

Anthem Healthy Indiana PlanSM

July, 2010



Intensive Community Based Outreach

- **Outbound Call Center**
 - 4 Representatives plus 1 Supervisor
- **Get HIP Outreach Team**
 - 1 Coordinator
 - 4 Outreach Specialists and Adding 1 in Ft Wayne
 - North
 - Southwest
 - Southeast
 - Central
- **Anthem Community Resource Centers**
 - Three Anthem CRCs: Northwest, Central and Southwest
 - 4 Member Outreach Specialists
 - 1 Community Health Programs Consultant
 - 1 Health Promotions Specialist
 - 4 Provider Network Education Representatives (RNs)
 - 2 Clinical Quality Compliance (HEDIS) Administrators (RNs)

Conditional Members

Members Are Not Fully Enrolled Until Their Initial Contribution is Processed

- Initial Contribution Must Be Received Within 60 Days
 - Outbound Calls at 45 Days
- Anthem Sends Notice Member Has Paid
 - Checks held 10 days first
- Anthem Receives File From the State (HP) to Fully Enroll Member
 - Anthem Automated Processes Receive the File and Update Enrollment System
- Effective Date is Given to Anthem on the File
- Effective Date Always First of the Month and Never Retro

Fully Enrolled Members

File Received from HP

Records at Enrollment Broker, State and MCO must be in Sync

- **Anthem Receives File From the State (HP) to Fully Enroll Member**
 - Anthem Automated Processes Receive the File and Update Enrollment System
 - Triggers Set Up of POWER Account and Generation of ID Card and Letter
 - File Generated for Outbound
 - Welcome Calls and Welcome Packets
 - Welcome Packet Includes Materials for Employer Contribution
- **Invoices are Automatically Generated and Mailed Monthly for Required POWER Account Contribution - Due 1st of Month**
 - Notice Sent for Termination if 65 Days Delinquent

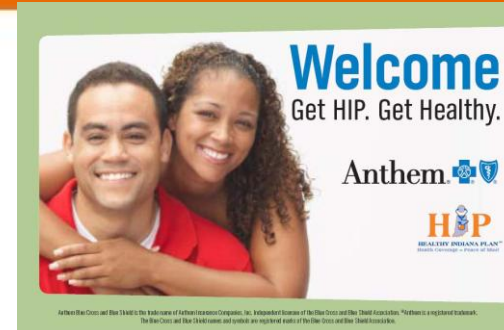


Member and Community Outreach

Outbound Call Center

Approximately 65% Success Rate Reaching Members by Telephone

- Initial Contribution Follow-up at 30 days
- Welcome Calls - Explain Basics and Identify Possible ESP
- Assist Pregnant Members to Transfer to Hoosier Healthwise
- Contribution Delinquency at 45 Days
- Annual and Lifetime Maximum Risk
- Recertification Reminder and Preventive Services Reminder
- Notice of Transfer to Enhanced Services Plan
- Mail New Member Welcome Packets (English and Spanish)
- Enter Health Assessment Information Received by Phone or Mail
- Send Birthday Cards with Preventative Care Reminder



Member and Community Outreach

Get HIP Outreach Team

- 30 New Member Meetings Each Month
- Locations include:
- Anthem's Community Resource Centers
 - County Health Departments and Clinics
 - Work One
 - Community Based Organizations
 - Hospitals and Other Provider Offices
 - Faith Based Organizations
 - Pharmacies
- Health Fairs and Community Events – Promote and Facilitate HIP Enrollment
 - Partnerships with Community Organizations and Safety Net Providers



