

Anthem - Wellbeing Solutions



Whole-person care to help improve health outcomes, simplify healthcare, and increase value



Whole-person health

Financial | Emotional | Physical | Community | Social

Nurturing your employees' health and well-being is important. With **Wellbeing Solutions**, you've got a strong foundation in place to help your employees engage in their health.



Generate awareness

- Identify health risks early and perform outreach.
- Connect employees to the right care and resources through advanced digital tools.
- Build health knowledge through education, coaching, proactive outreach, and a personalized health dashboard.



Drive engagement

- Offer tools and resources to help stay on track with health and wellness goals.
- Provide rewards for wellness, preventive, and condition-specific health actions.
- Give personalized and guided decision support to identify healthcare gaps and help members take an active role in their health and well-being.



Improve outcomes

- Boost awareness, better health choices, and expanded employee engagement.
- Increase productivity and a faster return to work from illness and injury.
- Support cost savings for specific conditions.
- Promote employee satisfaction and empower your employees to take charge of their health.
- Offer your employees a holistic well-being experience that can help them stay healthier over the long term.

Foundational Program



Knowledge and prevention for healthier living

- An online health assessment with personal action plan
- Reminders for important checkups, tests and exams
- Ongoing evaluation of claims data to help save money and see potential health risks
- Emotional Well-being Resources
- Information that guides your employees to appropriate places for care



A personalized experience that promotes engagement

- An integrated digital platform that includes personalized interactions tailored to your employees' unique needs, behaviors, and preferences
- A website and app for all their benefits in one place
- Registered nurses available 24/7 to answer healthcare questions
- Proactive outreach to help provide the best care at the right time



Healthy support for cost management

- Support and management for ongoing conditions
- Clinical reviews for services such as cardiology, genetic testing, musculoskeletal, radiology, radiation therapy, rehabilitative services, sleep, and surgical procedures.
- Site-of-care reviews for services such as imaging.
- Utilization and Care Management programs that help employees choose the right services for their diagnoses or conditions, as well as guidance after a major health event.
- Support, including lactation education, for healthy pregnancies and healthy babies.
- Quality care programs that support members with cancer or those who need transplants.
- Autism program support, with applied behavioral analysis for members on the autism spectrum.
- Guidance to appropriate sites of care to help your employees avoid unnecessary emergency room visits.
- Integrated client reports that show engagement levels and outcomes.





24/7 NurseLine

Registered nurses can:

- Answer health questions.
- Help you decide where to go for care.
- Find doctors or other healthcare professionals near you.



ConditionCare

A dedicated nurse team that offers support if you're living with:



Asthma



Diabetes



Heart disease or heart failure



Chronic obstructive pulmonary disease (COPD)



You also have additional support from dietitians, health educators, and pharmacists.



ConditionCare end-stage renal disease (ESRD)

A registered nurse can help you:

- Schedule dialysis and doctor visits.
- Follow your treatment plan.
- Explain how to use your medical equipment.
- Find helpful information and resources.





Case Management

If you're in the hospital or have a serious health problem, a nurse care manager can:



Help answer your questions.



Coordinate your care with different doctors.



Show you how to use your health benefits.



Educate you about your health issue and treatment options.



Give you tips on saving money and connecting with local resources.



Building Healthy Families



Access to screenings, tools, and trackers for preconception/fertility, pregnancy, and children through age five (and beyond)



Digital program available 24/7 through our Sydney SM Health mobile app



Extensive content library covering topics to support diverse families on their path to parenthood including single parents and same-sex or multicultural couples





Lark Diabetes Prevention Program

The Diabetes Prevention Program (DPP) was established by the Centers for Disease Control and Prevention (CDC) to help prevent the onset of type 2 diabetes.

Eligible participants:

age 18+

can enroll in a DPP to help adopt healthier lifestyle habits.

