COLORADO CULTURE OF HEALTH & WELLBEING

Health Literacy: A Bridge From Misery to Hope
Why Healthcare Navigation is Key to a Successful Benefits Package
THE EVOLUTION OF HEALTHCARE NAVIGATION

Generation 1: Promises and Challenges

**Patient Advocacy**
- **The Promise**: Personal guidance for a better experience
- **The Challenge**: Lack of trust with call center models. Low impact.

**Healthcare Transparency**
- **The Promise**: Exposing information for the first time to lower costs
- **The Challenge**: Lackluster usage (<2%). Minimal Information. No behavior change.

**Point Solutions**
- **The Promise**: Great programs to augment your plan design.
- **The Challenge**: Underutilization when needed most. Lack of customization.
Different prices for same services at different places.

Getting charged for talking about more than the usual.

Bedside manner.

Poor manner.

Long wait times.

Getting charged for a full visit to just discuss results.

Intricacies exist?

Are there quality options available?

Cost and care.

Not understanding.

Being referred to another place out of nowhere.

Like you're being sold instead.

Not covered at 100%!

Preventive physical.

How if my doctor is good?

Jargon.
THE EVOLUTION OF HEALTHCARE NAVIGATION

Generation 2: Challenges and Solutions

**Patient Advocacy**

**The Challenge**
Lack of trust with call center models. Low impact.

**The Solution**
Dedicated & intelligent assistance. Performance guarantees

**Healthcare Transparency**

**The Challenge**
Lackluster usage (<2%). Minimal Information. No behavior change.

**The Solution**
Accurate, personalized data & engagement. Long-term care path analysis.

**Point Solutions**

**The Challenge**
Underutilization when needed most. Lack of customization.

**The Solution**
One-stop shop for entire benefits package. Mold around plan design.
Meet Our Guest

Krista Miller
DIRECTOR HUMAN RESOURCES
& RISK MANAGEMENT
ABOUT TOWN OF VAIL

• Leading Mountain Resort Communities in the U.S.
• Located at the base of Vail Mountain set within White River National Forest
• Earned “Great Place to Work” for 2017
• ~276 full-time employees

MISSION

Grow a vibrant, diverse economy and community and preserve our surrounding natural environment, providing our citizens and guests with exception services and an abundance of recreational, cultural, and educational opportunities.

CORE VALUES

RESPECT
TRUST
INTEGRITY
INNOVATION
COLLABORATION
ENVIRONMENTAL - STEWARDSHIP
CHALLENGE THE STATUS QUO

Why Navigation?

#1 Remove the Hassle
Clear the obstacles with a solution that “does the homework” for employees and makes it easy for them to get the care they need

&

#2 Guide Your People to High Quality, Cost Effective Care
Provide tools and support to help employees make smarter healthcare decisions
Lost Productivity
Productivity losses related to personal and family health problems cost U.S. employers $1,685 per employee per year, or $225.8 billion annually. ¹

Administrative Headaches
30% of medical bills are incorrect. ¹

Low Trust
93% of Americans remain wary of health insurance systems. ²

Overly Complex
The healthcare insurance industry ranks last in simplicity across 25 different industries – and the large health insurance companies hold 3 of the bottom 5 spots. ³
CHALLENGE THE STATUS QUO

The Cost & Quality Problem

Lack of Engagement and Support

• Patient chooses Orthopedist based on X with minimal to no cost and quality research.

Over-Paying for In-Network Care

• Refers to expensive imaging that is 2x more expensive than area average
• Brand name meds prescribed instead of lower-cost alternatives

Wasting Money on Unnecessary Care

• Orthopedist pursues surgery instead of more conservative therapy
• Surgery performed at a facility that is 3x more expensive than area average
The Town of Vail health plan meets the needs of a diverse employee population.
Complete Support Throughout Your Entire Journey

- Understand Health Benefits and Plans
- Coordinate Care
- Guide to the Right Programs at the Right Time
- Get Help with Medical Bills
- Find Highly-Rated, Cost-Effective Providers
- Compare Costs for Procedures and Care
- Drive Lower Cost Rx Options

COMPASS HEALTHCARE NAVIGATION
The Glue That Makes Healthcare Navigation Work

COMPASS HEALTH PROS

Hiring

Training

Tools
SMART RECOMMENDATIONS

The Compass Data Difference

Member Specific

- Plan specific detail
- Patient treatment needs
- Benefit accumulation

Claims Driven

- Long-term care paths
- Episodic pricing bundles
- Transactional costs

Quality Focused

- Public and private data
- Outbound Health Pro research
- Provider capabilities & qualifications
Higher Ranked Providers Minimize Patients’ Average Total Healthcare Costs & Ensure Better Care Experiences

