

Patient Engagement: Driving Outcomes through Incentives

September 12, 2018

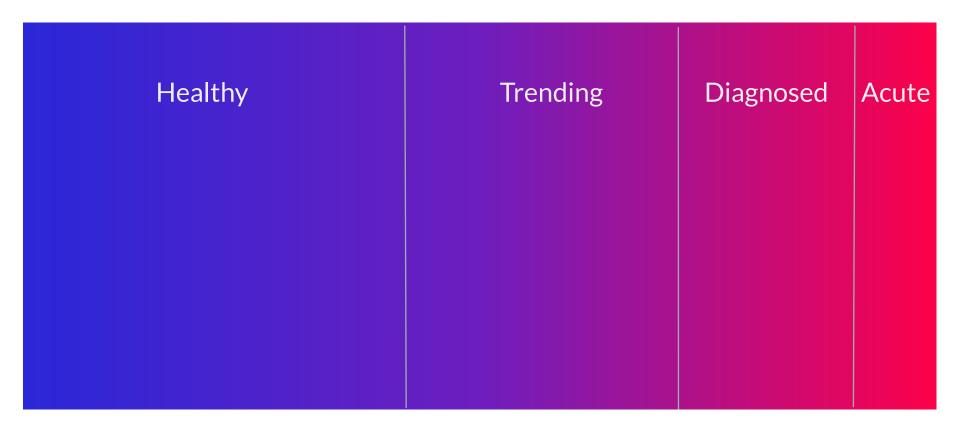
Indiana is leading the charge



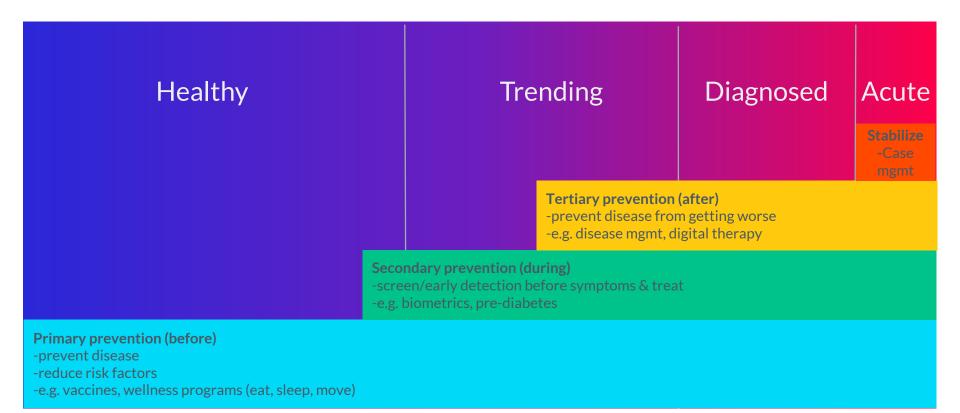
- 23 active Castlight customers in Indiana
 - 4 more implementing
- We support **156,000** households in Indiana
 - 45% of those are registered for Castlight
- We observe an average **61%** annual return use rate
- In the past 12 months, we've seen almost half a million searches from this group (452,792 searches) and over 200,000 visits on a mobile device
- Action (claims based recommendation engine) is enabled for **8** of these **23** customers
 - 23,912 members engaged in Action
 - Over **10,000** actions have been completed in the last **12** months

Source: Castlight book of business reporting, time period September 2017 – September 2018; report run 9/3/2018