Success:

40%

of people at risk for diabetes **achieved their target weight loss in our prevention program**, compared to 27% using in-person coaching.²

Anthem has partnered with Lark, a smartphone-based DPP app that is fully recognized by the CDC. Lark provides 24/7 education and digital coaching support at no extra cost.¹ The program includes:

- The CDC's 26-week Prevent T2 educational program on prediabetes and preventing type 2 diabetes.
- Weight coaching facilitated by a wireless connected scale, at no cost when they enroll.
- Digital nutrition therapy with personalized feedback through daily check-ins.
- Customized guidance on sleep and physical activity.
- Behavioral health screening, coaching, and escalation to appropriate care resources.
- Convenient access to a coach through the Lark mobile app.

¹ Check your plan to find out if the program qualifies as a preventive benefit and is reimbursed at 100%.

² Lark: *One-Year Clinical Outcomes of an Artificial Intelligence-Based Digital Diabetes Prevention Program* (accessed October 2021): lark.com/wp-content/uploads/2020/05/Lark-1-year-Outcomes-of-AI-based-DPP.pdf.

Emotional Well-being Resources

Overview and program benefits

- Self-guided digital Cognitive Behavioral Therapy (CBT) expands access to support and eliminates social stigma barriers.
- Comprehensive self-assessments facilitate appropriate program recommendations for employees and their families (age 13+).
- Personalized care modules promote skill-building, resiliency, and mindfulness.
- Each program uses proven CBT techniques to provide support for:
 - Social anxiety
 - Depression
 - Stress, anxiety, worry
 - Insomnia
 - Substance use
 - COVID-19 concerns
- Opportunities to engage Master's-level clinical coaches via text, email, and phone.
- Family, friends, and peer-to-peer communities encourage additional social support.
- Post-program surveys, mindfulness moments, and webinars support ongoing care.



Results and outcomes*

~30%

average
improvement
in clinical
assessment results

44%

improvement
in psychometric
outcomes when
working with a coach

6x

average industry
engagement vs.
traditional solutions

94%

would recommend the
program
to others

AIM Program Overview

Clinical review programs

Radiology Benefit Management (RBM)

Reviews advanced imaging services including CT/CTA, MRI/MRA, PET and MPI.

Imaging Clinical Site of Care

Review of the MRI/MRA and CT/CTA sites of care based upon medical necessity

Cardiology

Reviews cardiac imaging services including echocardiography, peripheral arterial ultrasound, cardiac catheterization, and PCI)

Sleep

Reviews sleep testing and treatment services to determine whether both the sleep study and place of service are clinically appropriate

Surgical GI

Reviews certain gastrointestinal procedures for medical necessity. Additional components that can be added to this program include:

Radiation Therapy

Reviews radiation therapies including IMRT, proton beam therapy, SBRT, and brachytherapy

Genetic Testing

Reviews genetic testing

Rehabilitative Services

Reviews rehabilitative services such as physical therapy, occupational therapy and speech therapy.

Quality initiative

Cancer Care Quality Program

This innovative quality initiative allows oncologists to compare planned cancer treatment regimens against evidence-based clinical criteria and potentially receive enhanced reimbursement

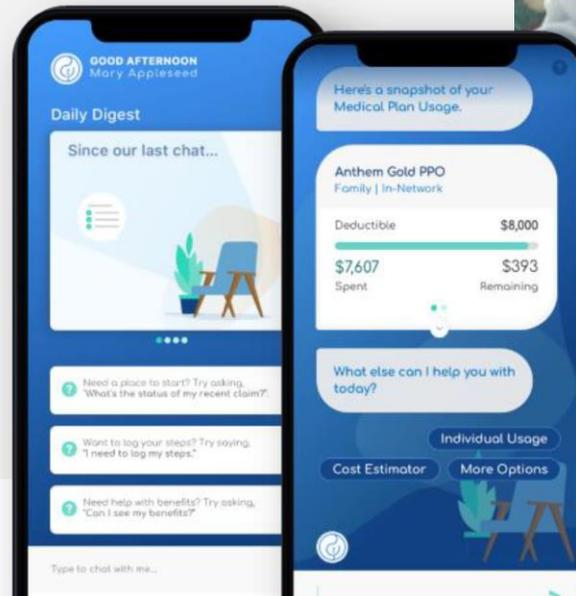
Digital tools for any lifestyle

Each member's experience is highly customized, enabling better care coordination, encouraging preventive care, and motivating healthy habits.