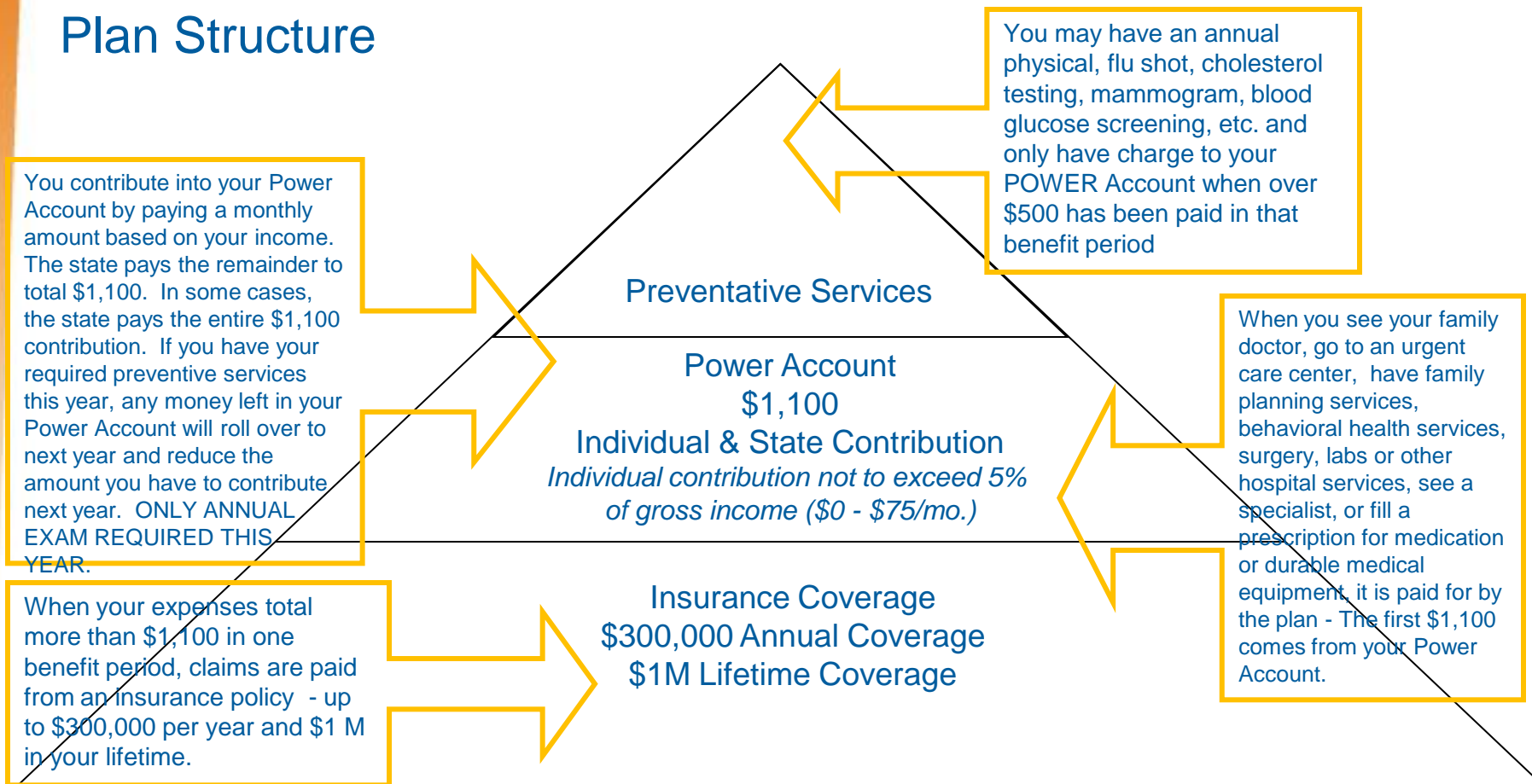
Other Member Outreach

- Emergency Room Over Utilization
- Right Choices Program
- Transfer to Enhanced Services Plan (ESP)
- Missed Appointments or Other Provider Office Referrals
- Preventive Service Reminders
- Language Translation Assistance



Example from Member Education Meeting

Plan Structure



Example from Member Education Meeting

Example

Ms. Reed is 48 years old. She is not married and has no children.

Ms. Reed had a complete physical, including a mammogram, cholesterol screen, and blood glucose screen. She also had a flu shot this year. She went to in-network doctors, hospital, lab and radiologist and didn't have to pay anything.