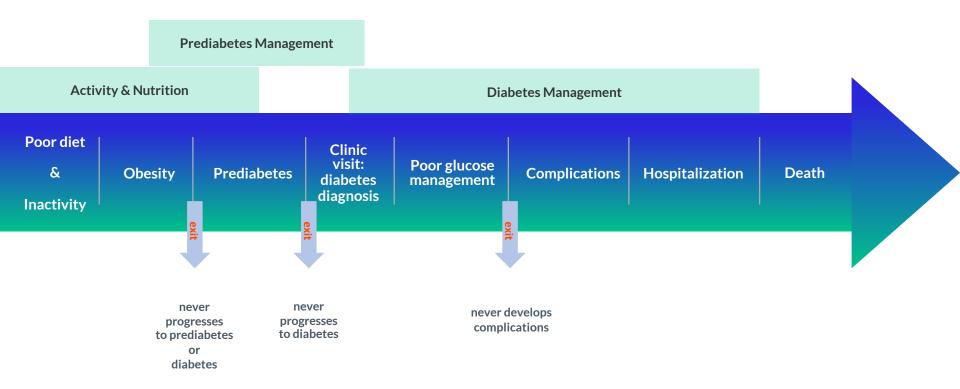
Castlight's prevention framework



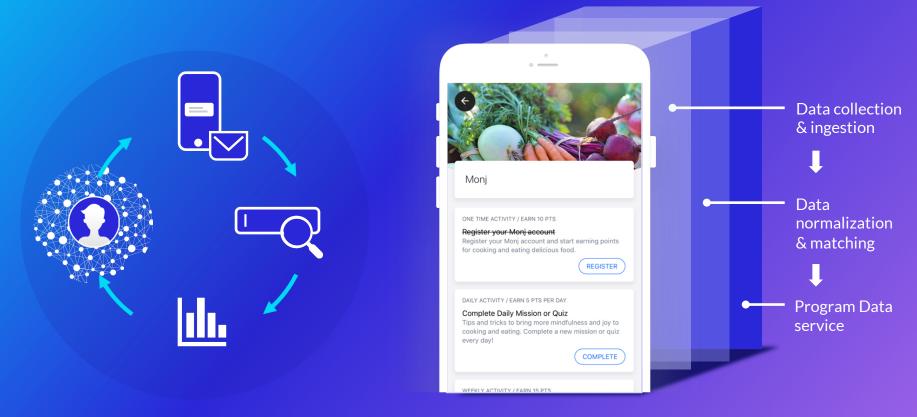
Castlight's prevention framework



Our goal: Interrupt the unhappy path Example: Diabetes



We interrupt the unhappy path using data to personalize health recommendations

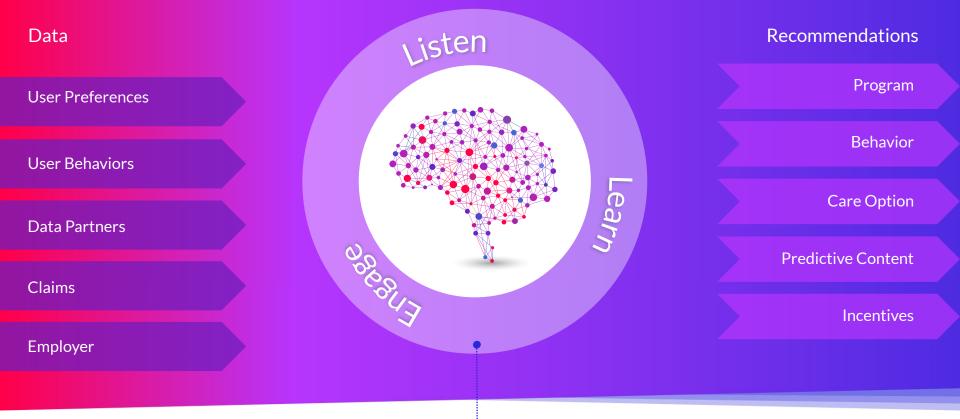


Personalization based on data

Integration with Ecosystem Partners & connections with Rewards

Personalization Engine

Castlight Genius is an intelligent personalization engine that guides employees to the right resources



Segmentation Engine

Gathers data from numerous sources in real-time Builds personalized user profile that evolves over time

Recommendation Engine

Reaches out with best available channel for the message Engages each employee with personalized campaigns

Castlight Ecosystem ™ Preferred Partners

Partners in blue line can be purchased through Castlight

Activity tracking # fitbit Mmisfit GARMIN. JAWBONE Winderson Friddeas MOKIA Myfitnesspal	Biometrics Constitution Constitution Consti	Resilience meQuilibrium () MyBrainSolutions whil.	Maternal health OVIA MAYEN	Diabetes prevention	Disease management coaching <u>2Morrow</u> provant O	Narrow networks UnitedHealthcare Premium Designation BlueSDistinction Total Care
Sleep tracking # fitbit MMISFIT GARMIN. JAWBONE' Withings NCKIA H myfitnesspal	HRA WELLNESS CHECKPOINT	Behavioral health	Sleep management	Diabetes management. glooko Livongo	Cardiovascular health	Centers of excellence
Food tracking # fitbit JAWBONE fatsecret NOKIA	Wellness coaching	Nutritional coaching zipongo monj # RETROFIT	Financial wellness	Musculoskeletal	Expert opinion	HSAs WageWorks W BenefitWallet hsabank Anthem. HealthEquity Connect (www.Care Bank of America PAYFLEX KeyBank
Fitness tracking	Device platforms	Weight management	Smoking cessation	Employee communication	Concierge Castlight Guides	