Meet SydneySM Health

- Integrates all benefits, like pharmacy, dental, vision, life and disability for whole-person care
- Generates gaps-in-care notifications
- Finds providers based on cost and quality
- Provides personalized health tips





Virtual care

Connect with care anywhere

- Telehealth appointments on your mobile phone, tablet, or computer with a camera
- Board-certified doctors available 24/7 for advice, treatment, and prescriptions
- See a licensed therapist or psychiatrist. Appointments are available 7 days a week and usually cost the same as an in-person visit.
- Cost is less than or equal to an in-person office visit

To make a virtual care appointment, in your Anthem account, choose **Virtual Visit With A Provider** under *Care*.





Telehealth with virtual primary care

Access to routine care and chronic condition management

Services available through the Sydney Health app

Virtual primary care includes preventive care, wellness checks, lab work referrals, new prescriptions and refills, specialist referrals, and care management for conditions including:¹

- Asthma
- High blood pressure
- Diabetes
- High cholesterol
- Heartburn or GERD²
- Migraines
- Irritable bowel syndrome
- Musculoskeletal issues

Appointment hours

- 9 a.m. to 9 p.m. ET, Monday through Friday
- 9 a.m. to 5 p.m. ET, Saturday and Sunday



SpecialOffers

Visit [anthem.com](https://www.anthem.com) and choose **Discounts** to:



Save money on glasses, weight loss programs, gym memberships, and vitamins.

Appendix

Radiology
Benefit
Management
(RBM)



Radiology Benefit Management (RBM)

A comprehensive approach to advanced imaging that promotes appropriate, safe and affordable health care

Program components

Clinical appropriateness review:

- › Computed Tomography and Angiogram (CT/CTA)
- › Magnetic Resonance Imaging, Angiogram, and Spectroscopy (MRI/MRA/MRS)
- › Positron Emission Tomography (PET)
- › Myocardial Perfusion Imaging (MPI)

Provider decision support

Cost Transparency



Patient Experience

Linda

- › 58-year-old smoker with high blood pressure and high cholesterol
- › Complains of leg pain when walking

A typical unmanaged scenario:

- An Ankle Brachial Index (ABI) is conducted
- Linda's doctor also recommends:
 - Peripheral arterial disease (PAD) procedure
 - Duplex imaging
 - CTA of abdomen
 - Superficial femoral artery stent
- Leg pain relieved

Managed with RBM:

- › ABI conducted
- › Supervised exercise program prescribed
- › Leg pain relieved

Imaging Clinical Site of Care Review Program

Program components:

The Clinical Site of Care program leverages the clinical review process for most MR and CT scans. This process asks:

- › Does this service meet clinical criteria for a MR/CT scan?
- › Does the site meet clinical criteria for medical necessity?
- › Is the outpatient hospital setting medically necessary? Or should alternate settings be considered?



Imaging Clinical Site of Care Process

- Request** > Provider **enters case review request for testing** through the AIM ProviderPortal®
- Review** > Request **evaluated** in real-time based on clinical guidelines
- Inform** > **Educate providers** about appropriate care
- Direct** > **Direct** providers to preferred servicing locations. **Enforce** medical necessity review on Site of Care. **Peer-to-Peer** discussion when clinical criteria isn't initially met
- Synchronize** > **Issue** appropriate denial/approval letters

Patient Experience

Justin

- › Justin has lower back pain that resists treatment – physical therapy and pain medications
- › His doctor requests a low back MRI to rule out other issues

Our Imaging Clinical Site of Care program:

- Deems the MRI appropriate
- The provider selected a local hospital for the MRI
- Based on evidence-based guidelines, AIM determines it's not medically necessary to test at the hospital
- Provider is offered the options to select a free-standing center
- Justin has the imaging test and is informed of the results by his provider

Thanks to the Clinical Site-of-Care program, Justin experiences:

- › Appropriate testing for his medical illness
- › Potentially lower out-of-pocket costs

Clinical Review Cardiology



Cardiology

Focusing on the most widely used diagnostic tests to drive appropriate, safe, and affordable care

Clinical appropriateness review for services including:

- › Stress Echocardiography
- › Transthoracic Echocardiography
- › Transesophageal Echocardiography
- › Arterial Ultrasound
- › Cardiac Catheterization
- › Percutaneous Coronary Intervention (PCI)
 - Balloon angioplasty
 - Stents
 - Atherectomy



Patient Experience

Richard

- › 42-year-old smoker with high blood pressure, high cholesterol and a family history of Coronary Artery Disease
- › Complains of chest pain during exercise and at rest

A typical unmanaged scenario:

- Coronary angiography performed
- Intermediate coronary stenosis in RCA treated with stent
- Discomfort continues but later responds to treatment for GERD

Managed with Cardiology program:

- › Request for coronary angiography doesn't meet clinical appropriateness criteria
- › Patient has stress test and symptoms resolve with treatment for GERD

Clinical Review Sleep



Sleep

Managing testing and treatment for sleep breathing disorders

Program components

- › Clinical appropriateness review for testing and therapy (APAP vs. CPAP)
- › Provider decision support to help direct to appropriate testing level or site
- › Monitoring and managing member treatment compliance

Waking up to Sleep testing and treatment

A growing market with big cost differences in sleep testing.
Member treatment adherence is an issue.

Growing outpatient market

- › 70 million Americans with chronic sleep disorders
- › Market growing at 15%
- › Estimated cost: \$2 billion annually

Site of service cost differences

- › Self-referrals drive use
- › Costs vary dramatically by place of service
 - \$2K hospital facility
 - \$1K in non-hospital facility
 - \$300 home study

Member treatment adherence

- › Varying treatment compliance rates
- › 25% only receive supplies for >6 months

3 - 7% males and 2 – 5% females in U.S. have Obstructive Sleep Apnea (OSA)

12-18 million adults in the US are suffering from undiagnosed OSA

Cost of unmanaged OSA is estimated to be \$67 - \$165 billion annually

The average in-lab sleep study costs \$1,000-4,000

A photograph of a person lying in bed, wearing a clear CPAP mask connected to a tube. The person is wearing a black headband. The background shows a window with curtains and a bedside lamp.

Sleep program addresses common sleep study issues

1. Provider's office contacts AIM for a sleep study request
2. AIM reviews the request against clinical guidelines
Determines: in-home or facility
3. If the test is to be performed in a facility, AIM directs to highest value site
4. If Obstructive Sleep Apnea is diagnosed, AIM authorizes request for equipment
5. Before equipment supplies are reissued, doctor must verify member is complying with treatment and using equipment

Patient Experience

Joe

- › Joe, 50, recently had a heart attack. He has trouble focusing and is tired all day. Pam, his wife complained about his snoring.
- › One day, Joe dozed off while at a stop light.

Our sleep program:

- A home sleep study (saving Joe \$300) confirmed he had sleep apnea
- APAP therapy recommended
- After 6 months, Joe was non-compliant with his treatment
- His physician gave Joe the support he needed to get back on track
- One year later, Joe is more alert, he passed his annual physical with flying colors and Joe and Pam are getting a better night's sleep

