



# Built by confidence. Partnered for possibilities.

Supporting, simplifying, and enhancing healthcare for PERA members.

Executive Summary

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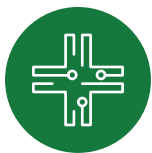
Supporting, simplifying, and enhancing healthcare for PERA members.



Anthem Blue Cross and Blue Shield (Anthem) is proud to have the opportunity to continue to work with the Public Employees' Retirement Association (PERA) to build on our solid partnership. Our goal is to continue helping your retirees navigate their healthcare journey and simplify their overall experience. As we have since 2007, together we will work on developing solutions that help contain costs and improve access to quality care. For your members, it means a personalized intuitive experience they have come to rely on, when and where they need it. For PERA, it means opportunities to leverage your size and data, along with our network connections, value-based strategy, integrated advocacy programs, and innovative tools and resources to continue to improve health outcomes.

## Our promise to you

Maintaining continuity and offering reassurance for your PERA retirees can be achieved through simplifying the member experience and exceeding expectations. Your retirees receive helpful support and guidance every time we interact. Each touchpoint with them is an opportunity to move the needle toward improved health and effective use of their benefits. You can expect us to deliver on our promise for:



Intuitive  
technology



Concierge-level  
member  
experience



Whole-person  
focus



Personalized  
pharmacy  
solutions



Committed local  
presence



Impactful network  
advantage



# Intuitive technology

Your retirees can benefit from a simplified and personalized experience with our digital application, **Sydney Health<sup>SM</sup>**, which can be accessed through the mobile app or a computer.

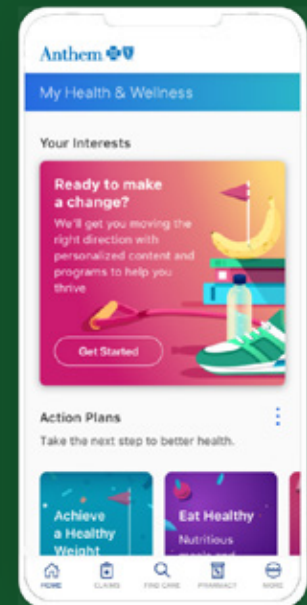
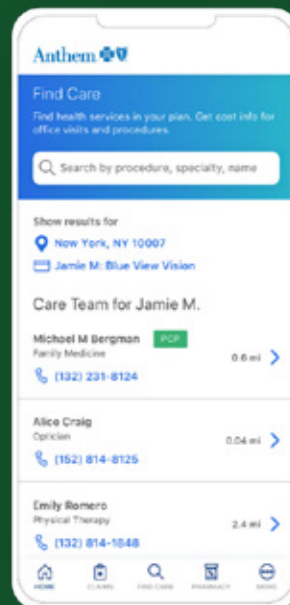
Our advancements include:

- A virtual personal assistant that is powered by industry-leading artificial intelligence (AI) and asks users a series of questions to better understand their unique situation. It then compares their symptoms to thousands of other people and helps them choose the appropriate next steps with real-time capabilities.
- A truly competitive healthcare services marketplace with transparent upfront pricing that works in the best interest of our clients, their retirees, and our provider partners.
- Access to highly rated healthcare professionals who are best suited to meet particular needs. Users can book an appointment and rate their experience. Users can also choose to meet with these healthcare professionals based on their preference, including text-based interactions, virtual visits, or traditional in-person appointments.



The goal of these innovations is to help your members navigate the complex healthcare system, and we aren't stopping there. We are:

- Fostering a simpler experience for members where they will know the price of care and pay before receiving services
- Enabling providers to scan a QR code on the member's phone to receive instant payment
- Working to build a virtual provider tool that will connect members to top-performing providers and allows for intuitive online patient booking systems, helps providers make value-driven decisions, leading to value-based payments





