

*ebms*   
**HEALTH &**  
**BUSINESS**  
SYMPOSIUM  2018

Making It Easy

THROUGH MORE  
MEANINGFUL INTERACTIONS





## Reduce Costs

Contain costs for *organizational well-being*



## Improve Care

Improve the care experience for *member well-being*

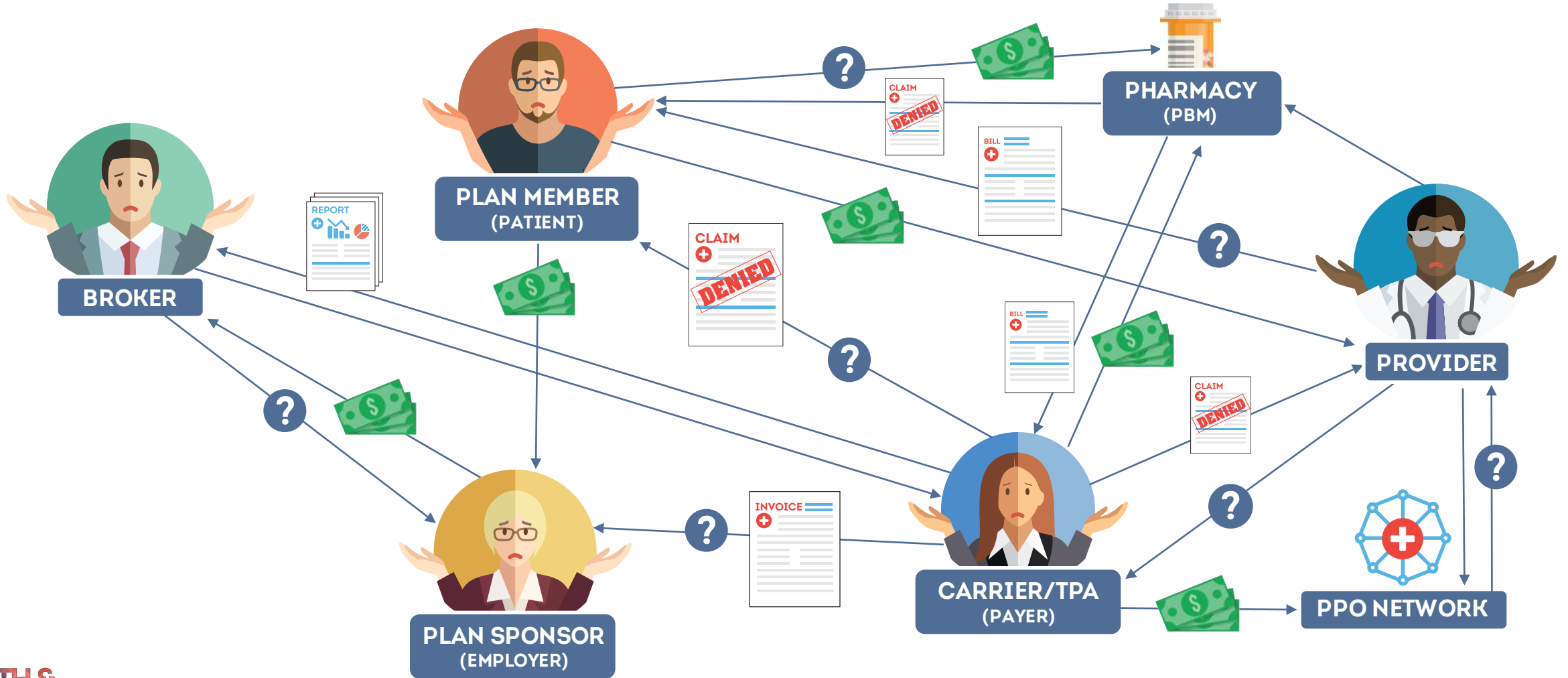


## Make It Easy

Simplify the benefit journey for *everyone's well-being*

# Interactions Between Stakeholders

(THE OLD WAY)



IN FACT...

## Trust Among Healthcare Stakeholders is Lacking Across the Board



Consumer trust in  
health plans hit an  
**ALL-TIME LOW**  
in 2017



Physicians and health plans  
**rank each other poorly** in  
the areas of **honesty,**  
**reliability,** and **fairness**

Source: The 11th Annual ReviveHealth Trust Index™ (<http://thinkrevivehealth.com/topic/2017-trust/>)

# When Stakeholders Don't Function As a Team

*INATTENTION TO*  
**RESULTS**

*AVOIDANCE OF*  
**ACCOUNTABILITY**

*LACK OF*  
**COMMITMENT**

*FEAR OF*  
**CONFLICT**

*ABSENCE OF*  
**TRUST**

# Stakeholder Management:

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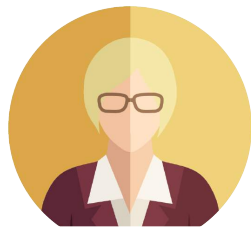
The process of developing strategies to **effectively engage stakeholders**, based on an understanding of their needs, motivations, and desired outcomes.