Clinical Review Radiation Therapy



Radiation Therapy

Assuring more appropriate use, and creating value in cancer treatment

Program components

Clinical appropriateness review of treatment modalities

- › Intensity Modulated Radiotherapy (IMRT)
- › Proton Beam Therapy
- › Stereotactic Body Radiation Therapy (SBRT)
- › Brachytherapy
- › External Beam Radiation Therapy (EBRT)*
- › Image-Guided Radiation Therapy (IGRT)*
- › Fractions for Non Small Cell Lung Cancer, breast and bone metastases – EBRT or IMRT*
- › Special treatment procedure and special physics consult (CPT codes 77470 and 77370)*

*New modalities 3/1/2016

Clinical Review Genetic Testing



Genetic Testing Program Summary

Program Components:

The Genetic Testing program provides a comprehensive approach to managing genetic testing:

- › Prospective clinical appropriateness review
- › Educating providers about in-network labs
- › Review requirements for genetic counseling when appropriate

The Challenge:

- › Increasing consumer demand for genetic testing
- › Proliferation of labs with varying services/costs
- › 1/3 of genetic tests performed in error
- › Providing genetic counseling both before and after testing

Patient Experience

Ana

- › Ana has a family history of breast cancer. She wants to learn about her genetic predisposition.
- › Her doctor recommends a full panel of genes associated with breast cancer.

Our genetic testing program:

- Ana is referred to a genetic counseling provider. The provider recommends testing for only the single genetic change identified in Ana's family rather than a larger panel.
- Ana did not have to undergo any additional tests or unnecessary procedures.

Thanks to our genetic testing program, Ana experiences:

- › Appropriate testing with lower out-of-pocket costs
- › Targeted management based on results
- › Reduced anxiety unnecessary treatments/surgeries

Surgical GI

Clinical review focused on certain GI procedures

Overuse of Medical Procedures Remains a Major Concern

10 - 40%

of Upper Endoscopies performed do not conform to clinical guidelines

ZAMOSKY, LISA. *Managed Healthcare Executive*. Jun2013, Vol. 23 Issue 6, p28-30. 3p

Procedure Detail

Upper GI Endoscopy (also called EGD) is procedure in which a doctor uses an endoscope—a flexible tube with a camera—to see the lining of the upper GI tract.

Upper GI endoscopy can help find the cause of symptoms such as:

- > persistent heartburn
- > bleeding
- > nausea and vomiting
- > problems swallowing
- > unexplained weight loss

Objective: Right procedure, right time

Review Detail:

- AIM managed program to streamline authorization process
- Integration with Surgical Shopper for member pricing transparency

Rehabilitative Services

Rehabilitative Services Clinical Review

Information taken into consideration:

- › Clinical indications
- › Therapist evaluation summary
- › Objective data of baseline functions and progress
- › Outcome tool(s) and score
- › Risk factors

Clinical scope:

- › Physical therapy
- › Occupational therapy
- › Speech therapy



A composite image featuring a man in a blue long-sleeved shirt running on a grassy field, and a young boy in a blue shirt and tie running in the foreground. The background is a bright, outdoor setting with a blue structure.

Patient Experience

Darin

- › Teacher, Dad and weekend warrior re-injures his lower back after his latest half marathon run. The pain has been increasing over time as he trains.
- › His physician's diagnosis: lower back strain

With our Rehabilitative Services program:

- › AIM reviews the clinical information.
- › The request meets clinical criteria, and Darin is able to get the physical therapy he needs right away at a convenient location.

Thanks to the program, Darin:

- › Receives physical therapy and his pain is alleviated
- › Is able to resume his normal activities and regains the strength he needs for training, teaching and being a great dad

