



The New Cost Transparency:

Engaging Consumers to Become Educated
Specialty Care Shoppers



Value Driven Healthcare



Better Information = Better Decisions

Cummins looking for innovation and shopping capabilities



Innovative care management and benefit design solutions



Strategies to help employees compare healthcare services

Why focus on imaging?

The Opportunity

- Advances in technology and uses of diagnostic imaging continue to **grow**
- Through prior authorization, health plans know **85% of the time** who is getting the test, before the actual exam is performed
- On average, there is a **five-day lag** between exam order and actual imaging
- Hospital unit **costs are almost double** that of freestanding sites (\$1150 vs. \$570)
- **80% of high-tech imaging spend is for CT/MRI** – choice of CT/MRI sites exists
- Members are **willing to redirect** if saving opportunity exists

MEMBER SURVEY

How willing would you be to go to a select set of doctors, hospitals or clinics determined by your health insurance company if you could save 10% - 15%?

65% answered that they would **likely make a change** specific to an MRI or other high-level scan.

Anthem imaging solution (AIM) focused on improving health while managing costs

APPROPRIATE:

Real-time review using clinical guidelines and medical policy before exam/test is completed

AFFORDABLE:

Engages physicians and employees on site of service options when shopping opportunity exists



Anthem®
National Accounts



AIM
SpecialtyHealth®



AIM uses clinical review as trigger for concierge service



Cummins determines benefit design (e.g. precertification, notification, reference pricing) for MRI, CT, Nuclear Cardiology, PET and Echocardiography testing.



Doctor's office finds out about AIM program by checking benefits or via ID card and contacts AIM (web or phone).

AIM applies clinical guidelines / medical policies; shares outcome; consults with Doctor and shares radiation exposure concerns if needed.

Doctor's office selects imaging facility and **AIM shares cost/quality information**



Anthem contacts employee with information if there is a shopping opportunity and **assists in scheduling at new location.**

Clinical review of imaging used as trigger for concierge service – Example Outreach

Diagnostic Imaging Exam Authorization

AIM Access Imaging Management | **ProviderPortal**

Order Request Preview | Request Status: **Has Not Been Submitted**

Health Plan: BCBSSGA | Scheduled Date of Service: 09/08/2010

Member Information: JENNIFER, DALE Member ID: 000000000 18 181 RIVERBEND DR SW RIVERBEND, GA 30161-0000 Date of Birth: 10/11/1978	Ordering Provider: ADDONIZIO, MICHAEL 480 MIMMS RD CALHOUN, GA 30701 Phone: (706)225-8022 Fax: (800)000-0000 NPI: 1942207469	Imaging Facility: COOSA DIAGNOSTIC CENTER GROUP 16 RIVERBEND DR SW RDME, GA 30161-0000 Phone: (706)225-1618 Fax: (800)000-0000 NPI: 1881644110
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Exam Information: Add Exam

The information on the patient's diagnosis/symptoms/conditions provided below was obtained from the Ordering Provider and has not been independently verified by AIM. AIM assumes no responsibility for the accuracy of this information or for its consistency with the patient's medical record.

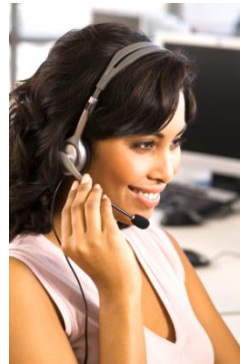
Exam	CPT Group	Exam Type	Exam Request Status	Action
1	Abdomen - CT	Abdomen - CT		Hide Details Delete

Clinical Information:

Diagnosis: APPENDICITIS - Suspected

Symptoms/Conditions: ABDOMINAL PAIN / FLANK PAIN
ABNORMAL PHYSICAL EXAM FINDINGS / SYMPTOMS (OTHER THAN ABDOMINAL PAIN)
ELEVATED WBC (WHITE BLOOD CELL COUNT)
IMAGING ABNORMALITIES
— ULTRASOUND OF PELVIS
— ULTRASOUND OF ABDOMEN
— PRIOR CT (INCLUDING CT OF CONTIGUOUS BODY PART)
— BARIUM ENEMA / LOWER GI EXAM
— ABDOMINAL AND/OR PELVIC X-RAYS (RADIOGRAPHS)
PREDISPOSING FACTORS / KNOWN MEDICAL CONDITIONS / RISK FACTORS

Member Engagement Outreach



Your provider submitted a request to have your MRI performed at ABC Hospital, which has an average cost of \$1,000 and is 10 miles from your home.

However, I have several other quality facilities with equal or better capabilities that can perform the same procedure. Did you know that you may be able to reduce your out of pocket costs by selecting another facility?

If the member decides to change imaging provider, an AIM associate will assist the member in making a new appointment and canceling an existing one.

