Innovation that endures
Innovation defines health care in this country. We’re redefining innovation.

We believe innovation is far more than technology alone. It’s also breakthrough ideas, intuitive products and new ways of thinking. Together, they help us to create a deeper understanding of health and a more human model of health care.

So at Anthem, we’re putting our power behind provider relationships, engagement strategies and personalized experiences that bring this kind of innovation to life. And we’re partnering with those who, like us, are driven to use data in exciting new ways to make a lasting impact throughout the health ecosystem.

This is how we’re delivering innovation that endures. Impacting the future of health is why.

The future we’re creating:

Simpler, more intuitive, personalized and guided health care experiences

Our mission
Health powered by you

As the health ecosystem grows more complex for everyone—our clients, members, consultants and providers—we’re focusing our efforts on creating a simpler path forward.
IMPROVING EXPERIENCES BY SIMPLIFYING ENGAGEMENT

**Consumer experience**

- **93.7%** member satisfaction with advocacy model
- **840K** guided decision support interactions
- **6.1M** members served

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IMPROVING OUTCOMES THROUGH GREATER PERSONALIZATION

**Health activation**

- **93%** more members identified for clinical management via our holistic care model
- **30 days** faster enrollment and engagement in clinical programs
- **17%** increase in care gap closure with Engage

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IMPROVING COSTS BY ALIGNING AROUND QUALITY

**Provider optimization**

- **55%** of total spend on value-based care
- **$15 PMPM** savings for value-based payment programs
- **50+** metro areas to have high-performance networks by 2021

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What we do is about more than accelerating innovation.

It’s about accelerating the impact innovation can have on everyone.
A personalized, simple health care experience

Each of our capabilities seamlessly integrates with our other offerings.
For a more comprehensive approach to care.

Consumer experience
Digital Strategies

Provider optimization
High-performance Networks

Provider optimization
Stop Loss
Digital Strategy

Human health improved through innovative thinking

New technology + Innovative thinking

Anthem empowers new technologies with innovative thinking to create better experiences. We’re driving meaningful change by simplifying and personalizing the health care experience not just for members, but also employers, consultants and providers. We have built a completely integrated ecosystem that leverages deep analytics to discover insights that improve health outcomes and streamline processes.

Based on each member and employer’s unique needs, behaviors and preferences, we’re creating smarter health care journeys. Through our AI-augmented, digital-first capabilities, we’re helping members find answers faster, so they can more easily get the information they need to make informed health decisions.

We’ve also crafted an omni-channel experience for members to access their information on their preferred platforms. At every point of the health
care experience, we’re better supporting member needs by going beyond personalization and using technology to contextualize their experience. These simpler, more intuitive approaches increase engagement and pave the way for a healthier future.

ENGAGE

4.7 stars on the Apple App Store

~3M live members

17% increase in closing care gaps

Our comprehensive, all-in-one health and well-being hub enables members to easily engage in their health care. Right from the app, members can access their account and plan information, search for providers and compare and manage costs. But what keeps people coming back are the direct lines to health professionals, personalized health alerts and incentives to reach their health goals.

Through a back-end mission control, employers have a wealth of data for insights into their population at a glance. With this tool, employers can identify at-risk employees and implement personalized recommendations to maintain or improve their health.

CONCIERGE CUSTOMER SERVICE

With our dedicated health concierge, each member has a single touch point to connect them to all the benefits, programs and resources that come with their plan. Our health guides are also available to ease the health care experience by helping members coordinate care, compare costs and find in-network services. Wherever they are on their health care journey, each member can make more confident choices with a team on their side to help them get the most out of their coverage.
High-performance Networks

A higher standard for quality providers

At Anthem, we use our size and scale to continually raise the bar for care industry-wide. We handpick quality local providers and extend that standard of excellence on a national level. To highlight the very best of our network, we also grant a high-performance designation to providers that deliver a superior combination of pricing, quality, efficiency and care. Not only does this increase value for our members, it also makes it easier for members to get the best care possible and drives excellence in care delivery.

Stop Loss

Protection in the face of rising medical costs

As claims continue to rise industry-wide, stop loss coverage is becoming more and more critical. New technologies and treatments, advancements in neonatal care and specialty drugs have all contributed to a steep rise in claims over $1 million. To combat these increases, we use our strength and flexibility as one of the top five stop loss carriers to craft solutions around employers’ coverage terms, budgets and risk tolerance.