Up to \$500
Free
Preventive Services

Ms. Reed contributes \$66 per month to her Power Account and the state put in \$308. Since she has had her required preventive service this year, any money left in her Power Account at the end of the year will roll over to next year and reduce the amount she has to contribute to it next year.

Ms. Reed had an eye infection and went to the urgent care center. They gave her a prescription for medicine to put in her eye. Ms. Reed paid nothing because she went to an in-network urgent care center. The claims were paid (\$60 for urgent care center and \$30 for medicine) and she now has \$1,010 left in her Power Account.

Power Account
\$1,100
Individual & State Contribution
Individual contribution not to exceed 5% of gross income (\$0 - \$75/mo.)

Ms. Reed hasn't used all of her Power Account yet. If something happens and she uses all \$1,100, her claims will be paid from this insurance policy up to \$300,000/ yr. The state pays the entire cost of the insurance for Ms. Reed.

Insurance Coverage
\$300,000 Annual Coverage
\$1M Lifetime Coverage

Example from Member Education Meeting

How to access what you need to know

- Call Member Services at 1 800-553-2019
- New Member Welcome Packet
- Anthem HIP website www.anthem.com/healthyindiana
 - Obtain certificate/handbook online *
 - Access the provider directory online AND On Cell Phone
 - Access prescription formulary list online
 - Where to obtain internet access
 - Anthem Community Resource Centers
 - Library
 - Neighborhood Resource Centers
 - Schools and Churches

*You can also call the Member Helpline or return the eCert form by mail and a Handbook will be sent to you



Healthy Indiana Plan Public Web Site

Anthem

HIP
HEALTHY INDIANA PLAN
Health Coverage for Hoosiers

Overview

Customer Service
1-800-553-2019

Welcome

The Healthy Indiana Plan (HIP) is a new, affordable health insurance program for uninsured adult Hoosiers. The program offers comprehensive health benefits, including physician services, mental health services, and prescription drug coverage. If you have any questions please contact Member Customer Service at 1-800-553-2019 or TDD: 1-800-758-1769. Si no habla inglés, podemos traducir esta información a su idioma sin cargo alguno. Llame al número telefónico que figura en el reverso de su tarjeta de identificación (ID card).

Welcome Healthy Indiana Plan Members

Plan Overview

- Plan Overview
- General Information about Power Accounts

My Provider

- Search for Providers
- Search for Pharmacy Providers

360 Health

- Prescription Drug Formulary
- Health and Wellness Programs
- Preventive Care

Other Useful Information

- Member Handbook
- HIP State of Indiana Site
- HIPAA Notice of Privacy Practices
- Annual Quality Improvement Report
- Member Rights and Responsibilities
- Benefit Guide

About Us | Privacy Statement | Terms of Use | Careers | Press Room

To access the Anthem Healthy Indiana Plan public site, enter:

www.anthem.com/healthyindiana

The site features the plan overview, provider search, member handbook and more.

Anthem

HIP
HEALTHY INDIANA PLAN
Health Coverage for Hoosiers

**Anthem Blue Cross and Blue Shield
Healthy Indiana Plan™**
a health plan sponsored
by the State of Indiana

WELCOME

MyAnthem™ Overview tab

The Overview tab is designed to give quick access to the most commonly used tools and resources “at a glance”

MyAnthem™ Overview

Welcome Roger Harris | My Profile | Contact Us | Logout

Consumer ID : 205M00045

Message Center
You have 2 new messages

Things You Can Do

- Find A Provider
- Download Forms
- Manage My Profile
- Request ID Card
- HIA Plus Activity

Health Tools and Resources

- Anthem Care Comparison
- Hospital Comparison
- Medical Cost Estimators
- MyHealth Coach
- 24/7 NurseLine
- MyHealth Assessment
- Cheat Sheet
- Healthy Lifestyles

Need Help?