# What Does Each Stakeholder Want?



**BROKER**

- ▶ Client satisfaction
- ▶ Profitability
- ▶ Products that meet individual client coverage needs



**PLAN SPONSOR  
(EMPLOYER)**

- ▶ Member satisfaction
- ▶ Cost containment
- ▶ Appropriate utilization of services
- ▶ Risk mitigation



**PLAN MEMBER  
(PATIENT)**

- ▶ Good outcomes
- ▶ Easy-to-access care
- ▶ Hassle-free customer service
- ▶ Lower out-of-pocket spending



**CARRIER/TPA  
(PAYER)**

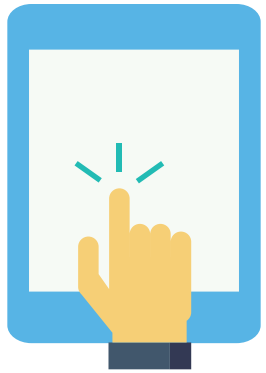
- ▶ Client satisfaction
- ▶ Help plan reduce cost
- ▶ Improve member care
- ▶ Have stellar customer service



**PROVIDER**

- ▶ Patient satisfaction
- ▶ Timely reimbursement
- ▶ Hassle-free claims submission
- ▶ Freedom to practice medicine

# Key Trends Bringing Patients, Payers & Providers Closer Together



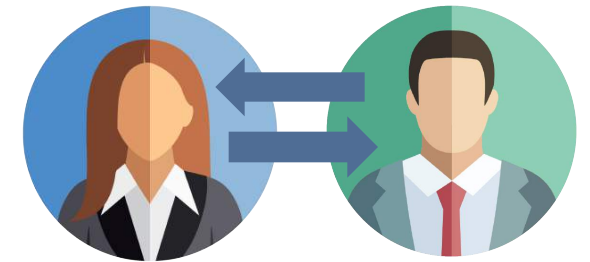
**DIGITAL**



**DATA**



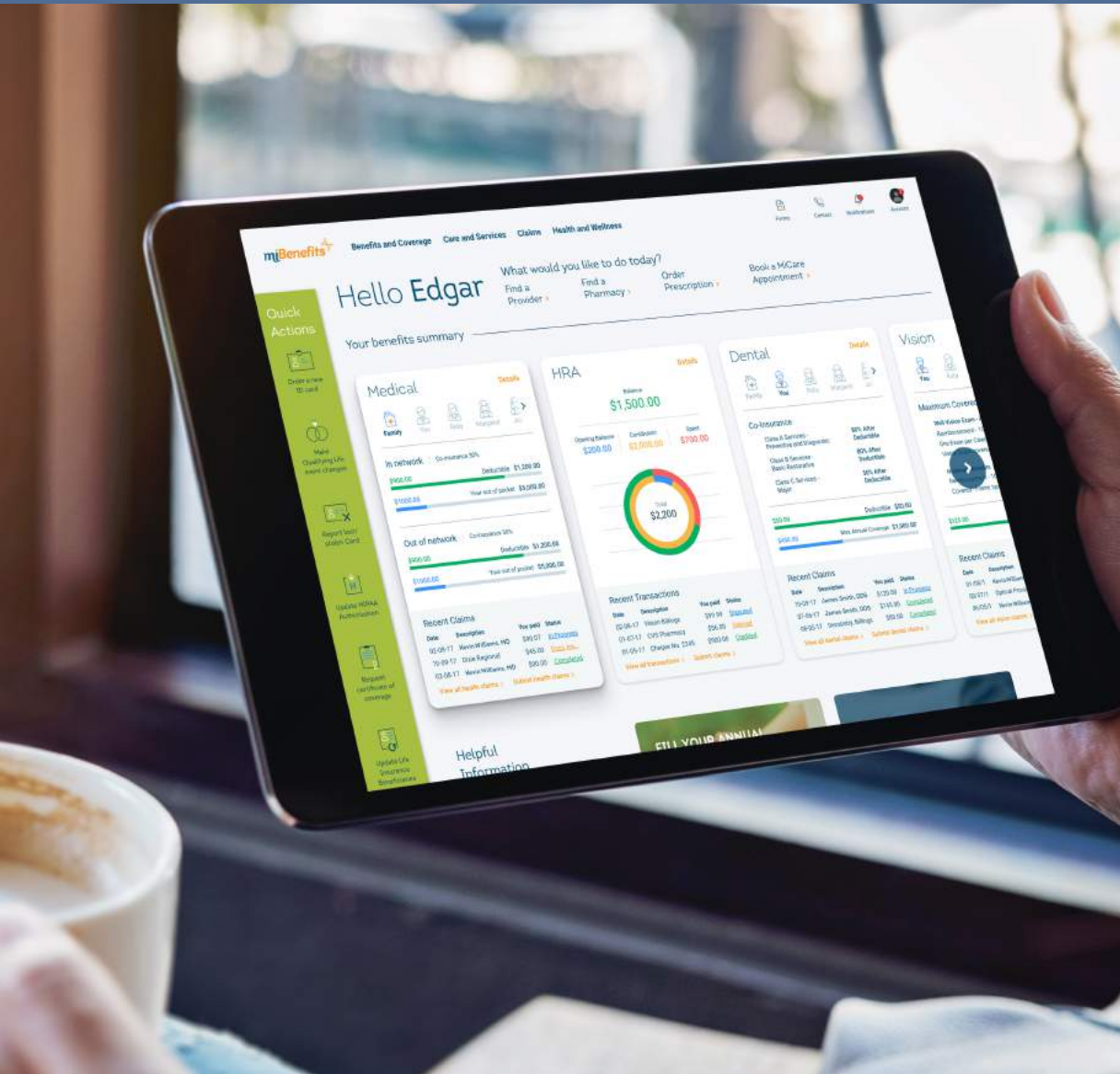
**EXPERIENCE**



**ENGAGEMENT**

*Transparency*





## New Robust Platform

- ▶ Simplifies access to all data
- ▶ All stakeholders able to have a customized view
- ▶ Customized notifications of meaningful events
- ▶ Finally creates full transparency

# Meaningful Interactions for



**PLAN MEMBER**  
(PATIENT)

### Quick Actions



Order a new ID card



Request certificate of coverage

# Hello Glen

What would you like to do today?

Member ID: 000000000

- Find a [Provider >](#)
- Find a [Pharmacy >](#)
- Submit a [Claim >](#)

## Your benefits summary

### Medical Details

(01-01-2018 - 12-31-2018)

---

**In network** | Co-Insurance 80%

Deductible \$0.00 of \$1,500.00

Out Of Pocket \$0.00 of \$3,500.00

---

**Out of network** | Co-Insurance 80%

Deductible \$0.00 of \$1,500.00

