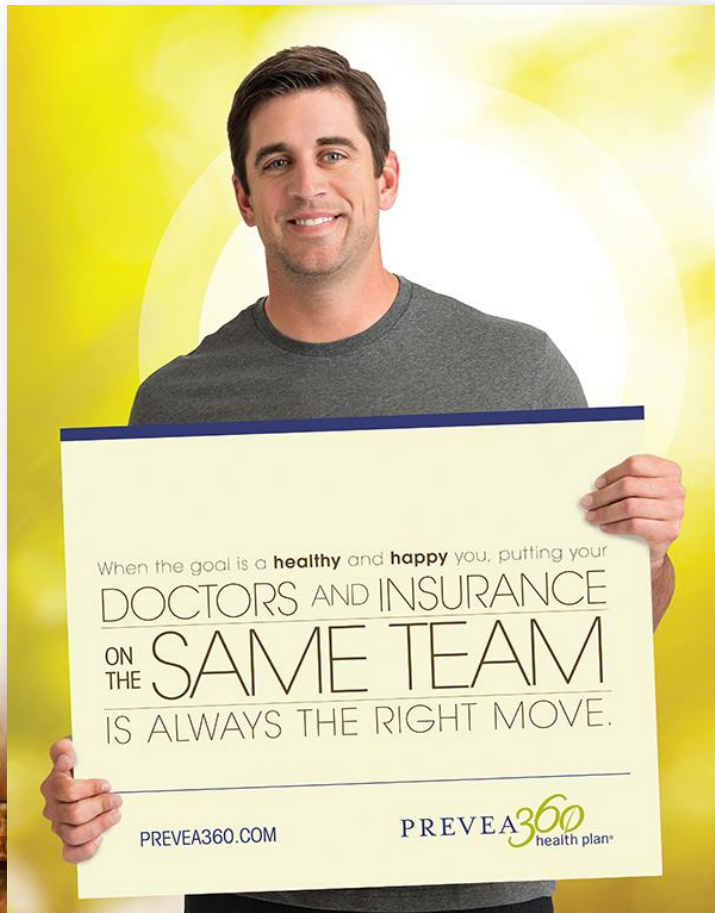
website

online advertising

An online advertisement for PREVEA360 health plan. The background shows silhouettes of people swimming and playing in a lake at sunset. The text reads: "Price a personal health plan *faster* than you can *say* 'personal health plan.'". Below this is a list of bullet points: "• Get an instant quote with minimal information", "• Compare and choose the right plan for you", and "• Premiums as low as \$43 per month*". A button labeled "GET A QUICKQUOTE" is prominently displayed. At the bottom, it says "© 2014 Underwritten by Dean Health Plan, Inc." and "PREVEA360 health plan™". A small disclaimer at the bottom left states: "*BASED ON A 35 YEAR-OLD NON-SMOKING MALE".

messaging

health center signage



Health insurance
from health experts.

PREVEA360
health plan®

Your hometown
health insurance.

PREVEA360
health plan®

Prevea360.com

outdoor advertising

in *conclusion*

The Future of Prevea360



The *future* of Prevea360

- ASO
- Medicare Advantage
- New Partners



PREVEA360
health plan