TYPES OF STOP LOSS COVERAGE

Specific Stop Loss

Protection from abnormally high claims. When a member’s medical bills exceed a certain amount, Anthem pays the rest. So, if the stop loss amount per employee is $100,000 and a member has $150,000 of expenses, Anthem reimburses $50,000.

Aggregate Stop Loss

Protection for all plan members. Once a limit of expected employee claims is reached, Anthem covers further expenses. For example, with 500 employees and a monthly aggregate stop loss amount of $800 per member per month, an employer would be responsible for $4.8 million and Anthem covers anything over that amount.
Pharmacy

Powered by IngenioRx

IngenioRx’s mission is to restore trust and confidence in pharmacy care by offering a benefit solution that has been built from the ground up with the focus of demystifying pharmacy for all stakeholders – our clients, members, consultants and providers – and making it easier to achieve better health outcomes at the lowest total cost of care.

We deliver on this promise by:

• Our steadfast commitment to a whole health approach
• Simplifying the cost and delivery of pharmacy care
• Proactively partnering with members, providers and plan sponsors to deliver a seamless experience

Through our integrated approach to managing benefits, we’re able to act on insights across medical and pharmacy to provide a comprehensive picture of care and cost. With our proactive approach to gaps in care, we deliver important insights directly to care providers and our members to make a real impact on health outcomes. And by overseeing specialty pharmacy management across both medical and pharmacy, we help ensure members are getting the right drug, in the right setting, at the lowest possible cost.
DENTAL PATIENT HEALTH HISTORY

A fuller view of member wellness means better opportunities to stay healthier. PPO network dentists can now access patient medical histories to get relevant, real-time health information. With HIPAA-compliant data, including prescriptions, recent diagnoses, lab results and more, dentists can make more informed decisions and deliver better care. By compiling a more complete story of a member’s health, Anthem can also help analyze, identify and close possible gaps in care.

SUPPLEMENTAL HEALTH PLANS

Sometimes members need their coverage to extend a little farther to help protect their financial well-being. Anthem provides a variety of supplemental health plans to help guard members from the stress that can come with high-cost medical expenses. At no cost to our clients, their employees can get access to accident, critical illness and hospital indemnity coverage to complement their existing plans.
Holistic Care Model

Health from a whole-person perspective

Better health means doing more than treating conditions as they come. With a holistic care model, we combine in-depth analytics with AI-powered predictive data to build a complete picture of a member’s health. This data is shared across the health care ecosystem for seamless connectivity and better guidance for prevention, treatment and outcomes. Anthem uses this highly-personalized ecosystem to craft a care experience that reduces risk and increases engagement from end to end.
Integrated health strategies

We are all-in on smarter care models that connect employers to better outcomes and data. With our holistic care model, we’re using employers’ own population data to help predict and prevent adverse health events. When pharmacy is integrated, we can more quickly identify and engage members, which is critical to closing care gaps and avoiding medical costs. And with member-centric solutions that integrate dental, vision and disability plans with medical, employers can give their employees a more holistic approach to care—all while maximizing their cost savings.

Local influence at a national level

The lowest cost of care starts locally, with in-depth knowledge of our clients, their business, their doctors and their markets. And we use our data and provider relationships to build toward lower costs and high-quality care delivered locally across a 50-state network.

Tailored care solutions

To us, partnership starts with listening—to what makes our clients’ businesses tick and to the true needs of their employees. All across Anthem, we have aligned our business to be responsive and flexible to our clients, delivering tailored solutions and the highest level of service.
Meaningful member experiences

We expect more out of every experience—and our clients’ employees should as well. That’s why we’re rethinking all the moments that matter and making them simpler and easier. Every time employees need to access care, get help with their plan or find the information they need to make smarter health decisions, we’re stepping in to make it more personalized than ever.

Relentless focus on the future

Most of all, we believe that client partnership should move in one direction: forward. We’re actively bringing together experts in emerging technologies, analytics and health care intelligence to create more intuitive approaches to predicting health needs and solving human problems.

It’s all part of how we’re accelerating the future of health—for every client and member, everywhere.
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