Out Of Pocket \$0.00 of \$3,500.00

---

**Recent Claims**

Date	Provider	Amount	Status
12-07-17	Jill Smith	\$28.00	Completed
11-28-17	John Doe	\$86.63	Completed
11-20-17	John Doe	\$99.65	Completed

[View all medical claims >](#) [Submit medical claims >](#)

### Flexible Spending Account Details

(01-01-2018 - 12-31-2018)

Balance \$623.34

Available	Contribution	Spent
\$240.00	\$130.00	\$16.00

Balance \$623.34

---

**Recent Transactions**

Date	Description	Amount	Status
07-13-18	Payroll Deposit	\$10.00	Deposit
06-15-18	Payroll Deposit	\$10.00	Deposit
06-01-18	Payroll Deposit	\$10.00	Deposit

[View all transactions >](#) [Submit claims >](#)

### Dental Details

(01-01-2018 - 12-31-2018)

---

**In network** | Co-Insurance 80%

Deductible \$0.00 of \$50.00

Out Of Pocket \$0.00 of No Limit

---

**Out of network** | Co-Insurance 80%

Deductible \$0.00 of \$50.00

Out Of Pocket \$0.00 of No Limit

---

**Recent Claims**

Date	Provider	Amount	Status
04-25-18	John Smith	\$64.00	Completed
10-18-17	John Smith	\$128.00	Completed
04-11-17	John Smith	\$64.00	Completed

[View all dental claims >](#) [Submit dental claim >](#)

### Vision Details

(01-01-2018 - 12-31-2018)

---

**In network** | Co-Insurance 100%

Deductible \$0.00 of \$0.00

Out Of Pocket \$0.00 of No Limit

---

**Out of network** | Co-Insurance 100%

Deductible \$0.00 of \$0.00

Out Of Pocket \$0.00 of No Limit

---

**Recent Claims**

No recent claims found

[View all vision claims >](#) [Submit vision claim >](#)

### Life and AD & D Details

(01-01-2018 - 12-31-2018)

---

**Volume: \$50,000**

**Benefits Reduction Details**

- 50% at the age of 70.
- Additional 30% at the age of 75.
- Additional 20% at the age of 85.

