



Every  
**moment**  
matters





## The opportunity to **make a difference**

In health care, and in life, every moment offers us a chance to improve. To get better. But also to learn something new. About how the world really works, and about ourselves.

## **Real life Real change**

From increasing costs, to greater complexity, to a rise in chronic health issues, there are millions of moments where consumers need to see transformation in health care—real change.

Because for the people we serve, it's the real-life, everyday moments that truly matter.



# People front and center

**People are at the core of our purpose. Always have been, always will. They are the driving force behind our work to make health care better. Affordable. Easier to use, understand and navigate.**

That means truly listening for the things that matter in people's real lives—and why it matters. It also means learning not just from data but from the real, human moments that make up each member's health care journey. And it means committing to make an impact on those things.

This is what gives us meaning behind our mission: Improving lives and communities. Simplifying health care. Expecting more.

And it's why we work every day to be a more innovative, valuable and inclusive partner to everyone we serve.



# Simple, personalized and guided health care experience

Every day we ask ourselves: What would it look like for health care to put human moments at the center? To focus even more on the real lives of the real people we serve.



The answers all point to a new kind of health care ecosystem. One that is made up of moments, truly powered by you:

- › Our clients and consultants
- › The doctors and providers we partner with
- › And most of all, our members and their families

Here's what we're doing right now to make it happen.

## Consumer experience

**Simplification is making the health care experience work better for real people.**

- › We're simplifying engagement to make the process more intuitive
- › Our integrated clinical approach is eliminating gaps in care
- › We're achieving a new level of personalization thanks to more targeted outreach

## Health activation

**Leveraging technology differently helps remove barriers**

- › We target with unprecedented precision the individuals we know we can engage
- › We make it easier for those members to take action
- › And we deliver holistic solutions throughout the health care ecosystem

## Provider optimization

**Teaming with providers to improve our members' lives**

- › We've aligned incentives for doctors, patients and employers
- › We created greater flexibility in plan offerings
- › Using the strength in our local provider relationships, we've developed national High Performance Networks (HPNs) to drive even greater access, savings, quality and a simplified member experience





## Profound insights that make each moment mean more

**When care is centered around these kind of moments, it drives us to expect more of ourselves—and elevate what is expected of us.**

In turn, we're expecting more from everyone who plays a role in the health care journey—including providers and clients—to make an impact on every single moment. These higher expectations are how we will measure our success, value our partnerships and hold ourselves accountable.

It's an entirely different kind of health care ecosystem—and here are just some of the ways we're working to help move people, business and health care forward.

### Digital-first ecosystem

We believe the future of health care is a thriving, interconnected ecosystem fed by data. Where technology makes the human experience more cohesive. In this kind of health ecosystem, all aspects of health care—doctors, health plans, wellness tools, everything—work together seamlessly to create more efficient and effective care, and a more connected experience for everyone. We're actively working to build the health care ecosystem of tomorrow, right now.

### Human-focused data and AI

Data is meaningless unless you recognize that there's a real person behind each datapoint. With Anthem, you have a partner that's harnessing the power of AI and data science to improve the human moments in health care—informing the way we collaborate with providers, customize networks, unify the member experience and reduce the total cost of care.

### Health in real time

Every moment is an opportunity to learn and impact a person's health. Opportunities that we're putting to work. Using real-time population health analytics, we're able to meet members where and how they need us, to improve health—and keep costs down—proactively.

### Tools that power life

Finally, we have smarter, more human-centered tools that can impact members' real lives, right now. And it's all anchored by app experiences that combine the power of artificial intelligence with the emotional intelligence of a real person who's always there to help.

# End-to-end capabilities and support

## Selecting and using a plan

Members have a lot of questions when choosing a plan. With broad national coverage and high-performance, value-based solutions powered by data and AI, we offer smarter options to help members receive better care at lower costs.

### Solutions:

**AI-augmented, digital-first capabilities** to help members get answers faster and more easily.

**Omni-channel service** that allows members to access information through their preferred channel and seamlessly switch to another channel.

## Keeping up with everyday health

We believe in making it easier for people to get and stay healthy. That's why we use powerful member tools, dedicated expertise and robust clinical data to help keep employees on track.

### Solutions:

**Integrated, predictive data** to help eliminate gaps in care, and digital platforms that allow members to take action in real time.

# One seamless experience

## Accessing the right care

It isn't always easy to know where to go when you need care. Anthem uses AI technology to identify employees who are most in need of care, then with digital-first strategies, effectively guides and supports them in taking the necessary steps to optimize their health.

