

BIG DATA APPROACHES: BETTER CONNECTING PHYSICIANS AND PATIENTS

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Together, all the way.™



Cigna is applying big data analytics across all aspects of our business

Commitment to analytics

- Significant financial commitment
- Interdisciplinary data scientists
- Dedicated technology talent
- Institutionalized “insight” process

Big data platform



Data diversity

- Unstructured text
- Consumer data
- Web logs
- Health diagnostics

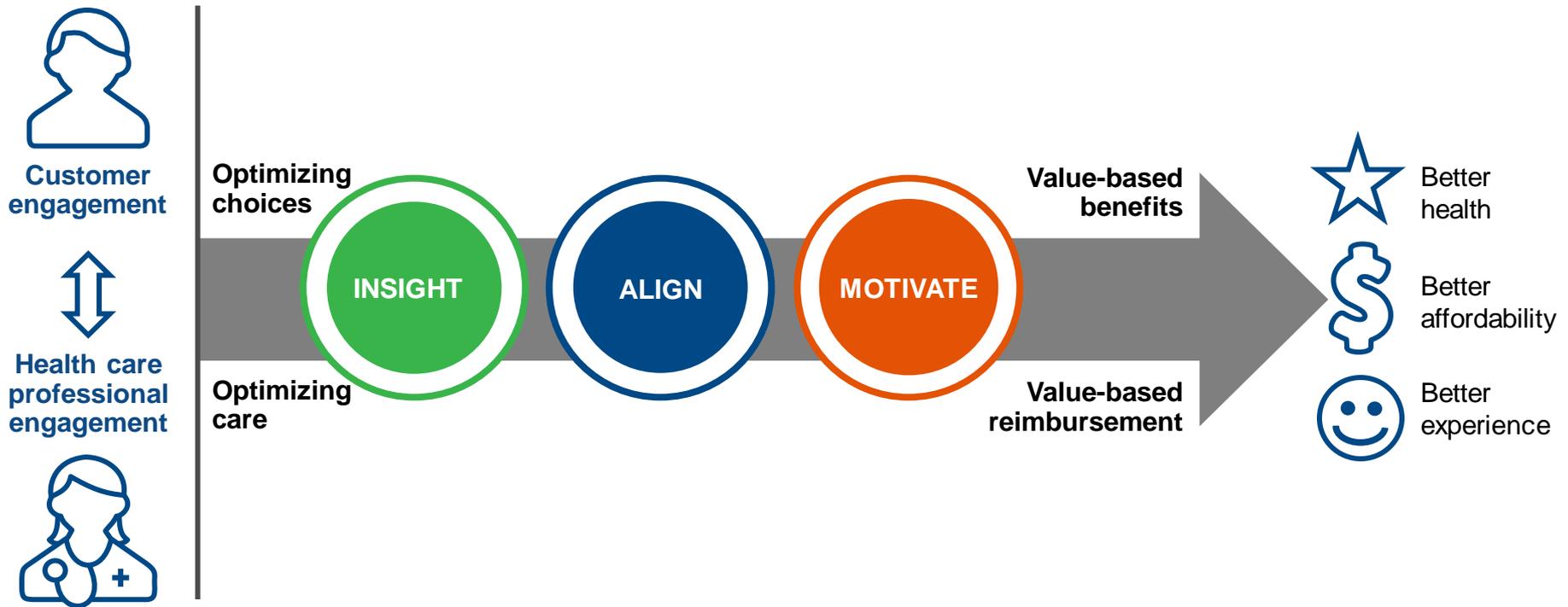
Key initiatives

- Health segmentation
- Net promoter score
- Delivery system collaborations
- Employer benefit design



Cigna's connected care approach

Meet them where they are. Take them where they need to be.



Big data driven initiatives that are core to Cigna's connected care strategy



Identifying customer level health opportunities and individual tendencies to make changes based how, where and by whom information is delivered.

Deeper collaboration with physicians and hospitals by sharing actionable information and creating value-based incentives.



What is the Health Matters score?

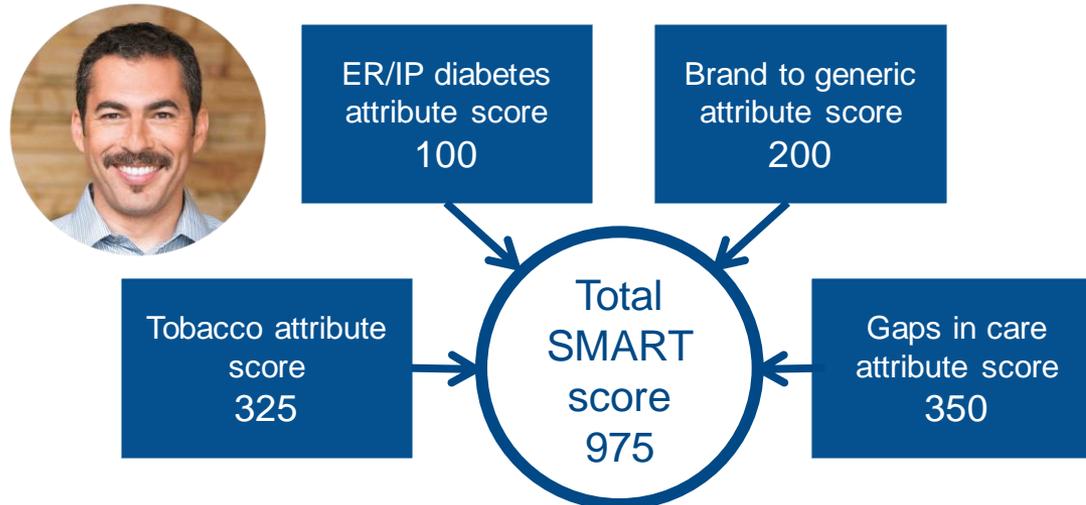
Define

STEP 1: Each attribute is scored for each customer as illustrated below.