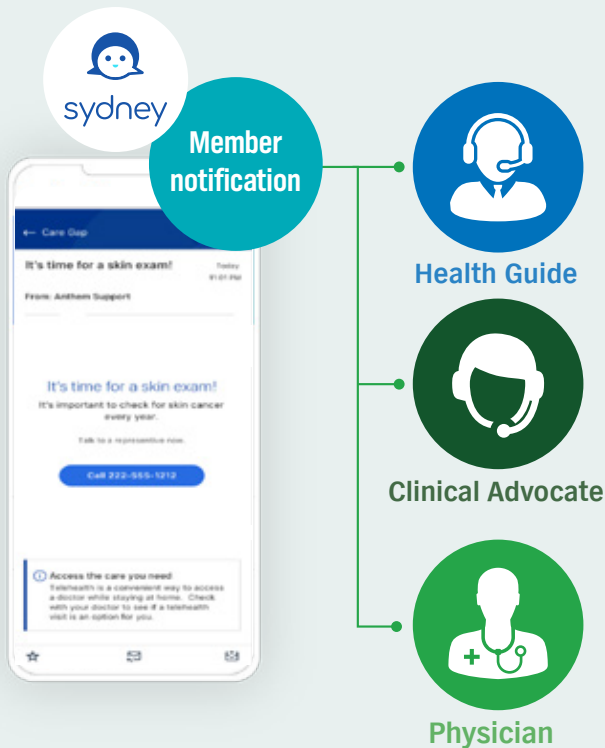
# Concierge-level member experience

Our Anthem Health Guide team of experts creates a simpler experience for your retirees by:

- **Thoughtfully answering their questions.** Our guides are highly trained and knowledgeable about PERA plans, programs, preventive care services, and the healthcare industry. Health guides listen to understand members' concerns, anticipate future needs, then take action to solve them. Our goal is to make sure members' healthcare needs are fully addressed, and they are comfortable with next steps.
- **Advocating and educating for improved health.** Our health guides proactively help members better understand their care options, benefits, and educational resources. If a member calls about a diabetes-related claim, health guides will answer their questions, but they will also make sure the member knows about clinical programs that will help manage their diabetes resulting in better overall health.
- **Seeing the full picture of a member's health and care.** By having access to the most complete, up-to-date information, health guides can help members make more informed decisions, close care gaps, and pay less for care.

**Anthem Health Guide** can help PERA members stay involved in their health, make the most of their care and coverage, and easily navigate the healthcare system.

## The goal is to help facilitate support, close care gaps, and drive enhanced health outcomes for each member.



*"The representative helping me was excellent. She answered every question and was able to help with everything I needed. I did not have a long wait before the representative answered. That is so important to me."*

- Jada<sup>1</sup>

*"Your representative was informative, very helpful, and he problem-solved what I needed to do. He listened and was very knowledgeable! Best experience I have had with Anthem."*

- Deion<sup>1</sup>



# Treating the whole person

Retirees will receive complete care to address their well-being — physical, emotional, social, and financial. Focusing on each individual retiree drives health improvements, clinical outcomes, and member satisfaction. Using claims data, health assessments, and referrals, we see a better picture of who needs our help the most — and can even predict who may be at risk for future hospital admissions or complex health issues.

We offer support that extends across the health spectrum. Our “pod approach” to health management helps us address gaps in care for all members, including those who need it most.

## Pod approach

Your retirees will continue to be supported by a group of multi-specialty clinicians partnering to understand their individual health picture and deliver personalized care. We view each member holistically, which helps to ensure that more of their needs are met and that they remain engaged in their healthcare. It means that each retiree is connected with an Anthem ally they can rely on in times of need.

### What is a “pod” approach?

A pod is a team of experts with different areas of talent or specialties who focus on an identified member or issue to drive more innovative solutions.



Our pod approach was found to be more effective than traditional disease management, due to a high percentage of adults over the age of 65 with multiple health conditions and behavioral health concerns. Treating only one disease was not yielding the best outcome for the member.\*

#### Pod experts include:

- Medical directors
- Designated nurse leads
- Nurse supervisors
- Nurse care managers
- Pharmacists
- Behavioral health specialists
- Licensed clinical social workers
- Exercise physiologists
- Dietitians
- Nonclinical service coordinators

\* Anthem internal data, 2019.