SMART RECOMMENDATIONS

Compass-Recommended Physicians
NPS = +77

- Cost-Efficient
- Current Board Certification & Clean Licensing
- Practice Patterns consistent with Clinical Guidelines & Evidence-Based Medicine
- Proactive “Medical Home” Multi-Provider, Multidisciplinary Practice

Market Physicians
NPS = +3

* Total Healthcare Costs per Patient Per Year

<table>
<thead>
<tr>
<th>Quality</th>
<th>Cost</th>
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<tbody>
<tr>
<td>Top 10%</td>
<td>$1,795*</td>
</tr>
<tr>
<td>Top 25%</td>
<td>$2,752*</td>
</tr>
<tr>
<td>Top 50%</td>
<td>$3,875*</td>
</tr>
<tr>
<td>Bottom 50%</td>
<td>$6,698*</td>
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A Connected Benefits Strategy

ANCILLARY PRODUCTS & POINT SOLUTIONS

- HSA or FSA
- Vision Benefits
- Disease Management
- Medical Benefits
- Employee Assistance Program
- Dental Benefits
- Pharmacy Benefits
- Wellness Programs

CONNECTED BENEFITS STRATEGY
Factors to Consider When Selecting a Healthcare Navigation Solution
MEMBER ENGAGEMENT

Town of Vail
Implementation & Engagement

STARTING STRONG
Emphasis on executive endorsement, registering through the Health Pro Cloud app, and launch timing.

POSITIONING
Compass as the one-stop resource for health benefits & fully integrated into program.

COMMUNICATION
Consistent and ongoing communication with employees based on population needs and client culture.
RESULTS

How Town of Vail Employees Engage with Compass

- **Email**: 83%
- **Phone**: 12%
- **Member Portal**: 2%
- **Health Pro Cloud**: 3%
## Simplifying Healthcare Navigation

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</thead>
<tbody>
<tr>
<td>2017 Utilization</td>
<td>23%</td>
<td>$2,160</td>
<td>6.7</td>
<td>172</td>
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Industry Leading Customer Experience

BENCHMARK COMPANIES/INDUSTRIES

<table>
<thead>
<tr>
<th>Benchmark Companies/Industries</th>
<th>Net Promoter Score (NPS)</th>
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<tbody>
<tr>
<td>Ritz Carlton</td>
<td>+78</td>
</tr>
<tr>
<td>USAA Auto Insurance</td>
<td>+76</td>
</tr>
<tr>
<td>Amazon.com</td>
<td>+73</td>
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<tr>
<td>Apple iPhone</td>
<td>+60</td>
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<tr>
<td>American Express</td>
<td>+55</td>
</tr>
<tr>
<td>Health Insurance Industry Average</td>
<td>+12</td>
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</tbody>
</table>

1 Compass NPS for ONE Gas as of 12/31/17
Ensuring members receive high quality, cost effective care:

A Town of Vail member utilized Compass’ assistance from the very start of his condition all the way through recovery. Compass helped the member by providing cost estimates for his shoulder MRI which then led to cost estimates and doctor recommendations for a CT scan. After looking at the images, his doctor recommended collar bone repair surgery in which Compass was there to help the member again by getting surgery approval insurance for a more cost effective facility, saving him time and hundreds of dollars.

“Compass helped save me a couple hundreds of dollars by comparing prices. Thank you!” - Town of Vail Member
Support when members need it most:

Town of Vail’s previous insurance company had a benefit where there were 20 visits with a physical therapist per condition. A member had two separate surgeries in a year and her insurance denied the physical therapy for the second surgery for exceeding the limit of 20 visits. Compass worked with insurance and the physical therapy office for four months to reprocess the second surgery as a second condition, saving the member $6,633.

“I wanted to let you know how helpful Shana at Compass has been in resolving the problem with my insurance paying a portion of my physical therapy visits. What I didn’t realize at first was how having a third party with Shana’s skills would reduce the stress involved in dealing with my insurance. Her persistence and regular updates gave me confidence that the issue could be resolved in spite of my insurance’s lack of cooperation.” – Town of Vail Member
SUMMARY

Healthcare Navigation Solution Checklist

Eliminate the hassles of health insurance and healthcare

✓ Provides comprehensive healthcare navigation support
  - Support for medical, dental, vision, Rx and ancillary healthcare benefits
  - Help with medical bills and billing errors
  - Help with coordinating care and scheduling appointments

✓ Offers a Concierge Support Model

Help employees make simpler, smarter healthcare decisions

✓ Provides smart recommendations
  - Recommends providers based on quality, cost, availability & personal preferences
  - Curates all options into a few distinct recommendations so it’s easy to take action

✓ Provides in-the-moment guidance

✓ Provides flexible connections to other health benefits programs, care management and wellness
Eliminate the healthcare hassle and optimize your network with high quality, cost-effective care.

Come See Us At Our Booth!