STEP 2: The score for each attribute is combined for a total SMART score for each customer as illustrated below.

Customer with diabetes, gaps in care, smoker and taking brand medication



How Health Matters creates value for Cigna customers

Asthma

- One ER visit or inpatient stay
- Women's plus size purchases
- Interest in dieting/weight loss

Diabetes

- Females > 42
- High-risk scores

Coronary artery disease

- Females > 42
- High-risk scores

Chronic kidney disease

- Diagnosis of CKD Stage 4
- No evidence of dialysis

Medical cost savings opportunity

\$500
PDMPY

\$780
PDMPY

\$900
PDMPY

\$2.4k
PDMPY

\$500 - \$2,400 (7%-23%) TMC Savings per engaged diseased customer

- Optimal segmentation yields superior medical cost savings for coaching
- 29%-42% of customers in national clients with these conditions are in optimal segments

Identify possible optimal segments (ex., within existing disease populations)

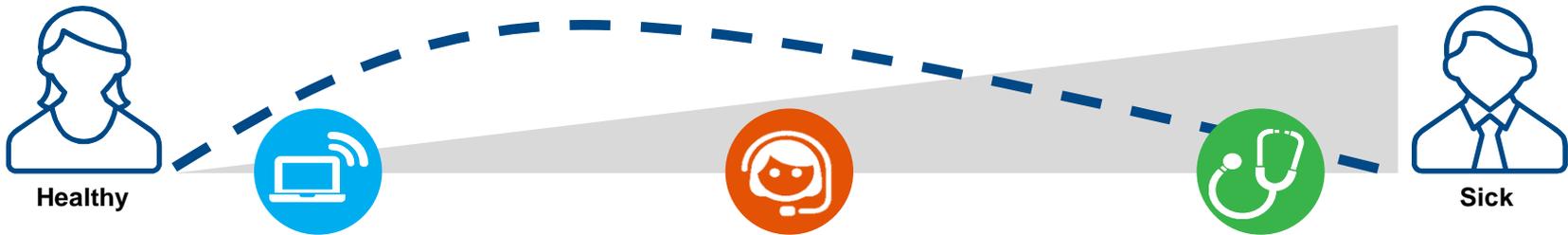
Look at new modalities for segments (ex., online, text, email)

Test, learn and implement what worked



Driving insights to personalize our operations and drive deeper customer engagement

Past = At least one discussion with a Cigna health coach (via phone) or Cigna online coaching tool



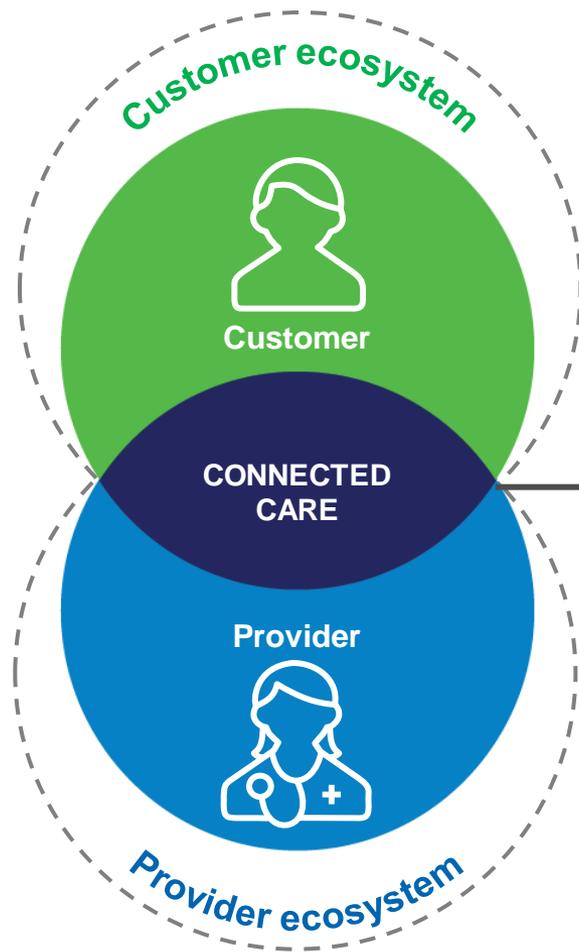
2015 and beyond = Measuring a customer's individual journey using his/her preferred health modality and accompanying evidence of change

Segment	Health-Behavior				Illness-Behaviors				Engagement
 Healthy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
 Chronic Illness			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				
	Devices	Apps	Web	Texts	Email	Phone	Onsite	Physician	



How we connect customers with doctors

Piloting the Health Matters score and broader definition of engagement within key ACO groups



Key areas of focus

- Exchanging **actionable information**
- **Aligning** health goals and motivating change
- **Activating** and **empowering customers**
- Enhancing **value relationships** with **providers**



How we see our Big Data initiatives evolving our collaborations with physicians

Today

Care management reports for embedded nurses to identify high-risk customers and close claim-based care gaps

Performance management reports for practice administrators to identify areas of opportunity for affordability and quality improvement

Contract negotiations for ACO performance for quality and cost outcomes and taking action on proactive Cigna data

Working Toward

New products and financial models to align incentives HCP, customer and client

Risk-adjusted episode of care arrangements

EMR data driving improved stratification and quality assessment

Shared care plans between customer, Cigna nurses, and HCPs



QUESTIONS?



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