Date: November 30, 2017
To: Joint Labor-Management Benefits Committee
From: Staff
Subject: Anthem PPO Engagement Strategies

RECOMMENDATION
That the Joint Labor-Management Benefits Committee receive and file reports from staff and Anthem Blue Cross regarding strategies for improved outcomes for the Anthem Blue Cross Preferred Provider Option (PPO) plan.

DISCUSSION
As part of its review of provider renewals for the 2018 plan year conducted at its April through June meetings, the JLMBC discussed concerns regarding the claims experience and corresponding rate increases for the Anthem Blue Cross (Anthem) PPO Plan. The JLMBC requested that staff and Anthem develop strategies for improved outcomes for the PPO Plan.

Staff and Anthem have been working together to develop a range of proactive strategies for improving member health and promoting effective utilization of health plan services for PPO members. Those strategies are detailed in a report from Anthem (Attachment A). Certain of those strategies which may be the most impactful include:

1. **Promotion of Mobile Health Consumer Application** – Anthem’s mobile application has been customized for the City’s plan and is being promoted to all Anthem members, including PPO members, as a means of increasing member engagement and promoting behavioral changes that support their immediate and long-term health needs.

2. **Concierge Customer Service Resource** – Anthem has added a custom customer service resource for the City’s PPO members called “Anthem Health Guide.” Effective January 1, 2018, Anthem Health Guide will provide a separate call center focused on both connecting PPO members with preventive and care management resources as well as navigating the complexities of benefit services.

3. **Live Health Online** – Anthem and the City are working together to promote Anthem’s “Live Health Online” service which provides two-way live video consultations with service providers. More readily available service delivery supports improved engagement and health outcomes.

4. **House Call Services** – Anthem will be promoting a unique resource available only to PPO members from “Heal,” a PPO in-network provider of on-demand
health care services allowing members to schedule visits at home and at a time convenient to them

Separately, staff is working on developing a PPO member survey and focus groups. These will provide valuable opportunities for soliciting member feedback in order to identify options for increasing member health, engagement and satisfaction. Staff’s objective is to complete the member outreach process within the first quarter of 2018.

Submitted by: _____________________________

Steven Montagna
November 15, 2017

Joint Labor-Management Benefits Committee
200 N Spring Street
Los Angeles, CA 90012

Dear Committee Members:

On April 6, 2017, Anthem Blue Cross presented the JLMBC with an update regarding utilization patterns and disease prevalence within the City’s PPO population, based on Blue Shield’s 2016 claim experience. During that presentation, and subsequent renewal discussions, Anthem committed to developing a strategy to engage the City’s PPO members in improving their health, and to provide regular updates to the JLMBC. Following is an update with clinical and financial observations related to the City’s PPO population, and Anthem’s efforts to engage these members.

**PPO Clinical and Financial Observations:**

**2016 Blue Shield Claim Experience**

Anthem’s April 2017 utilization analysis was based on Blue Shield claims experience from the 2016 plan year, which was used to price the City’s 2018 renewal since Anthem did not yet have a mature, credible data set. The following clinical and financial observations were identified:

- The City’s loss ratio within the Blue Shield PPO plan in 2016 was **114%** (total paid premium of $38,410,241, total claim expense of $43,785,795). This represented a **25.7%** increase in per member per month (PMPM) claim costs from the 2015 plan year.
- The PPO plan experienced significant high-dollar claim activity in 2016 – 66 PPO members exceeded $50,000 in paid claims, including 18 members that exceeded $300,000 in paid claims. These claimants ultimately accounted for 45% of the City’s total PPO claim costs in 2016.
- The City’s 2016 Blue Shield claims revealed a high prevalence of diseases such as Cancer, Coronary Artery Disease (CAD), Diabetes, Cerebrovascular Accidents (CVAs) and Depression.

Anthem currently has nine full months of PPO claim and demographic data. Although it is still too soon to draw any formal conclusions about the PPO population at this point (a full year of data is considered credible), we are able to highlight some of the patterns found in the 2017 data.
PPO Demographics

Anthem PPO enrollment by tier is identified in Figure 1 below:

Figure 1: City of Los Angeles PPO enrollment as of September 2017.