- Contact Us

My Account

Annual HIA Plus Allocation: **\$125.00**
Current HIA Plus Balance: **\$125.00**

360° Health

- MyHealth Assessment
- MyHealth Coach

Message Center
View important messages about your health care

If you have any questions, please feel free to contact us via chat at 888-224-6882

Subject	Received	Expires	Delete
Teste_1	3/22/2008	5/18/2008	Delete
TESTE	3/22/2008	5/18/2008	Delete
Teste_1	12/16/2007	6/03/2008	Delete

New Message

Name: Harris, Roger
Consumer ID: 205M00045
Category: M
Subject:

Quantity of Comments:

Number of Characters entered:

Response Preference:
 Contact me by phone:
 Please respond via the Message Center

- Secure Message Center
- Find a Provider
- Request ID Card
- Manage Profile
- Manage Prescriptions
- POWER Account Activity
- Quick links to 360° Health
- Contact Us

MyAnthem™ Pharmacy tab

MyAnthem™ Anthem Lumenos

Welcome Donna [My Profile](#) [Contact Us](#) [Logout](#)

[Overview](#) [Provider Finder](#) **MyPharmacy** [360° Health](#) [My Account](#) [My Claims](#) [My Benefits](#)

Things You Can Do

- › [Refill Prescriptions](#)
- › [Check Mail Order History](#)
- › [Check Mail Order Status](#)
- › [Order Over-The-Counter Products](#)

Pharmacy Tools

- › [Look Up Drug Prices](#)
- › [Drug Information & Interaction Checker](#)
- › [How To Submit New Prescriptions](#)
- › [Edit Pharmacy Profile](#)
- › [View Forms](#)

Need Pharmacy Help ?

- › [Pharmacy Frequently Asked Questions](#)
- › [Help Directory](#)
- › [Provide Feedback](#)

MyAnthem™ My Pharmacy

Member Information

Name:

Account Summary

Total spent in the last 30 days:	\$0.00
Total spent in the last 365 days:	\$0.00

Available for Refill

No prescriptions Available

[Refill Prescription](#)

Prescription Shipments

No Shipped Orders Available

[View Order Status](#)

Manage your prescriptions through the My Pharmacy tab and take advantage of a host of other prescription related information and services

- Refill Prescription
- View Order Status
- View Pharmacy Benefits
- Search Drug List
- Look Up Drug Prices
- Check Drug Interactions

MyAnthem™ Anthem Lumenos

Welcome [My Profile](#) [Contact Us](#) [Help](#) [Logout](#)

[Overview](#) [My Plans](#) [My Claims](#) [My Provider](#) [360° Health](#) **MyPharmacy** [My Special Offers](#)

[My Pharmacy](#) → [Refill Prescriptions](#)

Refill Prescriptions

View prescriptions for:

Select	Rx Number	Drug Name	Refills Remaining	Next Refill Date	Patient Name	Rx Status
<input type="checkbox"/>	4273389	PREVACID CAP 15MG DR	3	2007-08-10	SAM	Renew Now

[Place Refill](#) [Remove from List](#)

MyAnthem™ 360° Health tab

MyAnthem™ Anthem Lumenos

Welcome | My Profile | Contact Us | Logout

Overview | Provider Finder | MyPharmacy | **360° Health** | MyAccount | MyClaims | MyBenefits

RESOURCES

- Hospital Companion
- MyHealth Assessment
- Condition Centers
- Preventive Care Guides
- Health Topics A-Z
- Health Quizzes
- Symptom Checker
- Leap
- Health Trackers

NEWSLETTERS

Sign Up for Newsletters

Get the latest news and cutting edge health information.

CLAIMS STATUS

Change Claims Preferences

NEED HELP?

Contact Us

Frequently Asked Questions

Our glossary has definitions for the terms used on our site.

360° Health

NEW

Healthy Lifestyles

Learn what steps to take to live healthier. Get programs and support to succeed including online nutrition, fitness and health improvement plans, quit smoking plans, guidance and support to maintain a healthy weight, and more.

Complete the [MyHealth Assessment](#) for recommended best health goals and plans for you, or set your own then dive right in to get started.

Update MyHealth Record

NEW - Allow your health plan to send your claims to WebMD to populate MyHealth Record. This information is secure and only available to you.