## Care management programs

PERA retirees will continue to benefit from access to our extensive suite of care management programs.

**Complex Case Management:** Retirees who are dealing with a chronic health condition benefit from our care management approach. The program focuses on member-led goal setting to drive better engagement, and encourages the doctor-patient relationship. We have a team dedicated to the retiree population to manage all their conditions.

**Post-discharge Case Management Program:** Care managers focus interventions on behaviors that can prevent or minimize readmissions. The goal of the program is to offer a seamless transition, improve the quality of care from hospital to home, and to reduce hospital readmissions within 30 days.

**Rare disease management:** Retirees dealing with rare diseases will benefit from a program dedicated to managing those health concerns.

**Enhanced Provider Engagement:** This new program for Medicare Advantage members provides a dedicated resource to strengthen provider collaboration and address potential gaps in care. Providers and members are educated on standards of care to advocate for their health.

**Nurse Match:** This program is designed to maximize compatibility between our case managers and members to drive better outcomes. This includes sharing care manager “profiles” with our members to create a more human connection and considers the characteristics of members based on health history, geography, and other criteria.

**Community Care Coordination:** This program assists retirees with high inpatient utilization or known gaps in social determinants of health to stay healthy and independent. Retirees are paired with a community health worker who will help maximize their health benefits by identifying gaps in care.



## Treating the whole person: value-added resources



**Medicare Community Resource Support:** This program is used to identify needs, leverage resources, and coordinate services for retirees by providing specific medical or health-related information and leveraging local community-based services.

**Healthy Meals:** This benefit for Medicare Advantage retirees delivers nutritionally balanced meals to the homes of eligible retirees at no cost upon discharge of an inpatient stay. The chronic meal benefit may also be used in support of improving the health of our members with a BMI greater than 25, less than 18.5, or an A1C level greater than 9.

**My Family Health Record:** Your retirees can securely track, store, and share their personal health information with doctors on a smartphone, tablet, or computer. My Family Health Record gives retirees convenient access to their health data and the ability to easily and securely share it with doctors and caregivers.

**In-home palliative care:** In-home palliative care is offered to all Medicare Advantage retirees and helps to manage end-of-life care with dignity and sensitivity to retiree preferences.

**LiveHealth Online:** Online telehealth service gives members the ability to engage with their choice of board-certified doctors

through two-way live video from anywhere, using their smartphone, tablet, or computer with a camera. Doctors are available 24/7 to help with common illnesses, such as colds, allergies, or the flu. LiveHealth Online Psychology<sup>2</sup> is available for a range of behavioral health conditions such as stress, anxiety, and grief.

**MyHealth Advantage:** Anthem is here to help retirees avoid potential health issues by focusing on closing gaps in care. Data analysis identifies members who may have missed their annual visit, important screenings, or have prescriptions that are overdue on refills. Retirees are sent a note that details gaps that have been identified and encourages them to take steps to close those gaps.

**Diabetes Prevention Program:** Members can benefit from an evidence-based lifestyle behavior change diabetes prevention program. It's designed to educate, treat, and support members who are at risk for developing type 2 diabetes.

**SilverSneakers:** Designed exclusively for retirees, SilverSneakers offers physical activity, health education, and social events, including access to fitness equipment and group exercise classes through more than 16,000 SilverSneakers locations across the nation.



## Treating the whole person: care management success story



### Situation

Richard's<sup>1</sup> story begins with a chronic diagnoses of end stage liver disease. He was referred to Case Management following a recent discharge. Patients living with this condition must take medications like Xifaxan or Lactulose to help their body expel the ammonia, and if they don't, the result can be debilitating or fatal.



### Action

A case manager tried to reach Richard by phone on multiple occasions, but she was not successful. After several outreach attempts, Anthem Care Management sent Richard an introductory letter. After receiving this letter, Richard contacted Jennifer, the RN Case Manager, to provide the requested information. He shared that he was almost out of Xifaxan and needed urgent help. To give Richard the extra support and guidance he needed, Jennifer quickly addressed the situation and contacted his doctor and pharmacy. She worked with the doctor to submit an urgent authorization.