<table>
<thead>
<tr>
<th>Contract Type</th>
<th>Number of PPO Employees</th>
<th>Number of Total Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee-Only</td>
<td>1,585</td>
<td>1,585</td>
</tr>
<tr>
<td>Employee &amp; Spouse/Dependent</td>
<td>308</td>
<td>620</td>
</tr>
<tr>
<td>Employee &amp; Child/Children</td>
<td>440</td>
<td>1,175</td>
</tr>
<tr>
<td>Family</td>
<td>264</td>
<td>1,010</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>2,604</strong></td>
<td><strong>4,390</strong></td>
</tr>
</tbody>
</table>

While the City’s PPO gender distribution is in line with Anthem’s benchmarks, the population is significantly older than Anthem’s commercial book of business. The average age of a subscriber on the City’s PPO plan is 49, which is 9.4% higher than Anthem’s benchmark of 44.7. The average member age (including subscribers) is 39, which is 13.3% higher than Anthem’s benchmark of 34.7. The percentage of members between the ages of 25 and 64 years old is significantly higher than the benchmark, as shown in Figure 2:

Figure 2: Medical Membership Distribution Compared to Benchmark
**Health Risk Index**

The Health Risk Index is Anthem’s diagnostic and age/sex adjusted projection of the population’s likely level of increased health risks and associated claim costs relative to the Benchmark (normal) population. The Benchmark is presented for comparison, and reflects the healthcare experience of employees and dependents from a large national dataset. A score higher than 1.0 indicates a higher level of health risks as compared to a normal dataset.

As indicated in the **Figure 3**, the City of LA’s PPO risk score is 1.66 - a **65.7%** variance to Anthem’s commercial benchmark population through September 2017.

**Figure 3: Health Risk Index**

<table>
<thead>
<tr>
<th>Health Risk Index</th>
<th>Current</th>
<th>Prior</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group</td>
<td>1.66</td>
<td>0.00</td>
<td>0.0%</td>
</tr>
<tr>
<td>Commercial Benchmark</td>
<td>1.00</td>
<td>1.00</td>
<td>0.0%</td>
</tr>
<tr>
<td>Variance to Commercial Benchmark</td>
<td>65.7%</td>
<td>-100.0%</td>
<td></td>
</tr>
</tbody>
</table>

**High Cost Claimants (>$50,000 in paid claims)**

The City’s PPO plan continues to experience high-dollar claim activity that exceeds Anthem’s commercial benchmark. Through September 2017, there are 89 PPO members whom have exceeded $50,000 in paid claims in the 2017 plan year – this represents a 35% increase over the 2016 plan year. However, the City’s total claim spend in this category is $11.5M through September 2017, compared with $19.6M total in the 2016 plan year. While the number of high-dollar claimants has increased from 2016, thus far they have generated significantly lower total claim costs in 2017 – 6 claimants have exceeded $300,000 in paid claims in 2018, compared to 18 in the 2016 plan year. However, it’s important to note that many plans can experience an uptick in claim costs during the later months of the year. **Figure 4** identifies the top 5 conditions for high-cost claimants and the number of unique claimants.

**Figure 4: Top 5 Conditions for High-Cost Claimants:**

<table>
<thead>
<tr>
<th>Condition Category</th>
<th>Total 2017 Paid Amount</th>
<th>Number of Unique High-Cost Claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neoplasms (Cancer)</td>
<td>$4,186,999</td>
<td>16</td>
</tr>
<tr>
<td>Aftercare</td>
<td>$1,175,655</td>
<td>7</td>
</tr>
<tr>
<td>Circulatory System</td>
<td>$781,542</td>
<td>9</td>
</tr>
<tr>
<td>Injury &amp; Poisoning</td>
<td>$721,114</td>
<td>6</td>
</tr>
<tr>
<td>Behavioral Health</td>
<td>$666,731</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>$7,532,041</strong></td>
<td><strong>43</strong></td>
</tr>
</tbody>
</table>
**Target Program Conditions**

The mounting costs associated with rising chronic conditions, the prevalence of poor health habits, low engagement—all of these have contributed to rising health care spending. Anthem’s clinical programs are designed to meet members wherever they are on the health care continuum, then support them in their shift from “feeling better” to total well-being. The key to these programs’ success is twofold: proactively engaging members, and providing them with the tools to create sustainable behaviour change. *Figure 5* identifies the top conditions within the City’s PPO population for which Anthem offers a management program to support members’ physical and emotional health needs.

*Figure 5: Top Five Target Program Conditions Compared to Benchmark:*

![Bar chart showing prevalence per 1000 for target program conditions](chart.png)

**PPO Engagement Strategy:**

Anthem committed to the JLMBC that we would develop a strategy to proactively engage the City’s PPO members by raising awareness of Anthem’s clinical resources, promoting preventive care, encouraging utilization efficiency, and ensuring that members with chronic and/or catastrophic illness are on the correct treatment pathway. Ultimately, this strategy aims to improve population health and ensure long term pricing stability in the PPO plan.
A key focus of this engagement initiative involves meeting members where they are in their health care journey, promoting channels that allow members to access care quickly and conveniently, and leveraging technology and concierge service representatives to connect members with clinical programs that would be beneficial based on their unique health needs.