Benefits terminate on retirement unless you are eligible for retiree benefits.

**Beneficiaries**

Beneficiaries not defined

## Helpful Information

[Understanding your Explanation of Benefits >](#)

Wondering how much of your



Quick Actions



Order a new ID card



Request certificate of coverage

Hello Glen

Member ID: 000000000

What would you like to do today?

Find a Provider

Your benefits summary

Medical

(01-01-2018 - 12-31-2018)



You

In network | Co-Insurance 80%

Deductible \$0.00 of \$1,500.00

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View all medical claims >

Submit medical claims >

Helpful Information

Understanding your Explanation of Benefits >



Appeal Type



Attach Documents



Confirm

Claim Details > 218-0000078324-00, John Smith

Product	State	Status
Medical	Completed	Denied
Provider	Initial Date of Service	Final Date of Service
Provider A Beauty Thru Health Dermatology P	03-20-2018	03-20-2018

Appeal Type

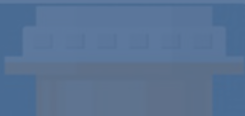
- First Level**  
Available
- Second Level**  
Unavailable
- External Review**  
Unavailable
- Pre-service**  
Available

This is not a duplicate. It is another treatment at the same facility

3930 character remaining

Next

Wondering how much of your



Life and AD & D

(01-01-2018 - 12-31-2018)



You

In network | Co-Insurance 100%

Deductible \$0.00 of \$0.00

Out Of Pocket \$0.00 of No Limit

Out of network | Co-Insurance 100%

Deductible \$0.00 of \$0.00

Out Of Pocket \$0.00 of No Limit

Recent Claims

Date	Provider	Amount	Status
No recent claims found			

View all claims >

Submit vision claim >



Volume: \$50,000

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Beneficiaries not defined

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# Hello Glen

What would you like to do today?

Member ID: 000000000

- Find a Provider >
- Find a Pharmacy >
- Submit a Claim >

## Your benefits summary

### Medical Details

(01-01-2018 - 12-31-2018)

**You**

---

In network | Co-Insurance 80%

Deductible **\$0.00** of \$1,500.00

Out Of Pocket **\$0.00** of \$3,500.00

---

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06-01-18	Payroll Deposit	\$10.00	Deposit

[View all transactions >](#) [Submit claims >](#)

### Dental Details

(01-01-2018 - 12-31-2018)

**You**

---

In network | Co-Insurance 80%

Deductible **\$0.00** of \$50.00

Out Of Pocket **\$0.00** of No Limit

---

Out of network | Co-Insurance 80%

Deductible **\$0.00** of \$50.00

Out Of Pocket **\$0.00** of No Limit

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**Recent Claims**

Date	Provider	Amount	Status
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10-18-17	John Smith	\$128.00	Completed
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### Vision Details

(01-01-2018 - 12-31-2018)

**You**

---

In network | Co-Insurance 100%

Deductible **\$0.00** of \$0.00

Out Of Pocket **\$0.00** of No Limit

---

Out of network | Co-Insurance 100%

Deductible **\$0.00** of \$0.00

Out Of Pocket **\$0.00** of No Limit

---

**Recent Claims**

Date	Provider	Amount	Status
No recent claims found			

[View all vision claims >](#) [Submit vision claim >](#)

### Life and AD & D Details

(01-01-2018 - 12-31-2018)

**You**

---

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---

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Beneficiaries not defined

## Helpful Information

[Understanding your Explanation of Benefits >](#)

Wondering how much of your



# Meaningful Interactions for



**PLAN SPONSOR**  
(EMPLOYER)

Hello Jim, you are looking at [All Locations](#) ▾

Search Member | Enter any first name, last name or member ID

Dear Jim, a check write 306599 has taken place in the amount of \$932.81.

Here's a look at the account summary

Financial

Prev Plan Year Plan Year **YTD** This Month

All Products Medical Dental Vision Prescription



Tasks

[View all tasks](#)