Behind the scenes

Behind the scenes How it Works



Opportunity Families Categories of cost saving opportunities

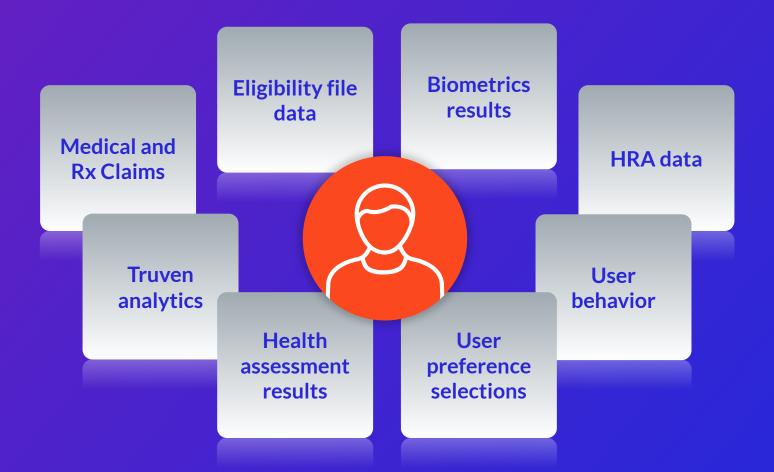


Segments Targeting specific groups within opportunity families



Campaigns

Personalized messaging based on segment and demographics To deeply understand each unique user, we ingest a diverse set of data sources on a daily basis





The 22 largest categories of employer cost savings most likely to drive behavior change

- Behavioral Health
- Cardiac Care
- Colon Cancer
 Screening
- Complex Conditions (Cancer)
- ER Prevention Adult
- Gaps in Adult Preventive Care

- Gaps in Pediatric Preventive Care
- Hip/Knee Pain
- Low Back Pain
- Pregnancy
- Weight Management
- Overall Health
- Sleep
- Nutrition
- Blood Pressure

- Cholesterol
- Diabetes
- Tobacco
- Financial Health
- Get Stronger and Fitter
- Manage a Health Condition
- Keep my Family Healthy



Each opportunity family splits into segments, each with specific calls to action

Example: Diabetes

• Diabetes – 4 segments

At-Risk for Diabetes

Controlled Diabetes

Diabetes with Complications

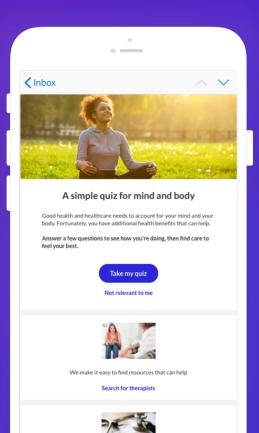
Diabetes with Hospitalizations

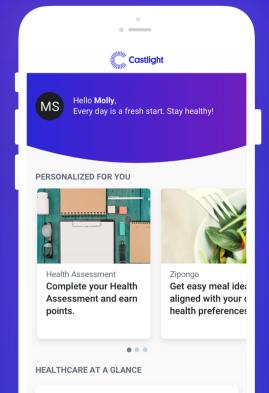


Campaigns are delivered through both email and in-app channels, to meet people where they are

Targeted Emails

In-App Program Recommendations





PLAN STATUS



Diabetic User Journey

Meet Joel.

Joel has a busy life as a retail store manager and has a hard time managing his type II diabetes.

Castlight Genius gets to work to deliver Joel personalized content to help manage his condition.



Data Collection

From Joel's claims and eligibility file, we see that he is 52 years old, was diagnosed with Type II diabetes two years ago, and has recent claims for kidney complications.

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Segmentation

Based on his demographics and health history, Joel is categorized into the Diabetes with Complications segment.

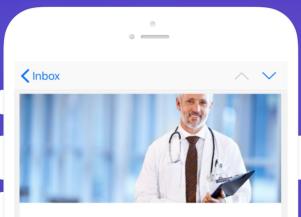
Diabetes

At-Risk for Diabetes Controlled Diabetes **Diabetes with Complications** Diabetes with Hospitalizations



Email Outreach

Castlight sends Joel an email about connecting him with the right healthcare experts.



Which experts are right for you?

The right specialists and resources play a huge role in helping you manage ongoing health conditions.

Answer a few quick questions to see your personalized recommendations.