The key PPO engagement efforts undertaken by Anthem are as follows:

1) **Customized Mobile App** – **Mobile Health Consumer** is a smartphone and tablet application that provides a personalized digital health experience for the City’s Anthem members. The application serves as a convenient way to link members to Anthem clinical programs, which will ultimately drive engagement in these programs. Mobile Health Consumer leverages the power of technology to simplify the health care journey and focus on the things they need to do to optimize their health for the long term. Mobile Health Consumer uses claim data to target health conditions and gaps in care at the member level. This information is turned into health actions and individual engagements that are disseminated through personalized education, recommendations, reminders, encouragement and support. Mobile Health Consumer helps members navigate their health journey right from the palm of their hand – the application includes a virtual ID card, easy access to online office visits through LiveHealth Online, benefit information, deductible/out-of-pocket maximum tracking, provider search, a simple health assessment, fitness device integration, health coaching and more. Additionally, Mobile Health Consumer has a highly flexible configuration – Anthem has customized the application with a City-specific look and feel, and it can eventually be integrated with the Keeping LAwell program to deliver custom messaging and targeted content that aligns with the City’s wellness objectives.

All current Anthem members received a promotional mailing regarding Mobile Health Consumer during the week of November 6, 2017 (please refer to Attachment A – Mobile Health Consumer mailing). PPO members will also receive a reminder communication with their new ID card in December (Attachment B). Anthem will monitor downloads and usage of the application on an ongoing basis, and adjust its communication strategy as needed by leveraging additional communication channels (email, posters, etc.)

2) **Concierge Customer Service** – As noted in the June 22, 2017 JLMBC report, Anthem included its **Anthem Health Guide** customer service program with the City’s 2018 renewal at no additional cost to the City. Anthem Health Guide is a high-touch, personalized consultative service experience that helps members successfully navigate service complexity, become or stay involved in their health, access the care that’s right for them, and get the most value from their benefits. Health guides use smart engagement technology to provide personalized clinical guidance to City members. This technology analyzes data from Anthem’s benefits and claims database. It also alerts health guides when certain key words come up during conversations. With the help of these tools, health guides are able to:

- Connect employees to clinical coaching, programs and needed support.
- Spot and address medical gaps in care, such as routine exams and screenings.
- Help employees save money on prescription drugs.
- Compare costs, find in-network doctors and more.
Anthem Health Guides began assisting PPO members by telephone in October. Effective January 1, 2018, PPO members will also be able to reach a health guide using their mobile device, web chat or secure email. PPO members will receive new ID cards in December, which will include the Anthem Health Guide customer service phone number. The mailing will also include an insert introducing members to the service, as well as another reminder to download the Mobile Health Consumer application (please reference Attachment B – Anthem Health Guide mailing).

Since Anthem Health Guide will serve as the de facto customer support service for the City’s PPO members, a sustained promotional campaign is not necessary. Anthem Health Guide has historically resulted in up to 14% of preventive care gaps being closed as members become more compliant with recommended screenings, 93.6% member engagement on inbound calls and chats to health guides, and 93.7% member satisfaction with the service experience. Anthem Health Guide will help City members become better able to navigate their health care experience.

3) **Online Doctor Visits - LiveHealth Online** is an innovative way for City employees to connect with board-certified doctors through two-way live video from their smart phone, tablet or computer with a webcam. Doctors are available 24/7 to help with common illnesses such as colds, allergies or the flu. With LiveHealth Online, members can receive medical advice, a diagnosis and even a prescription (if needed) - 24 hours a day, 7 days a week. LiveHealth Online is more convenient and less expensive than other health care delivery options (e.g. - ER, urgent care, retail health clinics).

Additionally, Anthem members have the ability to see a psychologist or therapist in just a few days through LiveHealth Online, which will benefit members currently seeking care for mental health. Therapists and psychologists offer flexible daytime, evening and weekend appointments. In most cases members can make an appointment within 4 days or less.

Starting January 1, 2018, City employees can even see a board-certified psychiatrists through LiveHealth Online. Psychiatrists can provide medication management support for common behavioral health conditions like: major depressive disorder, bipolar disorder, anxiety, obsessive compulsive disorder, post-traumatic stress disorder and postpartum depression. Psychiatrists are not able to prescribe controlled substances through video visits.