To help avoid future issues, Jennifer took this opportunity to educate Richard and his wife, sharing how critical adherence is to his health. Jennifer then contacted Richard's doctor to let him know she had spoken with Richard about the importance of medication adherence and regular follow-up.



### Results

Jennifer ensured the urgent authorization was filled the same day. She contacted Richard the following day to check on him to ensure he didn't have any other issues to be addressed.



### Conclusion

Jennifer has 14 years of experience working with liver failure patients in Colorado. Her resourcefulness, experience, and knowledge resulted in a rapid response and successful outcome for the member. Jennifer shared her contact information and expressed her willingness and ongoing support of his needs. She shared community, social, and clinical support services locally as well. Richard expressed his extreme appreciation to Jennifer and thanked her numerous times.





## Treating the whole person: CareMore

For members with complex chronic conditions, we've launched a collaboration with CareMore. CareMore uses clinical programs and services where all clinicians and nonclinicians are aligned and coordinated as a team.

CareMore's gold standard is to provide care to PERA members that we would want to give to our own loved ones. It's about offering valued reassurance and peace of mind that loved ones are receiving the care they deserve.

### Comfort when care is needed most

#### CareMore Touch

- High-touch support for frail, elderly, and infirmed retirees
- Patient evaluations across body, mind, and spirit to match care designed with care given, after providing the informed consent
- Bedside care supporting patients, families, doctors, and facilities

#### CareMore @ Home

- Home-based mobile care for high-risk, homebound, and institutionalized patients
- Complete health risk assessments
- Post-discharge visits including medication reconciliation
- Urgent visits to prevent hospitalizations and ER utilization



High-quality outcomes

90% satisfaction

overall Q3 + Q4 2020<sup>3</sup>

24% fewer gaps

at year end<sup>3</sup>

## Patient stories

*Lisa<sup>1</sup> is a patient with several orthopedic issues and moderately severe dementia and a history of multiple falls. She was on multiple high-risk medications and was not taking them correctly. After helping her navigate a surgery to help with the pain issues, CareMore helped set up medication assistance services and helped titrate the patient off of narcotics. Once no longer dependent on narcotics, her cognition improved and she has not fallen in over four months.*



*Anita<sup>1</sup> is a patient with cognitive issues, who had refused visits to a primary care doctor to review results of recent imaging that suggested advanced cancer. Persistence from CareMore provider prevailed, and she agreed to in-person visits including her family. After lengthy discussions and explanations about the cancer, the patient decided against chemotherapy and radiation. A warm hand-off was made to Aspire palliative services and she is still being seen by them.*