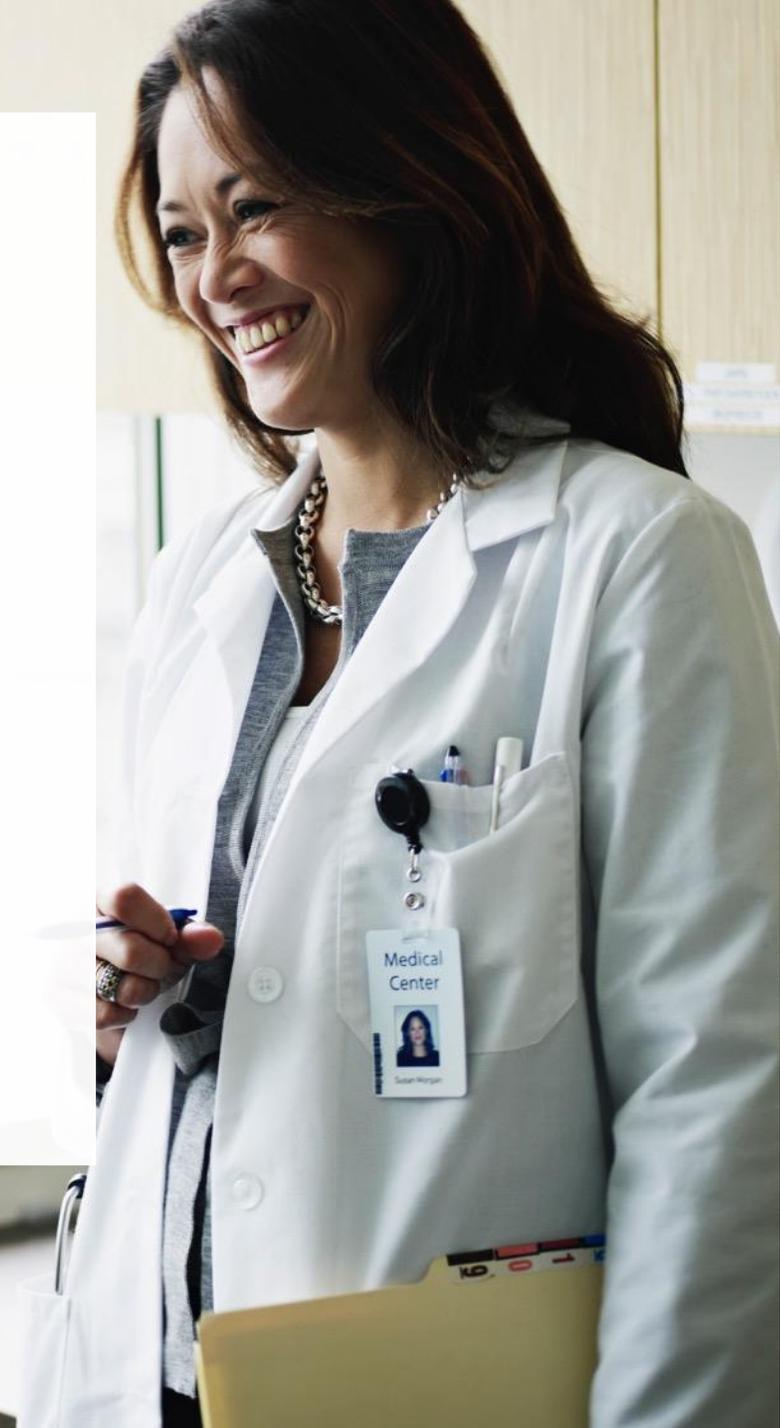
Quality Initiative: Cancer Care Quality Program

Cancer Care Quality

2016 BCBSA Brand Innovation Award-winning solution evaluates the clinical appropriateness and medical necessity of chemotherapy and supportive agents/ at the regimen level

Program Levers:

- › Clinical Appropriateness Review for Chemotherapy and Supportive Drugs
 - Medical necessity review of UM drugs under health plan medical policy and clinical guidelines
 - Availability of pathways for 95% of cancer spend
- › Value-Based Payment Innovation:
 - Leverage S-code reimbursement strategies to reward value-based oncology care decisions
- › Clinical Trials/Precision Medicine



A healthy workforce is a productive workforce.

We're reimagining what's possible for every moment of health. By providing your employees a holistic well-being experience, they can become or stay healthier over the long term.

This translates into higher productivity for your company and overall cost-of-care savings for everyone.



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