472 Awaiting Your Approval

13 Completed This Month

Recent Requests

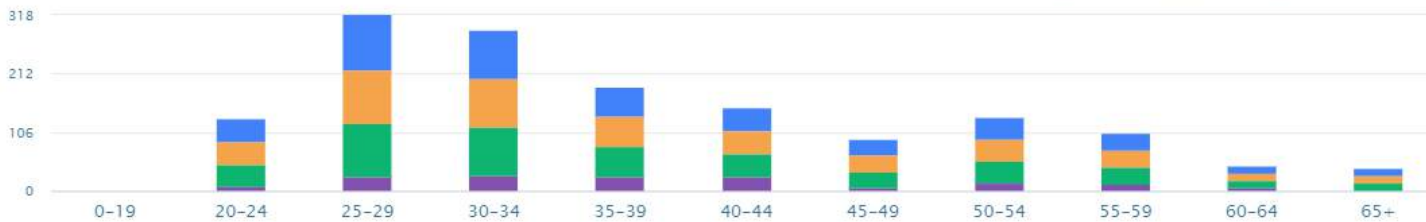
- Jeff L Higgins added an address. ✓ ✕
- Jeff L Higgins deleted an address. ✓ ✕
- Jeff L Higgins added an address. ✓ ✕
- Jeff L Higgins deleted an address. ✓ ✕
- Jeff L Higgins added an address. ✓ ✕

Census

By Product

Employees Members

448 Medical 448 Dental 448 Vision 161 Flex



Notifications

[View all notifications](#)

- Teresa Gunlock has filed a first level appeal for [218-0000026821-00](#)
- Mikayla Fuller has filed a first level appeal for [218-0000034339-00](#)
- Cheryl Jorgensen has filed a second level appeal for [218-0000077793-00](#)
- Dear Jim, a check write 305549 has taken place in the amount of \$39.64.
- Dear Jim, a check write 306570 has taken place in the amount of \$659.1.

Quick Actions



miInsights Executive Analytics



Manage Enrollments



Begin New Enrollment



Plan Documents



WCA Admin

Here's a look at **All** claims for **All Locations** from **Jan 1, 2018 to Jul 18, 2018** for Search member ID or Name

### Claims - 3,427

Claims  
**\$1,117,636.47**

Completed  
**\$1,045,750.75**

In Process  
**\$182,094.05**



### Completed Claims - 3,363

Billed  
**\$1,045,750.75**

Plan Paid  
**\$596,931.00**

Total Savings  
**\$117,987.00**

Member Responsibility  
**\$331,957.13**



Claim ID	Type	Patient Name	Provider	Date of Service	Amount Billed	Discounts/Adjustments	Member Responsibility	Plan Paid	Check Numbers	Paid Date	State	Status	Download
000-0000000000-00	Pharmacy	Ronald Hunt	Navitus PBM	01-01-2018	\$57.20	\$0.00	\$57.20	\$0.00	-	-	Completed	Paid	More
000-0000000000-00	Pharmacy	Erika Sturn	Navitus PBM	01-01-2018	\$24.26	\$0.00	\$24.26	\$0.00	-	-	Completed	Paid	More
000-0000000000-00	Pharmacy	Wanda Johnson	Navitus PBM	01-01-2018	\$21.33	\$0.00	\$0.00	\$21.33	4622	01-09-2018	Completed	Paid	More
000-0000000000-00	Pharmacy	Wanda Johnson	Navitus PBM	01-01-2018	\$35.00	\$0.00	\$35.00	\$0.00	-	-	Completed	Paid	More
000-0000000000-00	Medical	Kathryn Hamre	Sean Beyer	01-01-2018	\$498.00	\$0.00	\$99.60	\$398.40	43208	02-06-2018	Completed	Paid	More



