Leveraging AI to drive end-to-end value

FEBRUARY | 2025

Agenda How health plans are using Al

Use of AI in care management

Use of AI in care navigation

Use of AI in customer service

Al innovation drives better health, experience and savings

Enhancing the member care journey

Improved care management

Identification of members with most clinical need

Enhanced engagement Tailored

recommendations

Personalized care navigation

Personalized outreach

Self-service decision support Higher quality, lower cost care recommendations Streamlined customer service

Intelligent call routing

Support for faster, higher quality responses to questions **Building on a strong foundation**

Leading product offerings

Customized and cost-efficient product and network design Efficient core operations

Fraud, waste and abuse monitoring

Efficient claims approval

Enhancing the member care journey

Care navigation

Simplified and engaged care journey to empower smart consumer and care decisions



Customer service

Elevated, personalized customer service experiences to offer members the support they need

Care management

Better, more timely engagement and clinical outcomes





Care Management

Improved care management support

Care management

Capabilities



IDENTIFICATION Proactively identify members who are a good fit for clinical programs



OUTREACH Determine best time to reach individuals after minor clinical events

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ACTION

Prioritize gaps in care based on actions more likely to improve outcomes and reduce utilization

EFFICIENCY

Gen-AI models help clinicians prep for patient interactions and summarize cases

Up to 90% increase

in savings per engaged member¹

AI Case Prep Tool (1/2)

Member: ANDERSON, ROBERT Age Gender 50 Male

∧ Member Overview

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Did we get this right? Ø Generated By AI 公公公公公

- · Program Identified: Member was identified for the Readmission Avoidance Program on 2024-03-10.
- Reason Identified: Active inpatient admission. Admitted on 2024-03-09 for DX: GASTROENTERITIS, Provider: Springfield General Hospital, Phone Number: 321-654-9870 The key factors driving this opportunity for this member are:
 - Multiple Inpatient Events within the past 6 months: 3 inpatient admissions in the last 6 months.
 - · Nonspecific Gastritis/Dyspepsia: most recent indication on 2023-08-11.
 - · Potential medication non-adherence.
- Clinical Summary: In the last 30 days, the member was flagged for the following risk factors: High readmission risk, High inpatient admission risk, High future cost risk, High ER visit risk. The member has the following clinical impact factors: Potential medication non-adherence, Two or more major chronic conditions, Drug-drug interactions, DME significant.
- Context/Barriers:
 - · Member has not had a primary care provider (PCP) visit in the last 6 months

Note: Refer to the data tables below to verify the information produced in this section is correct and complete

∧ Conditions

All Time

Condition	Date of First Indication	Date of Recent Indication	\checkmark
Hypertension	2016-12-07	2024-01-24	
Diabetes Mellitus	2022-01-10	2024-01-11	
Cataract	2020-09-10	2023-11-14	
Iron Deficiency Anemia	2022-02-06	2023-10-10	
Non-Infectious Hepatitis	2022-02-16	2023-08-29	
Nonspecific Gastritis/Dyspepsia	2018-09-04	2023-08-11	
COVID-19	2022-01-10	2023-07-07	
Diverticular Disease	2022-02-08	2023-05-24	
Obstructive Sleep Apnea	2020-01-23	2023-05-12	
Obesity	2018-06-05	2023-01-12	

AI Case Prep Tool (2/2)

Member Details Notes Summary (5)	
Case Notes Summary	Did we get this right? ⑤ Generated By AI なななな
Author: Isabella Rossi Title: Case Manager	
CM Note Date: 2024-02-09 The member was admitted to Memorial Hospital on 2/6/2024. The discharge planning details, including the discharge date, destination, needs, family/support contacts, member's activity level, medication list, barriers to discharge. The case manager has provided a list of in-network Home Health Care Agencies for potential post-discharge care. The member's benefits include a \$600 deductible and a \$3,000 coinsurance limit. The case manager will continue to	
Author: Isabella Rossi	o follow up for discharge planning needs.
Title: Case Manager CM Note Date: 2023-08-24	
The member is currently in the MICU and has been referred to the CM department. The anticipated discharge destination is home, but the exact date and discharge needs/services are unknown. The member's activity level is as tol The member's medications are managed by the hospital. There are no known barriers to discharge, and the member's primary insurance is Aetna. The CM department has offered assistance with discharge planning and finding in- include a post-discharge call.	
Author: Isabella Rossi Title: Case Manager	
CM Note Date: 2023-08-21	
The member is currently in the hospital, in the MICU. The anticipated discharge date and needs/services are unknown. The member is expected to return home after discharge. There are no known barriers to discharge. The member medications are managed by the hospital. The member is enrolled in the Aetna One specialty program. The follow-up activities include a post-discharge call.	er's activity level is as tolerated, and