Save time and money on lab work: find the lowest cost lab near you

Search labs



Avoid the FR- locate your nearest urgent care center



Call to Action

Joel takes the quiz and realizes he may need to reconsider his diabetes care team, and is prompted to search for an endocrinologist.

Inbox

QUIZ

Find out which types of expendent may need on your healthcare

Answer a couple of quick questions about yo management and care and we'll provide perso recommendations about experts who might t your care team.

Do you find it difficult to meet diabe management goals your doctor ma recommended (e.g. keeping your b pressure low or quitting smoking)?

Yes

No or not sure

Endocrinologist

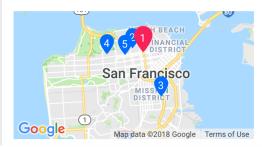
Q Endocrinologist

Treats metabolic disorders and hormonal imbalances, including diabetes. Learn more

3 THINGS YOU SHOULD KNOW

1 Your primary care doctor can treat less complicated cases of diabetes and hypothyroidism, often at a lower cost. 2

BEST PROVIDERS FOR YOU

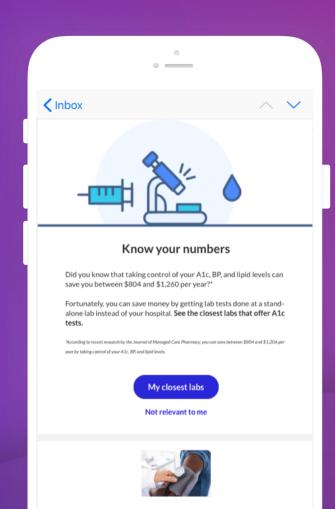


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Follow-Up Outreach

Later, Joel's claims history tells us that he missed his last A1C testing, so Castlight sends him an email reminding him to get his annual lab testing.



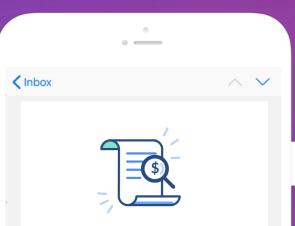
Find out what preventive care your health plan covers

Learn more



Re-engagement

Once Joel completes his A1C test, he receives an email from Castlight notifying him of his new claim and enabling him to re-engage with Castlight.



Joel: Check your new claims

We've received new claims for your recent services. Visit your account to get the details.

View my claims

Get the app on your device

Engage is provided by Castlight at no cost and is completely confidential. Your information is



Rewarding the right behaviors

Joel also can earn rewards for completing ecosystem partner actions that support his health goals

Rewardable programs are broken into bite-sized, manageable tasks where Joel can earn points little by little

By incentivizing these 'microbehaviors,' Joel is more inclined to take the next step and big changes feel less daunting



Livongo

AT A GLANCE

Digital tools, personalized gu support make it easier to con

- Receive an advanced digi unlimited test strips
- · Get live help from a certif.
- Learn to stay on top of typ diabetes

COST

Provided by your employer at r

HOW TO GET STARTED

If you are a person with diabet create and account to learn ho can benefit you

See less

One time activity / Earn 10 pts

Watch Livongo video Learn how Livongo makes it easier for you to

manage your type 1 or type 2 diabetes.

WATCH VIDEO

One time activity / Earn 10 pts

Register your account

Register today to receive unlimited test strips and coaching to manage your diabetes, at no cost to you.

REGISTER

Weekly activity / Earn 10 pts

Complete five checks in a week

You can do it! Use your Livongo meter to complete five blood glucose checks this week. It may take up to 24 hours to show as completed.



Monthly activity / Earn 10 pts

Complete 12 checks in a month

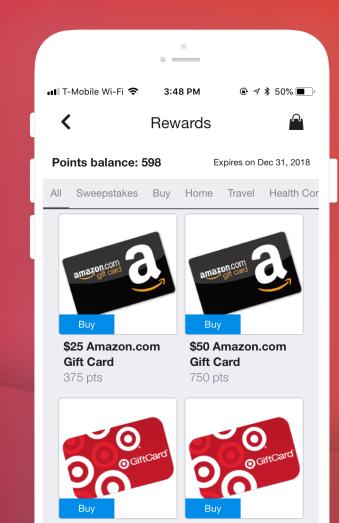
Keep up the good work! Use your Livongo meter to complete 12 blood glucose checks this month. It may take up to 24 hours to show as completed.