— [How does this benefit me?](#)

I agree to allow my health plan to send claims to WebMD to populate MyHealth Record. [Disclaimer](#)

Continue

Stay Healthy

- [MyHealth@Anthem](#)
Personalized information and resources to help you make a better health decision.
- [MyHealth Assessment](#)
An easy-to-complete tool to help you better understand your health risk.

Access Health Info & Tools

[Healthcare Advisor™](#)
Prepare for your doctor visit, learn about conditions, treatments and hospitals.

WebMD'S SYMPTOM CHECKER

- Skin
- Head / Neck
- Eyes / Ears
- Nose / Mouth
- Chest
- Back
- Arm / Hand
- Abdomen
- Male Groin
- Bullocks
- Leg / Foot

[Other Symptoms](#)

● Front View ○ Back View

Male Female

360° Health -
Your gateway into leading a better, healthier life and becoming a more informed healthcare consumer

- Compare Hospitals
- Health Risk Assessment
- 3D Symptom Checker
- Personal Health Record
- Animated surgery guides
- Talk to a Health Coach

Anthem

Procedure: Knee Arthroscopy to Remove Loose Tissue and Torn Cartilage
Medical Term: Knee Arthroscopy

▶ [Animation of Surgery](#)

[Explanation of Each Surgical Complication](#)

[List of Complications to Print](#)

[All Complications with Explanations to Print](#)

First Previous

Close Window

MyAnthem™ My Account tab

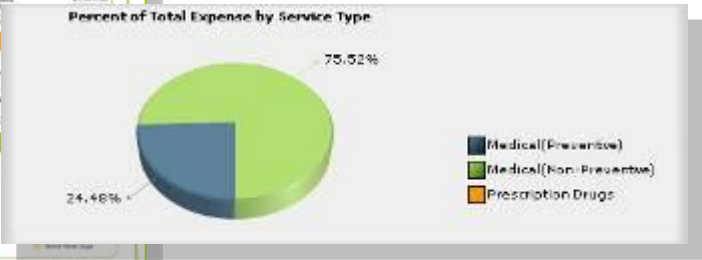
Manage your POWER Account with easy-to-use tools and information

- Account Summary Balance
- YTD amounts spent on services
- Most Recent Claim Activity
- Account Analysis Tool
- User-friendly Health Statement

Current HSA Balance as of 09/30/2007	\$0.00
Statement Contributions Allowed for Tax Year 2007**	\$6,000.00
Traditional Health Coverage Plans After Spending	\$0.00
Annual Out-of-Pocket Maximum	\$6,000.00
Maximum for Network Providers	\$6,000.00
Maximum for Non-Network Providers	\$10,000.00

Amount	Expenses
Total Contributions and Credits (See Report)**	Total Deductions and Fees**
Amount Spent by Checking Participating Network Providers	Total Out-of-Pocket Payments Claims Incurred this Month

Category	Amount
Preventive Care	\$720.97
Non-Preventive Care	\$2,249.37
Medical Expenses	\$2,970.34
Specialty Drugs	\$0.00
Generic Drugs	\$0.00
All Expenses	\$0.00
Total Expenses	\$2,970.34



MyAnthem™ My Benefits tab

24 x 7 access to your Plan Summary, Benefit Details, Certificate Booklet, Benefits Used, & Eligibility information

The screenshot shows the MyAnthem website interface. At the top left is the MyAnthem logo. To the right is the Anthem Lumenos logo. Below the logo is a welcome message: "Welcome Roger Harris". There are navigation links for "My Profile", "Contact Us", and "Logout". A navigation bar contains tabs for "Overview", "Provider Finder", "360° Health", "MyAccount", "MyClaims", and "MyBenefits". The "MyBenefits" tab is selected. On the left side, there are three main sections: "Things You Can Do" with links for "View Benefits Details", "View Plan Certificates of Coverage", and "Request ID Card"; "Health Tools and Resources" with links for "Forms Library" and "Appeals Process"; and "Need Help?" with links for "Contact Us" and "Our Glossary". The main content area is titled "My Benefits" and contains a dropdown menu for "Consumer Name" set to "Roger Harris". Below this is a "Consumer Information" section with a table of details: Consumer Name: Roger Harris, Group Number: 42042010, Consumer ID: 205M00045, Employee Group: Missouri Individual For CDHP E-Biz, and Relationship: Subscriber. At the bottom is a "My Lumenos Plan" section with a table: Name: Lumenos HIA Plus, Effective Date: 01/01/2005, and Coverage End Date: (blank). To the right of the table are three buttons: "Lumenos® Benefits Details", "Benefits/Deductibles Used", and "Certificate Booklet".