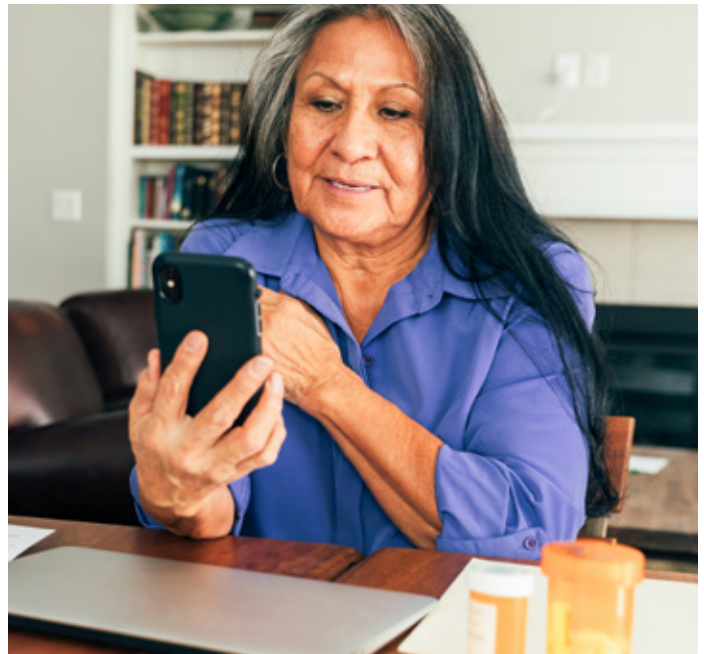


# Pharmacy solutions

When it comes to pharmacy benefits, PERA has a true partner in Anthem through our pharmacy benefits manager (PBM), IngenioRx. We are excited about the opportunity to collaborate with PERA to introduce you to our unique perspective that incorporates members' whole health and the total cost of care. For PERA, we will use the power of integrated data to help members make informed decisions, decisions that can improve health and lower total costs. This includes solutions that meet members where they are by identifying and sharing actionable health opportunities.

## The power of IngenioRx and integrated collaboration

- **Bringing clarity to costs.** We offer affordable solutions with competitive pricing, advanced analytics, and care gap insights that help reduce costs. We realign incentives with physicians, drug manufacturers, and pharmacies to improve outcomes.
- **Simplifying care.** We open communications among pharmacies, members, and physicians so they can collectively focus on outcomes, not just treatments. Doctors can view the member's plan-specific formulary in real time and submit prior authorization requests while prescribing, thereby improving medication dispensing efficiency. Members can compare participating pharmacies' drug prices on our website or mobile app before filling their prescriptions.
- **Viewing health holistically.** When we build our clinical programs, we look at total costs, not pharmacy costs alone. A holistic approach can help reduce costs through fewer emergency room visits and hospitalizations. We also reduce costs by conducting outreach, focusing on adherence, preventing complications, and closing care gaps.
- **Sharing supportive insights.** Our reporting platform empowers Pharmacy Account Management teams to consult with PERA to provide updates on plan performance including disease-specific reporting, high-cost claimant trends, and savings opportunities. Our client support model features live pharmacy representatives for after-hours support, information and insights via phone, email, text, and video chat. We also provide data and analytics to doctors to enhance care delivery.



## Member-focused pharmacy solutions

Digital and technology health innovations are currently being used with plans for future integration with PERA's pharmacy solutions. These innovations are designed to provide more insight into data and foster the opportunity for real-time patient interaction and intervention.

**IngenioRx pharmacy care specialists** will provide outreach to PERA members focused on addressing:

- Clinical gaps in care
- Patient safety and polypharmacy
- Medication adherence and new therapy education
- Generic and therapeutic alternatives and Formulary compliance
- Barriers to care such as transportation or medication cost

**ZipDrug** identifies and engages members with the lowest adherence and highest potential cost savings. Through technology and high-touch member enrollment capabilities, we are able to seamlessly transfer members' prescriptions to high-quality pharmacies that meet specific network criteria (e.g., free delivery, multidose package services) and can help to improve member medication adherence.



## Pharmacy solutions

The **Enhanced Care Optimization Program** was created to empower both members and their providers with actionable insights by identifying a variety of member care and cost-optimization opportunities, and reaching out to, and engaging members and their providers accordingly.

**Food as Medicine** focuses on driving healthy behaviors for members diagnosed with diabetes. The program emphasizes the combination of the right nutrition and medication together to help patients lower their A1C. Food as Medicine includes components such as:

- Medication adherence reminders
- A blood glucose journal
- Drug to food interaction checker
- Weekly meal plans complementary to a patient's current medication regimen
- Optional grocery delivery
- Health coaching
- Built-in incentives



### Precision Insights

- Partnering with Anthem AI to support our members with type 2 diabetes and related health challenges
- Connecting real-world evidence with existing outreach support
- Promoting pharmacist outreach powered by treatment recommendations of best-predicted outcomes
- Motivating members to make more informed health decisions based on outcomes of other members like them

### Pharmacogenomic (PGx) expansion

- Prescribing insights and predictive care pathways to offer more personal and intuitive care for members
- Offering free genetic testing to members participating in the pilot to foster more precise treatment plans to help avoid inaccurate or inappropriate medication regimens
- Utilizing PGx testing to help detect undiagnosed or other underlying conditions, improve patient health conditions, optimize medication regimens, and prevent failed treatments