Financial

- Dashboard
- Billed Charges

Utilization

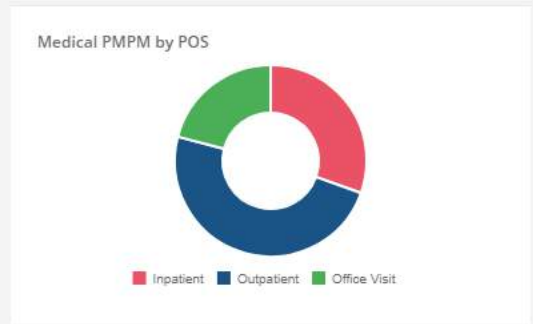
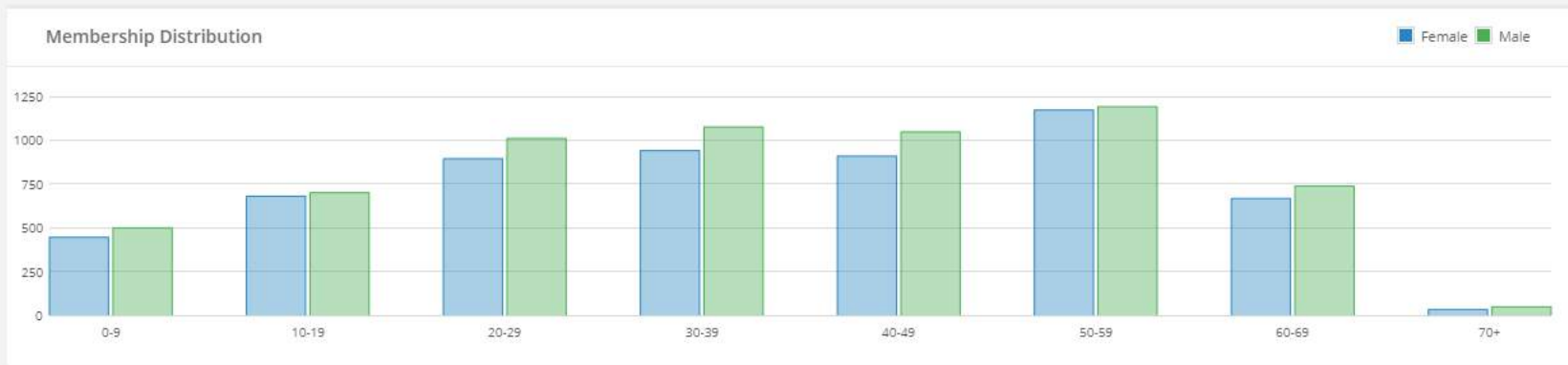
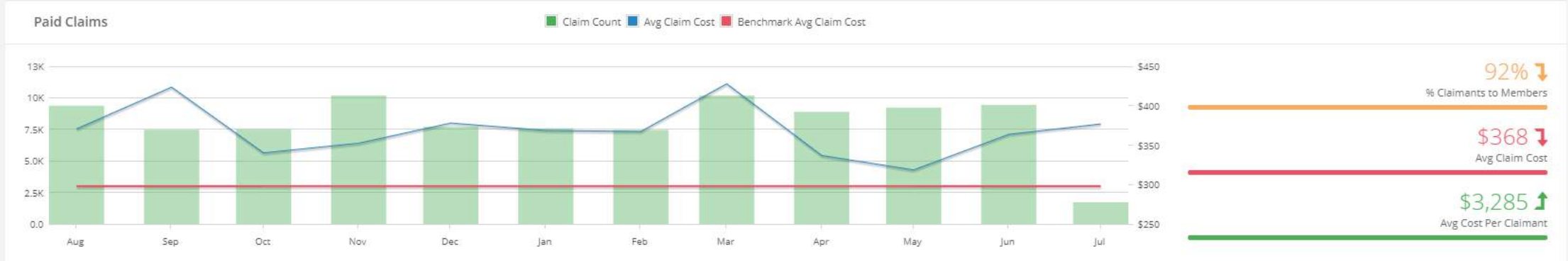
Reports

Scheduler

Downloads

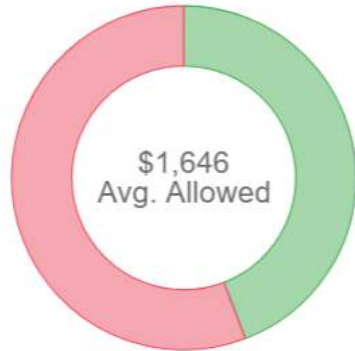


<p><b>Medical Claims</b> <span>Total</span></p> <p>PMPM</p> <p><b>\$35,577,326</b></p> <p>\$257 ↓</p>	<p><b>Pharmacy Claims</b> <span>Total</span></p> <p>PMPM</p> <p><b>\$8,191,768</b></p> <p>\$59 ↓</p>	<p><b>Specialty Drugs</b> <span>Total</span></p> <p>% of Total Rx</p> <p><b>\$4,850,945</b></p> <p>59% ↑</p>	<p><b>Admissions</b> <span>Total</span></p> <p>@Benchmark Rate</p> <p><b>\$11,035,233</b></p> <p>\$13,996,680 ↓</p>
---	--	--	---