MyBenefits

Please select the member whose Benefits you want to view. The current product effective date is displayed below. It represents the effective date of the product(s) you are enrolled in. It does not represent your original effective date of eligibility with your group or plan.

Consumer Name: Roger Harris

Consumer Information

Consumer Name:	Roger Harris	Group Number:	42042010
Consumer ID:	205M00045	Employee Group:	Missouri Individual For CDHP E-Biz
Relationship:	Subscriber		

My Lumenos Plan

Name:	Lumenos HIA Plus	Lumenos® Benefits Details
Effective Date:	01/01/2005	Benefits/Deductibles Used
Coverage End Date:		Certificate Booklet

Spanish Language Support

Leading multi-lingual web capabilities:

- Spanish language provider directories
- Health and wellness information
- WebMD
- Product information
- Health Risk Assessment
- Cost and quality tools
- Newsletters
- Health alerts and product recalls
- Mini health quizzes
- Condition centers
- Tools and calculators

The image displays a screenshot of the Anthem website in Spanish. The main header features the Anthem logo and a navigation bar. The main content area is titled "Bienvenido a Anthem" (Welcome to Anthem) and includes a welcome message in Spanish. Below this, there is a section for "Comience aquí, Seleccione su estado:" (Start here, Select your state:), which includes a dropdown menu and a "Enter" button. To the right, there are two columns of content: "Directorio de Proveedores" (Provider Directory) and "Boletines Informativos" (Informational Newsletters). The bottom of the page features a large orange banner with the text "Nuestro Bien" (Our Well-being) and "For the health of your family." Below the banner, there are several smaller sections, including "Living Well" and "Kids Center".

POWER Account

- POWER Account
 - Contributions are based on income-not everyone has a required monthly amount.
 - Must make the required monthly contribution on-time - you will be removed from the plan if more than 60 days late.
 - Members of the Anthem HIP contact center will make a courtesy reminder call if you are 45 days past due.
 - Pay by phone (1-800-553-2019), mail, credit card, bank draft, or cash (at National City Bank located downtown Indianapolis at 101 W. Washington Street)

POWER Account

KEEP the POWER

- Get Your Preventative Care
 - Rollover Option-
 - if you receive your age/gender appropriate preventative care by the end of your benefit period the entire account balance (including the State's portion) rolls over.
 - If you don't receive the recommended preventative care, only the unused amount you contributed rolls over.
- Check Monthly POWER Account balance statements by mail and on-line.

Health Needs Survey

- Eliminated Anthem's HNA - Changing to State Format
- New Process Being Implemented in August
- Post Card in Welcome Packet
- Incentive: \$25 or \$15 Gift Card
 - Higher Amount for On-Line
- Encourage to do On-Line
 - Can Also do by Phone or Mail
- Analysis by Medical Management
 - Disease Management Programs
 - Care Management
 - Other Health Improvement Programs
 - Member Outreach

Member Satisfaction

DSS Research Conducts CAHPS

- Consumer Assessment of Health Care Providers and Systems
- DSS is a National Research Company Specializing in Healthcare Market Research
- NCQA Requires CAHPS for Accreditation and HEDIS – Anthem Healthy Indiana Plan is Accredited by NCQA
- DSS Successfully Surveyed 771 Anthem HIP Members in 2010
- Anthem Healthy Indiana Plan 2010 Health Plan Overall Rating
 - 78.8%
 - Significantly Higher Than DSS 2010 Average of 70.9
 - Estimated Accreditation Score = 13.000 Points out of 13.000 Possible

Questions