### Automated pill dispenser

- Incorporating automation for setting medication alert times, dispensing the medication at these scheduled times to alert the member through an alarm, and asking members screening questions about their health and well-being for additional insight into a member's mood, ability, and confidence to manage their condition
- Offering a FaceTime capability for the pill dispenser to answer questions the member has while taking their medications

### Remote monitoring/wearable sensors

- Offering members the ability to log and track symptoms, perform a walk test to monitor the severity of their condition, motivate physical activity, and connect directly with an IngenioRx Specialty Condition Management nurse when a member needs help
- Determining best course of action for members based on sensor feedback

Potential benefits from participation in these programs include improved pharmacy medication adherence, improved overall health outcomes, and reduced medical spend over time.



## A strong, local presence

Our Anthem team is uniquely familiar with the Colorado marketplace and the pulse of Colorado governmental direction. Our team has a depth of experience understanding how changing regulations and consumer sentiment drive market changes.

PERA's existing service teams collaborate with providers and market leaders to identify ways to enhance care navigation, simplify the member experience, and improve access to quality care while maximizing member value.

Our network team has strong relationships in the provider community building custom solutions that optimize care for our members through unique bundled strategies, innovative continuation of care solutions, and creative network strategies.



*“Our partnership ... results in improved provider and patient/member/employee experience, better health outcomes, the sharing of best practices and a cost-effective value-based approach to care.”*





# Network advantage

Your retirees have access to the providers they already know and trust through our growing network of over 600,000 Medicare doctors and hospitals nationwide.

Our Anthem **Enhanced Personal Healthcare** value-based providers have shown proven results of providing high-quality care at lower cost as compared to their non-Enhanced Personal Healthcare peers in Colorado since the program's inception in 2014. PERA has enjoyed these same results on their Blue Priority plans.

We are now transitioning to focus on development and designation of high-performing providers, an expanded focus on whole-person care, and adding patient experience capabilities. We are aggressively targeting key specialty groups for Episode Based Payment arrangements in the form of bundled payments for obstetrics/gynecology, ortho, cardiology, and chronic care.

## Enhanced Personal Healthcare

- Provider and health plan work together as a team.
- Care focuses on immediate health needs, as well as potential issues that may be developing.
- Data is shared among providers for a big-picture view of each member's health.
- Providers are paid for the quality, not quantity of care they provide.

Designed to give members a less expensive alternative while still offering broad coverage, our **Pathway EPO network** provides access to a wide range of doctors and health providers throughout Colorado and is wrapped with our broad BlueCard program outside Colorado.

### Our high-performance network is designed to promote access to a national network of top doctors, innovative digital tools, and a wide array of benefits and incentives.

With our high-performance network, our providers are:

**Carefully selected** in every local market based on a long list of performance metrics.

**Accountable** because they are contractually obligated to meet standards of affordability, efficiency, and member experience.

**Incentivized** to integrate processes and deliver outcomes that rise above the norm.

### Care delivery



**Patient centered**



**Evidence based**



**Transparent**



Quality care is **patient centered**. It follows evidence-based practices. And, the measurement standards used to assess and compare outcomes are **transparent**.

### Data strength



**Breadth and depth of data** are essential parts of the quality equation. To drive performance that will make a substantial impact on your bottom line, your breadth plan should have robust claims and utilization data in all markets where your employees live and work.



**Quality of care**



# Building on today for a healthier tomorrow

We've forged a strong foundation together over these years. Now we can build on it – connecting, simplifying, and enhancing the member experience for your retirees.

Anthem is looking forward to continuing to work together with the PERA to more deliberately align these priorities and help create healthier, more engaged retirees, who feel confident and secure in their health future. That's how we're **partnered for possibilities.**



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IngenioRx is an independent company providing pharmacy benefit management services on behalf of Anthem Blue Cross and Blue Shield.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

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1. Member's name was changed to protect their identity and personal health information.

2. Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please call 1-800-273-8255 (National Suicide Prevention Lifeline) or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

3. CareMore and Aspire Colorado PERA review, January 2021.

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