Redeem

Joel earns points by completing recommended programs, and discovering other activities

After earning some points, Joel goes into the Reward Center to check out his rewards. He can choose incentives chosen by his employer including HSA contributions, premium differentials, gift cards, donations, and sweepstakes



\$25 Target Gift Card 375 pts

\$10 Target eGiftCard

150 pts

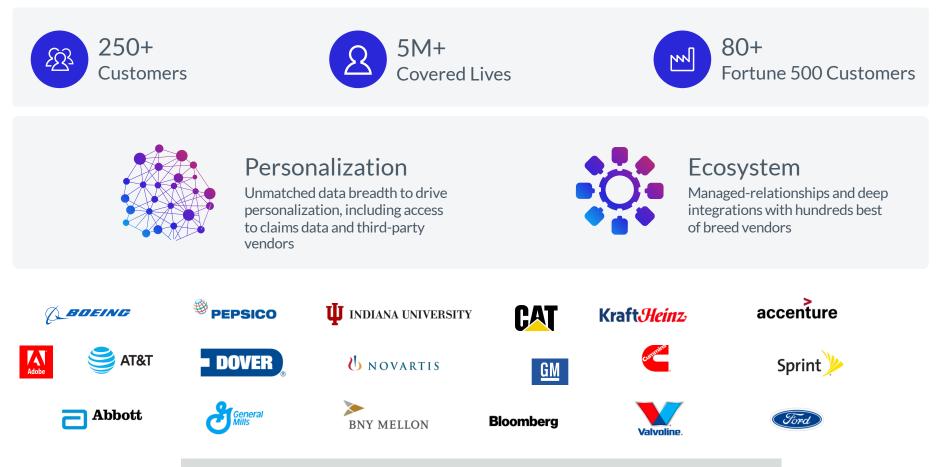


Thank you!

Courtney McBride cmcbride@castlighthealth.com

Appendix

About Castlight



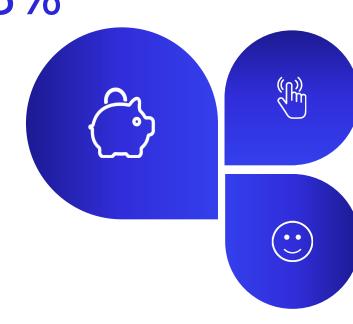
Plus, >45 active customers on Anthem Engage, representing >1m lives

Castlight delivers value along three dimensions

Direct Cost Savings 1.25-1.75%

Reduce medical costs through steerage, as measured by Verscend

Medical cost savings average for Castlight Customers



Program Engagement

2-3x

Typical impact on engagement of benefits programs

Impact on engagement of third party solutions integrated with Castlight

Employee Satisfaction

Create a delightful benefits experience for your employees

Castlight alone in using gold standard Verscend model

Only vendor to use Verscend, Approved by the Society of Actuaries

vercend

About Verscend (formely DxCG)

• Gold standard risk-adjusted medical spend model, approved by the Society of Actuaries



How Castlight Uses Verscend

 Retrospectively compare Castlight users vs non-users to quantify medical cost savings

So What?

• Verscend's analytics are relied upon to direct billions in financial obligations

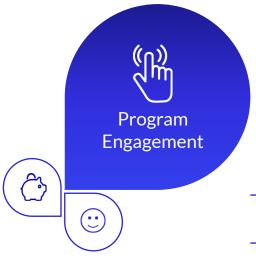


Where do the savings come from?

- Steer employees to lower cost, higher quality sites of care
- Reduce overutilization
- Increase use of preventive services



Medical spend savings for average Castlight Customer



Castlight Engagement versus Industry Benchmarks

Program / n value ²	Industry Benchmark ¹	Castlight Customers	Improvement Over Benchmark
Biometric Screening (n = 421,568)	46%	56%	1.22x 🕇
Activity Tracking (n = 806,977)	29%	36%	1.24 🕇
Telemedicine (n = 118,829) ³	3%	25%	8.33 🕇
Smoking Cessation (n = 345,933)	9%	46%	5.11 🕇
Condition Mgmt (n = 724,000)	12%	25%	2.08 🕇
Resilience (n = 368,956)	13%	16%	2.3 🕇
Mental Health (n = 368, 956)	3%	15%	5.0 🕇

1 Fidelity / NBGH, Moving from Wellness to Wellbeing, 7th Annual Employer Sponsored Health and Wellbeing Survey, 2016.

2 Number of eligible employees on Castlight platform.

3 NBGH Survey of 133 companies with 5,000+ employees, cited in "More employers are offering telemedicine, but why aren't workers using it?", Chicago Tribune, Oct 2016