Leveraging AI to drive end-to-end value

FEBRUARY | 2025

Agenda

How health plans are using AI

- Use of AI in care management
- Use of AI in care navigation
- Use of AI in customer service

AI 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

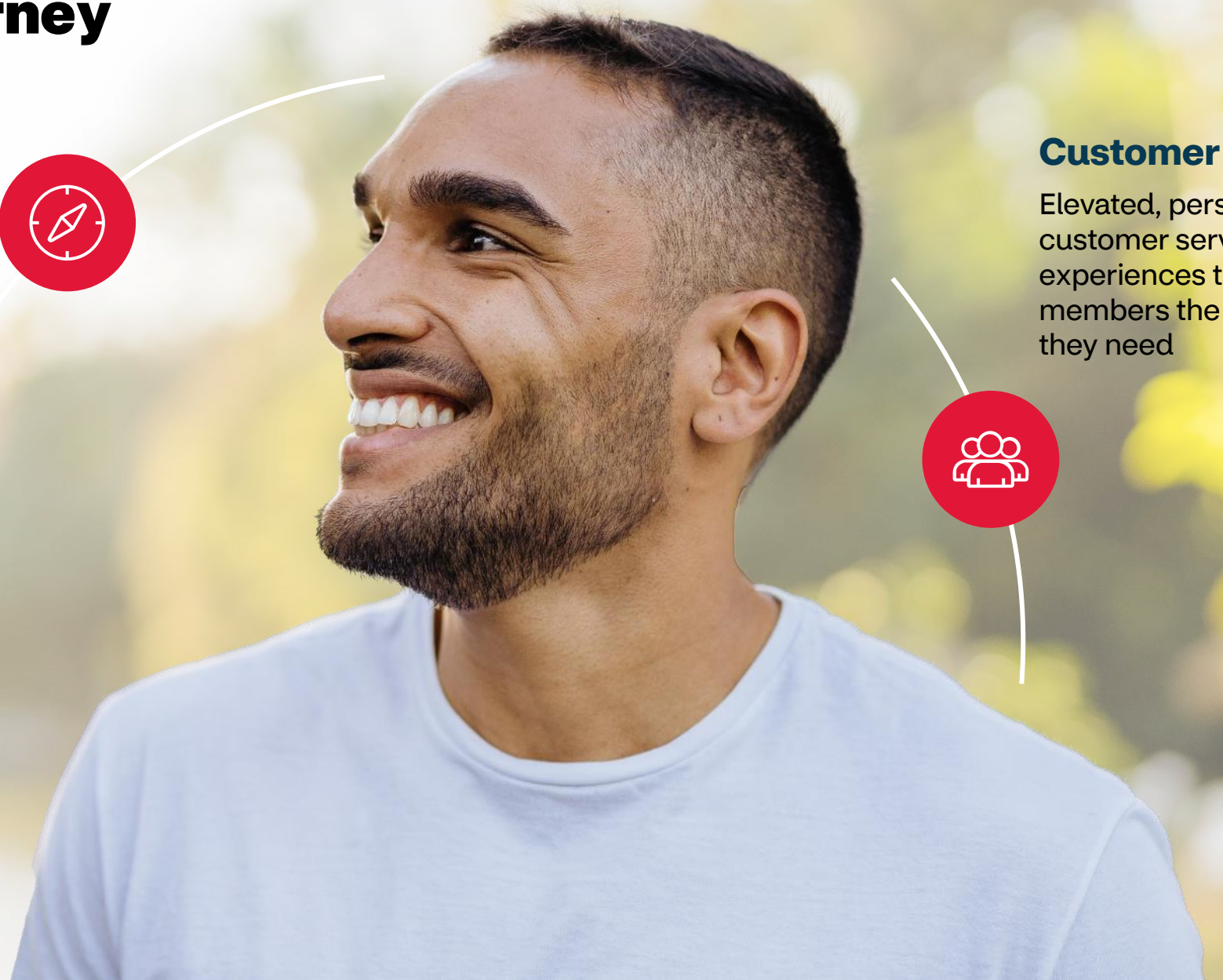
Customized and cost-efficient product and network design

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

Capabilities

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

OUTREACH
Determine best time to reach individuals after minor clinical events

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 member[1]

1 Across fully insured members.

AI Case Prep Tool (1/2)