LiveHealth Online typically conducts two member registration campaigns per year (in Spring and Fall). The first campaign ran in April 2017 (please reference Attachment C – LiveHealth Online campaign), and City of LA registrations increased by 218% over the following two months, as illustrated in Figure 6:
Registrants continue to receive ongoing communications directly from LiveHealth Online to maintain awareness of the service. Anthem will continue to work with staff to identify additional opportunities to promote LiveHealth Online to City members (direct email campaigns, posters, etc.). Campaign topics can promote online visit integrations such as psychology and Anthem’s Future Moms program.

4) **House Call Service—Heal** is a PPO network provider that provides on-demand doctor house calls across Los Angeles and Orange Counties. Members can book a doctor house call from their computer, tablet or phone. Doctors are available from 8am to 8pm 7 days a week, 365 days a year. Each doctor arrives with a medical assistant to help take care of members during the house call. The doctor can assist with pediatrics, urgent, primary and preventive care. Members are only responsible for the applicable plan copayment. Anthem is targeting completion of a promotional mailing regarding Heal to the City’s PPO members in January 2018.

Anthem will monitor Heal utilization on an ongoing basis to determine if additional promotional campaigns will be needed.

5) **Behavioral Health** – as shown in Figure 5 (above), the City’s prevalence of clinical depression is significantly higher than Anthem’s benchmark. Anthem offers City members its 24/7 Behavioral Health Resource program, which allows them to consult with licensed clinicians about their emotional health and well-being, any time, day and night. Additionally, members will soon be able to connect with board certified psychiatrists via their smartphone through LiveHealth Online. Anthem will conduct a member campaign in early 2018 to educate City employees on all available resources to support their emotional health.

6) **Open Enrollment Webinars/Events** – Throughout the month of October, Anthem supported a number of events and webinars for City employees. These webinars included education on tools and resources available to PPO members.

7) **Email and Text Message Engagement—“What’s My Status?”** – According to a recent survey of Anthem customers, 84% of members prefer to interact with their health plan digitally. Beginning in December, Anthem is launching a new communication channel that will provide an immediate benefit to City members: What’s My Status will deliver automatic real-time emails or text messages to let members know when a claim is received, and another when it’s approved or denied (Please reference Attachment D – What’s My Status email/text sample). This service will
be available to members over the age of 18 who have registered online with a valid email address and phone number. Members can easily log on to update settings if they prefer to get text notifications or opt out. In addition to providing City members with convenient, easy access to claim information, What’s My Status will enable Anthem to provide more targeted, effective communications that educate members on available programs and resources, and to help members make the most of their plan.

8) Future Engagement Opportunities – Anthem will continue to partner with staff on ways to better understand the needs of the City’s PPO members. Ideas under development include a survey of PPO members, a PPO member focus group, and regular dissemination of relevant communications in a format that will resonate with the City’s population.

Conclusion/Next Steps:

Anthem is committed to helping the City and its employees maintain a stable, affordable PPO option. We are focused on reshaping how PPO members obtain care by promoting services that offer convenience and deliver care at a greater value.

Anthem will continue to provide the JLMBC with data-driven, actionable updates on the City members’ utilization of these tools and resources. Additionally, we will present another clinical review in early 2018, based on Anthem’s own claim experience and utilization from the 2017 plan year.

Anthem appreciates our ongoing partnership with the City, and we are committed to an exceptional experience for your members. We look forward to serving you and your members in 2018 and beyond.

Sincerely,

Andrew Richards
Account Management Executive Consultant
Anthem Blue Cross
(213) 255-9054
CA License # 0E12730

Attachments:
A – Mobile Health Consumer mailing
B – Anthem Health Guide mailing
C – LiveHealth Online campaign
D – What’s My Status? Email/text samples
Your health plan is always in your pocket

Access your Anthem benefits info anytime, anywhere

We know you’re always on the move, juggling responsibilities. So you’ll be happy to know the Mobile Health Consumer app gives you instant access to your health plan benefits, ID card and much more wherever you go.

With the app you get a totally personalized experience and can:

- View your Anthem ID card
- Access LiveHealth Online which lets you have a video visit with a board-certified doctor 24/7 using your smartphone, tablet or computer with a webcam.
- Find a doctor or urgent care near you and get directions
- Take a health assessment to get tips for staying healthy
- Get personal health reminders about appointments, open enrollment and more
- Get a summary of your benefits

Here’s how to get started now

From your smartphone or other mobile device:

- Go to the Apple Store® or Google Play™.
- Search for Mobile Health Consumer to download the app.