### Emergency Room Visits

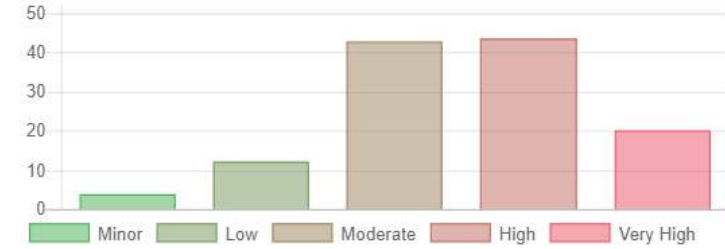
#### Paid Amount - Member vs. Plan



#### Benchmark Comparison

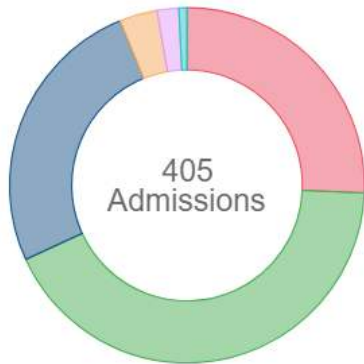


#### ER Visits/1000 by Severity

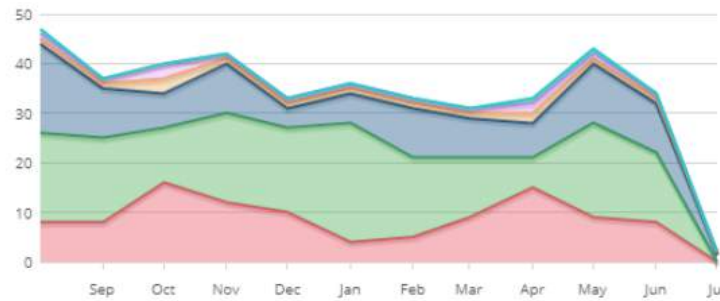


### Inpatient Admissions

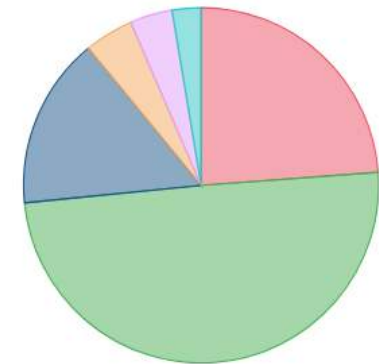
#### Total for Period



#### Total by Month



#### Days for Period



# Meaningful Interactions for



**BROKERS**

### Quick Actions



Begin New Enrollment



Plan Documents



Post an announcement



Initiate a Request

# Hello Dave

What would you like to do today?

[View miInsight Analytics](#)

[View Group Details](#)

[Estimate Total Cost](#)

[Initiate Request for Proposal](#)

You're looking at [All Groups](#)

Search members type any first name, last name or member ID



## Key Milestones



### Jun 1, 2018 CARR LOGISTICS Renewal

<b>Stop Loss</b>	Increase spec deductible from \$75,000 to \$100,000
<b>Benefits</b>	Increase deductible from \$1500 to \$2000
<b>Products</b>	Add <b>Dental</b> Add <b>WellVia</b>
<b>PBM</b>	No change
<b>Networks</b>	Add <b>6 Degrees RBP</b>

## Notifications

[View all notifications](#)

A new high dollar claim 110023 in the amount of \$86,000.00 has been submitted for review

Dear Dave J, a check write 88736 has taken place in the amount of \$7,893.00

Warning : Robert Kohl, 23456 had a claim that met 50% of the specific deductible

Kathy B, 65433 had a claim that met or exceeded the specific deductible. EBMS will begin a claims submission to your carrier for this claim and any further claims

Dear Dave J, a check write 45367 has taken place in the amount of \$9,870.00

## Commissions

JUNE 2018

< **\$1072** [VIEW REPORT](#) >

Final Commissions for June

### Quick Actions



Begin New Enrollment



Plan Documents



Post an announcement



Initiate a Request

# Hello Dave

What would you like to do today?

[View miInsight Analytics >](#)

[View Group Details >](#)

[Estimate Total Cost >](#)

[Initiate Request for Proposal >](#)

You're looking at **Company A** ▾

Search members type any first name, last name or member ID



## Key Milestones



### Jun 1, 2018 COMPANY A Renewal

<b>Stop Loss</b>	Increase spec deductible from <b>\$75,000</b> to <b>\$100,000</b>
<b>Benefits</b>	Increase deductible from <b>\$1500</b> to <b>\$2000</b>
<b>Products</b>	Add <b>Dental</b> Add <b>WellVia</b>
<b>PBM</b>	No change
<b>Networks</b>	Add <b>6 Degrees RBP</b>

## Notifications

[View all notifications >](#)

A new high dollar claim 000000 in the amount of \$86,000.00 has been submitted for review >

Dear Dave J, a check write 000000 has taken place in the amount of \$7,893.00 >

Warning : Robert K 000000 had a claim that met 50% of the specific deductible >

Kathy B, 000000 had a claim that met or exceeded the specific deductible. EBMS will begin a claims submission to your carrier for this claim and any further claims >