Member: ANDERSON , ROBERT Age 50 Gender Male

Member Overview

Did we get this right?
Generated By AI ☆☆☆☆☆

- **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

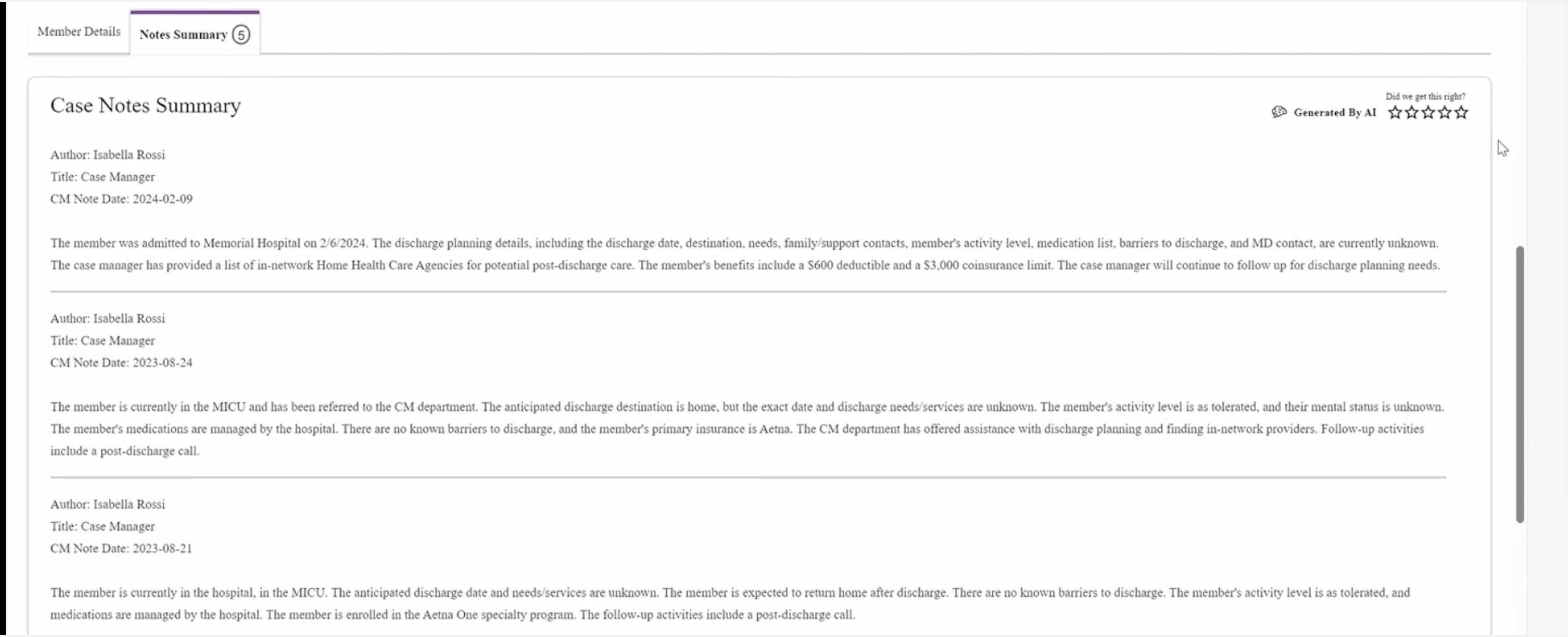
Note: Refer to the data tables below to verify the information produced in this section is correct and complete

Conditions

All Time

Condition	Date of First Indication	Date of Recent Indication
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)



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

Expanded access to all CP RNs and additional clinical roles (>1,000)

620k — **Total case prep searches**

260k — **Total call summaries** generated

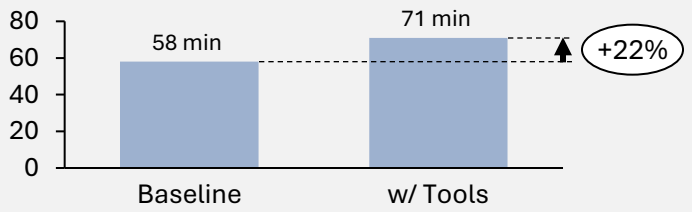
8s — **Median Time for note generation after call**

Impact

+ 61% — Increase in ability to focus on the member during a call*

+ 22% — Increase in talk time per day**

Talk Time per Day



2025 Goal

Evolve Case Prep into **Case Assistant**, by building **capabilities** to enhance member engagements and outcomes by **leveraging AI to surface**:

- more robust and timely clinical data from EMR
- Intelligent care plan incorporating more advanced models
- plan-specific benefits, member-specific barriers, supports

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

A Advanced analytics

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

B 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
- Mobile/website
- Email
- Providers
- Calling
- Google search
- Text
- Pharmacy

Utilizing behavioral economics

Loss aversion
Default bias
Social proof
Incentives

Behavior change

Site of care selection	Emergency department alternatives, imaging, diagnostics, pharmacies **10% decrease in hospital radiology**
Provider selection	Primary care and specialists with Smart Compare **10% increase in high quality primary care visits**
Wellness	Screenings, annual checkups, vaccinations **9% increase in annual checkups**
Condition mgmt.	Reducing avoidable complications, medication adherence **+5% medication adherence**

Customer Service

AI agent productivity

Empowering the agent to spend more time with customers

Knowledge assist
Precise answers to challenging benefit questions

Smart call routing
Route members to most useful agent

Call summarization
Assist agents with call summaries and automate call work

Automated quality management
Supervisory audit of all calls

Automated, real time call summarization solution

Summaries can also support future talking points

1. 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.

Example