From your computer:

- Go to mobilehealthconsumer.com.
- Choose the User button in the top-right corner.
- Select Register Now.

Go ahead and register today so you have your health plan details with you anytime, anywhere.
Your Anthem Health Guide

Personal support for you and your family

We’re pleased to introduce Anthem Health Guide, a powerful resource that provides you with personal support for accessing Anthem’s health benefits and programs. Here’s how this service can help you.

What is Anthem Health Guide?

Your health guides are dedicated Anthem representatives who are there to support you by answering questions, connecting you with resources, eliminating confusion and overcoming obstacles.

How do I access this service?

Your new ID card provides an Anthem Health Guide phone number. You can also reach us by email or even live chat via your computer or mobile device. Whatever way you choose, you’ll get a health guide who’s ready to answer your questions and help you make the most of your health plan benefits.

It takes a team

Our health guides work closely with health care professionals, like nurses, health coaches and social workers, to provide personalized and consultative support.

Anthem Health Guide can help you:
- Connect with the right benefits and programs for your health care needs, including:
  - Cancer support for you, family members and caregivers before, during and after treatment
  - Behavioral health support if you or a family member are experiencing stress, depression and anxiety, or are dealing with drug and alcohol abuse or other personal issues
- Stay on top of your follow-up and preventive care with reminders and appointment-scheduling support.
- Save money on your prescription drugs. For instance, if you can switch from a brand-name drug to a lower-cost generic one, they’ll let you know.
- Compare costs for health care services, find doctors in your plan and much more.

Your ID card is also on the Mobile Health Consumer app

With the Mobile Health Consumer app, you can see your Anthem plan ID card and benefits. You can also take a health assessment, get health tips and keep track of wellness activities. To download the app, go to the App Store® or Google Play™ and search for Mobile Health Consumer.

It starts with making sure you can reach us any way you want

- Call us at the number on the back of your ID card.
- Chat with us online, email us or set up a return call by:
  1. Logging in at anthem.com/ca/cityofla.
  3. Selecting Contact Us.
  4. Picking your preferred communication option.
- Use our free Mobile Health Consumer app.
<Member first name>, need a doctor?

Find a doctor

Log in to anthem.com or our Anthem Anywhere app to find a doctor in your plan. Once you choose a doctor, schedule your free preventive care appointment.

Doctor not available? Where to get care when it's needed now:

Use LiveHealth Online to see a doctor 24/7 on a smartphone, tablet or computer with a webcam.

Search for urgent care centers, retail health clinics and walk-in doctors' offices.

Questions?
Contact us through the message center at anthem.com or our mobile app.
Or call us at the number listed on your ID card.

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58827MUMENABS 07/16
<Member first name>, need a doctor?

As an <Anthem> member, you have many choices for care. Here are a few doctors in the area.

Log in to <anthem.com> or our <Anthem> Anywhere app to find a doctor in your plan. Once you choose a doctor, schedule your free preventive care appointment.

Doctor not available? Where to get care when it’s needed now:

Use LiveHealth Online to see a doctor 24/7 on a smartphone, tablet or computer with a webcam. Search for urgent care centers, retail health clinics and walk-in doctors' offices.

Questions?
Contact us through the message center at <anthem.com> or our mobile app. Or call us at the number listed on your ID card.
Email & Text Samples (Branding will vary based on client)

Hi Susan. From now on, whenever we get a claim for you, we'll send you a note to let you know we got it. And you'll get another one later when we have an answer for you.

By the way, we got your claim ending in 34443 from 03-03-17 — and we're looking at it now. Check on it anytime at Anthem Blue Cross and Blue Shield.

You can change how we communicate with you anytime. Just log in to anthem.com and go to Communication Preferences.

Please don't reply to this email. We want to help you, but these messages aren't monitored. If you have questions, please use our secure Member Center. It's the quickest and easiest way to contact us.

Please do not reply to this email. This email is not monitored. Please use our secure Member Center to contact us.

This email was sent by: susan.first@anthem.com

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In New Hampshire, Anthem Health Plans of New Hampshire, Inc. In Nebraska, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. In New York, Anthem Blue Cross and Blue Shield, Inc. 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Your claim is approved.

Hi Susan. From now on, whenever we get a claim for you, we’ll send you a note to let you know we got it. And you’ll get another one later when we have an answer for you.

By the way, we got your claim ending in 34443 from 03-03-17 — and it’s approved. Check to see if you owe anything at Anthem Blue Cross and Blue Shield.

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