Dear Dave J, a check write 000000 has taken place in the amount of \$9,870.00 >

## Commissions

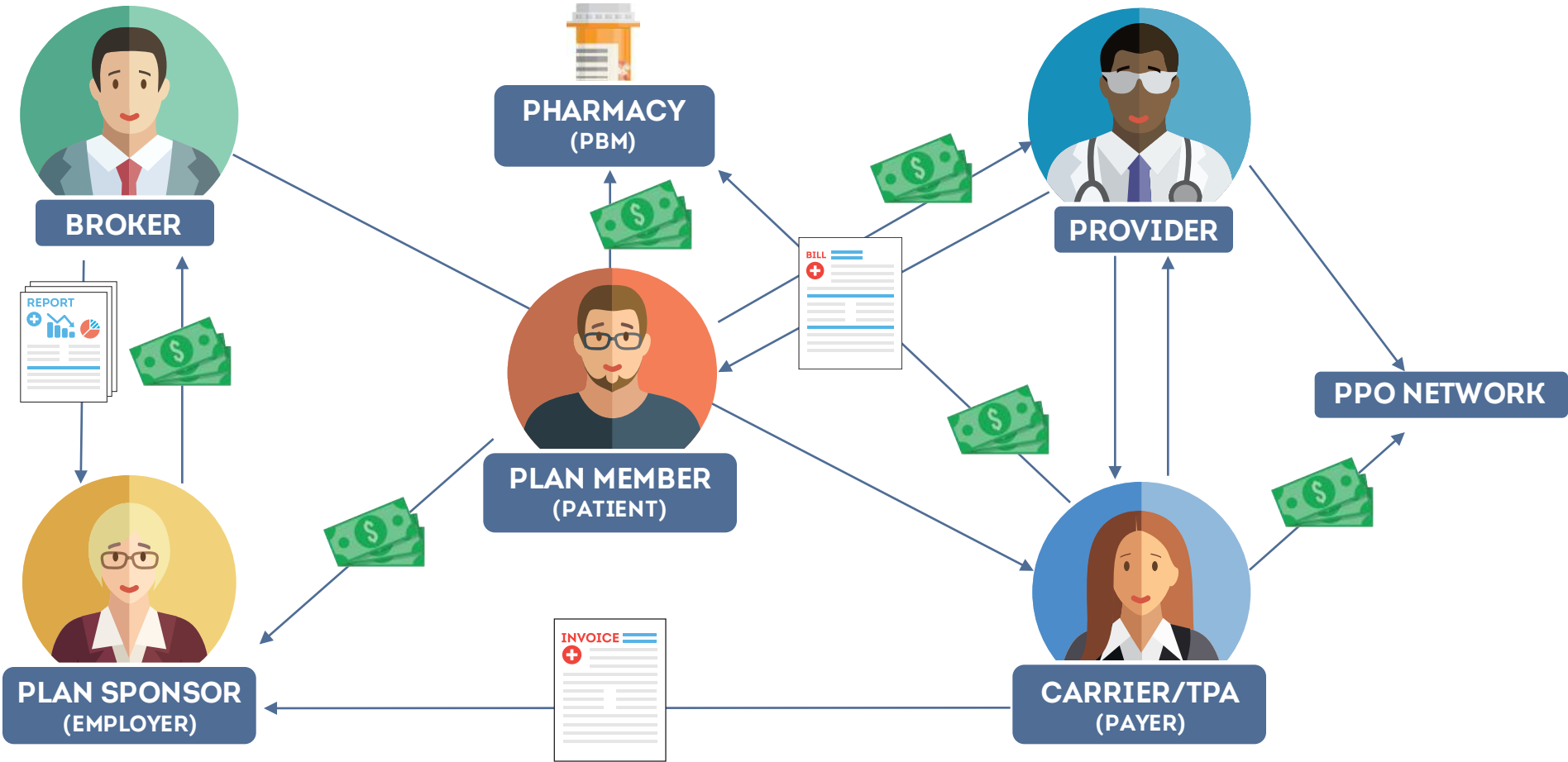
JUNE 2018

< **\$1072** [VIEW REPORT](#) >

Final Commissions for June

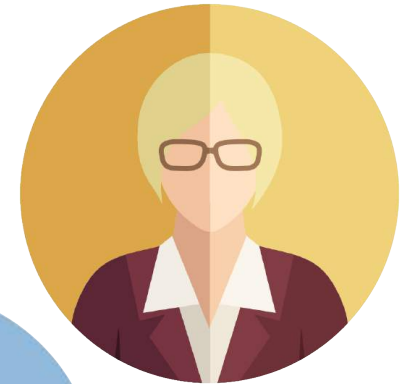
# Interactions Between Stakeholders

(THE NEW WAY)



# A New Model for Collaboration

miBenefits serves as a central platform for interactions across all personas. It provides intuitive, comprehensive, and personalized experiences for every stakeholder.



# When Stakeholders Function as a Team



Source: *The Five Dysfunctions of a Team*, by Patrick Lencioni.



*ebms*<sup>+</sup>  
**HEALTH &  
BUSINESS**  
SYMPOSIUM 2018

THANK YOU