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Care Management clinicians use AI case prep and call summarization, facilitating more talk time and focus on the member

All Commercial Clinicians have access to AI tools for case prep and call summarization

	Utilization	Impact	2025 Goal
	ccess to all CP RNs and inical roles (>1,000)	+ 61% Increase in ability to focus on the member during a call*	Evolve Case Prep into Case Assistant , by building capabilities to enhance member engagements and
620k	Total case prep searches	+ 22% Increase in talk time per day**	 outcomes by leveraging Al to surface: more robust and timely clinical data from EMR Intelligent care plan incorporating more advanced models plan-specific benefits, member- specific barriers, supports
260k	Total call summaries generated	Talk Time per Day 80	
8 s	Median Time for note generation after call	$\begin{array}{c} 80\\ 60\\ 40\\ 20\\ 0 \end{array} \xrightarrow{58 \text{ min}} \\ Baseline \\ Baseline \\ W/ Tools \\ \end{array}$	

All data as of 04/07/2025

*Based on survey of all commercial users pre and post call documentation tool access

** Other initiatives may have also influenced talk time in this time-period

Care Navigation

Next Best Action: AI, cross-functional teams, and multi-channel outreach enable behavior change

Capabilities

Advanced analytics

- Predict care gaps
- Predict expected out of pocket expense
- Personalization with AI driven automated improvements

Humans in the loop

- Clinical review of all content
- Association driven care plan recommendations
- Agile marketing with hundreds of tests per care gap and automated learning

Deepen consumer engagement

Multichannel communications

Direct mail



Calling



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- **Utilizing behavioral economics** Loss aversion Default bias Social proof Incentives

- Mobile/website
- **Providers**
- Google search

Pharmacy

Provider	Smart Compare
selection	10% increase in high qual primary care visits
Wellness	Screenings, annual checku vaccinations
	00/ in average in annual also
	9% increase in annual che
Condition	Reducing avoidable compl medication adherence
Condition mgmt.	Reducing avoidable compl

pharmacies

radiology

Smort Compore

Emergency department

10% decrease in hospital

alternatives, imaging, diagnostics,

Primary care and specialists with

Behavior change

Site of care

selection

gh quality	
checkups,	
ual checkups	
complications,	
dherence	
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Customer Service

Al agent productivity

Empowering the agent to spend more time with customers



Knowledge assist

Call summarization

Assist agents with call summaries and automate call work

Automated, real time call summarization solution

Example

Summaries can also support future talking points

- Member has recently inquired about finding in-network providers, one should confirm that they have found a provider and scheduled a visit. If they have not, offer to help while you have them on the phone.
- 2. The member has been **prescribed multiple medications**, all of which appear to be related to heart and fluid management. It would be beneficial to **discuss her medication regimen** and ensure she understands her prescriptions and the importance of **adherence**.
- 3. If the member has any **gaps in care**, such as breast cancer screenings, ask them if they would like to **schedule** a follow-up call with the healthy outcomes team.

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01:01 📀	
Transcript –	Demo Voice Sheet C Voice Director C Chat Director C DirectorC T TechFAQ C COCO 🝐 CBuilder »
minutes, and it was transferred once already. 00:00:31	Sandbox: EngTest
Agent: Great. I can switch you over to the gold card have that mailed out to your home address on file. 00:00:41	Q Search
Visitor: Sounds good. I will be on the lookout for the new card. 00:00:50 Agent: Thank you for your time and patience today, Michael. Do you have any other	Sales Home Cases Contacts Chatter Accounts Leads More Image: Cases Cases All Open Cases Image: Cases Image: Cases Image: Cases New Change Owner Printable View 26 items · Sorted by Date/Time Opened · Filtered Image: Cases Image: Cases
questions for me today? 00:00:55	Case Number ∨ Status ∨ Priority ∨ Case Ori ∨ Date/Time Opened ↓ ∨
	1 00001056 New Medium 7/7/2022 6:20 PM V
Notes -	2 00001055 New Medium 7/7/2022 4:47 PM V
PERSON Michael Scott	3 00001054 New Medium 7/7/2022 2:44 PM V
REASON	4 00001053 New Medium 7/7/2022 2:30 PM 💌
	5 00001052 New Medium 7/7/2022 11:28 AM 🔻
NOTES Add a note	6 00001051 New Medium 7/7/2022 10:58 AM 🔻
Submit	7 00001050 New Medium 7/7/2022 6:54 AM 🔻
	8 00001049 New Medium 7/6/2022 7:51 PM 💌
Search Workflows -	9 00001048 New Medium 7/5/2022 11:25 AM 💌
Find a help article Q	10 00001047 New Medium 7/1/2022 1:02 PM 💌
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