### Solutions:

Our **advocacy solution** helps members find in-network providers, gives personalized price estimates and more. We coordinate care across teams, working with providers, health coaches, nurses, patients and families so that everyone is in sync. Our **robust clinical model** simplifies health care, focusing on the moments that matter through timely, relevant and personalized intervention – all of which results in greater value to employers and their employees.

**High-performance networks** with Personalized Match connect members to the best doctors who are right for their specific health needs.

## Finding answers

We are dedicated to helping members navigate the sometimes confusing health care system, with personalized tools and communications that make their experience more intuitive than ever.

### Solutions:

With our **digital platform**, members can find all their Anthem benefits information - medical, pharmacy, vision and dental, as well as personally tailored health and wellness services in one digital experience.

# An ecosystem for better health

## Our digital platform

**30%**

higher rate of gaps in care closures<sup>1</sup> for registered app users

**64%**

of users return each month<sup>2</sup>

**3M+**

members live on the app

**4.7/5**

app store rating

## Our robust clinical model

**2.6%**

reduction in medical and RX spend<sup>3</sup>

**1.9%**

increase in office visits<sup>3</sup>

**10.6%**

reduction in Emergency Dept. admissions<sup>3</sup>

**11.5%**

reduction in inpatient admissions<sup>3</sup>

## Our advocacy model

**97%**

first call resolution

**93.7%**

member satisfaction

**6M+**

members

When you have analytics working in real time, actively, throughout your entire population, you see a stronger connection between higher quality and lower costs.

When you see every moment as an opportunity to improve someone's health, it adds up:

Anthem has more than 41 million members nationwide—that's one in eight Americans. And by taking leaps to create an ecosystem where every moment matters, we can improve health care for everyone.

**Forty One Million Members Nationwide**

**Five Hundred Plus**  
national accounts clients

**Ninety Eight Percent**  
client retention

1. Engage Elite User Data; Gaps in Care rate (gaps closed/ members); Based on MyHealth Advantage data: 187K members and 315K total gaps in care during Q3. Closure measured during or 60 days after Q3.  
2. Compared to the average mobile app retention rate of 20% after 90 days  
3. Study population: Representing approx. 250,000 total members, ages 18 to 64 years old; Pre-intervention time frame: 4/1/2017 - 3/31/2018; Study period: 4/1/2018 - 3/31/2019, paid claims through June 2019

# The Anthem advantage in action



## Integrated health strategies

We are all-in on smarter care models that connect employers to better outcomes and data. With our robust clinical model we're using employers own population data to help predict and prevent adverse health events. When pharmacy is integrated, we can more quickly identify and engage members, which is critical to closing care gaps and avoiding medical costs.

And with member-centric solutions that integrate dental, vision and disability plans with medical, employers can give their people a more holistic approach to care—all while maximizing cost savings.

## Local influence at a national level

The lowest cost of care starts locally, with in-depth knowledge of members, doctors and your markets.

And we use our data and provider relationships to build toward lower costs and high-quality care delivered locally across a 50-state network.

## Tailored care solutions

To us, partnership begins with listening—to what makes a business tick and to the true needs of their employees. All across Anthem, we have aligned our business to be responsive and flexible, delivering tailored solutions and the highest level of service.

## Meaningful member experiences

We expect more out of every experience—and employees should as well. That's why we're rethinking all the moments that matter and making them simpler and easier. Every time employees need to access care, get help with their plan, or find the information they need to make smarter health decisions, we're stepping in to make it more personalized than ever.

## Relentless focus on the future

Most of all, we believe that partnership should move a business one direction: forward. We're actively bringing together experts in emerging technologies, analytics and health care intelligence to create more intuitive approaches to predicting health needs and solving human problems.

**It's all part of how we're  
accelerating the future of  
health—in every moment, for  
every member, everywhere.**





The Anthem National Accounts business unit serves members of: Anthem Blue Cross Life and Health Insurance Company and Blue Cross of California using the trade name Anthem Blue Cross in California. Using the trade name of Anthem Blue Cross and Blue Shield for the following companies in: Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc.; Connecticut: Anthem Health Plans, Inc.; Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc.; Indiana: Anthem Insurance Companies, Inc.; Kentucky: Anthem Health Plans of Kentucky, Inc.; Maine: Anthem Health Plans of Maine, Inc.; Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits; Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada; New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc.; Ohio: Community Insurance Company; Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123; Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compcare Health Services Insurance Corporation (Compcare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compcare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. In 28 eastern and southeastern counties in New York, Empire Blue Cross Blue Shield, the trade name of Empire HealthChoice Assurance, Inc., underwrites and/or administers the PPO, EPO, POS and indemnity policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies Inc.