

Transparency – Where We Are Today What We're Planning for Tomorrow



Commonwealth of Kentucky

March 5th, 2008

HUMANA[®]
Guidance when you need it most

Topics To Be Covered Today

1. Role of Transparency Today
2. How Measures are Developed
3. Humana's Transparency Tools Today
4. Future Directions in Displays
5. Future Directions in Measures
6. How Does This All Tie Together

Transparency – It's Not So Clear



Employer Example



Business Health Care Group
of Southeast Wisconsin

BHCGSW is focusing efforts on the following:

- Giving members access to efficient and effective delivery of health care services by pooling common interests, efforts and purchasing power
- Empowering members to make educated decisions on healthcare by offering web-based tools displaying physician and hospital effectiveness and actual cost information for episodes of care
- Reducing the cost of health care and “moving the market” to the Midwest average
- Holding appropriate parties accountable to reduce healthcare costs (Providers, Employers, Administrators and Employees)

Value-Driven Health Care

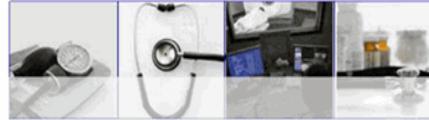
HHS.gov

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Value-Driven Health Care

Transparency: Better Care Lower Cost



President Bush signed an Executive Order in August 2006 promoting Value Driven Health Care.

The Executive Order is intended to ensure that health care programs administered or sponsored by the federal government build on collaborative efforts to promote four cornerstones for health care improvement:

- **Interoperable Health Information Technology (Health IT Standards)**
- **Measure and Publish Quality Information (Quality Standards)**
- **Measure and Publish Price Information (Price Standards)**
- **Promote Quality and Efficiency of Care (Incentives)**

Advancing the Four Cornerstones

1. Interoperable Health Information Technology (Health IT Standards):

- Data aggregation initiatives to expand data robustness through Better Quality Information (BQI) pilots, Care Focused Purchasing (CFP) and AHIP
- Personal Health Records, Availability, Real-time Claims Adjudication

2. Measure and Publish Quality Information (Quality Standards):

- Compare Hospitals
- Physician Performance
- All-in-one place to compare providers - Oct. 2007
- Provider Engagement

3. Measure and Publish Price Information (Price Standards):

- Estimate Procedure Cost Tool
- Physician Office Visit Cost Estimator - Oct. 2007
- Rx Calculator

4. Promote Quality and Efficiency of Care (Incentives):

- Reward those who offer and who purchase high-quality, competitively priced health care
- Motivate provider and consumer behavior change
- Advance data collection, standardized measures, and provider incentives through collaboration
- Engaged with public and private sector leaders

Keys to Price and Quality Transparency

Robust Data

- Release of 100 percent CMS file
- Release of state data through Better Quality Information (BQI) pilots: CA, MN, IN, MA, AZ, WI
- Support state initiatives, such as Wisconsin Health Information Organization (WHIO)

Credible Criteria

- Effectiveness Data (Quality) based on Evidence-Based Medicine
- Efficiency Data (Cost) based on Episode Treatment and MarketBasket Groupers to create a High-Performance Network (HPN)

Consumer Engagement

- Education and guidance
- Access to easy to use, easy to understand, credible information

Provider Engagement

- Open ongoing dialogue (Physician to Physician/Medical Director)
- Provide efficiency and process of care reports before placing information online for members
- Provide results 24/7 through secure provider portal
- Provide transparency tools to physicians for enabling additional guidance to members

Who Is Independently Developing the Criteria?

- Measure Developers:
 - AMA Physician Consortium
 - National Committee on Quality Assurance
 - Professional Societies
 - Agency for Healthcare Research and Quality

- Endorsers/Implementers:
 - National Quality Forum (NQF)
 - AQA Alliance
 - Hospital Quality Alliance
 - Certifying bodies (e.g. ABIM)
 - Purchasers (e.g. CMS, Leapfrog, BTE, health plans)

Humana's Approach to Transparency

- **Health Care Transparency**

To enable members to compare the effectiveness outcome and price of health care services for making more informed health care decisions

- **Our Brand Promise**

Guidance when you need it most



- **Approach**

- Develop multi-channel transparency strategy
- Expand tools to all members where it makes sense
- Simplify the tools for a valued consumer experience

Transparency Tools

“My Choice”

- Compare Doctor
- Compare Hospital
- Compare Outpatient Facility

Additional Tools

- Rx CalculatorSM
- SmartSummarySM
- Family Health Budget



One location to compare providers

Compare Doctors

Compare Doctors Type of Search: **Compare Doctors**

1 Location 2 **Search** 3 Results 4 Physician

Strep Throat
Strep throat is an infection caused by bacteria. It's called strep because streptococcus is the name of the bacteria that causes the infection. Adults with strep throat may have a sore throat, fever, and swollen neck glands. They usually don't have a cough or a runny nose. Children with strep throat have a sore throat and may have stomach pain or a red rash with small spots. The rash is worse under the arms and in skin creases. [Read More](#)

2 Select Your Search Criteria

Select Condition or Procedure

- Bladder Infection
- Degenerative Joint Disease
- Fatigue
- Heel Pain/Heel Spur
- Knee Pain
- Sinus Infection/Sinusitis
- Skin Rash
- Strep Throat**

Choose Provider Type

- Pediatrics
- General/Family Practice**
- Internal Medicine
- ENT

36 routine conditions **Up to top 4 specialty types**

Cost estimates in the Compare Doctors tool reflect the average amount physicians will accept as payment in full - from Humana and you - for services typically associated with a particular condition. The laboratory tests and imaging studies listed, such as X-rays, are based on recommendations in medical literature. The cost to you will also depend on your plan design (HMO, PPO, etc.), as well as how much of the cost you are responsible for under your health plan through deductibles, copayments and other types of member cost shares. The actual amount for a particular visit may differ from the estimate because charges for the same type of visit may vary across doctors. Also, a given office visit may necessitate the provision of additional services for someone who is seriously ill or has other complications, resulting in a higher actual amount for the visit.

[More about the Compare Doctors tool >](#)

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Compare Doctors – Office Costs

Physician Costs Select Search Criteria: **Physician Costs**

Location Search Results **Physician**

4 Doctor Costs for Sore Throat

Doctor: Mary J. Smith, M.D.

Sore Throat is a general term for any condition making the throat painful. While it is most frequently caused by a virus, which will resolve on its own without treatment, it may be caused by bacteria such as strep (streptococcus), which can have long term complications such as kidney disease or rheumatic fever. There are other causes too of sore throat. [Read more](#)

About this chart
Below is an example of how much you can expect to pay for the treatment of this condition based on the doctor you choose.

Cost Estimate Detail		Costs of Doctors in Your City *	
This Doctor's Total Cost:	\$189	Typical Rang of Costs	
Office Visit: ?	\$75	\$65 - \$135	
Lab Tests: ?	\$92	\$15 - \$100	
Pharmacy/Drugs: ?	Antihistamine	» RxCalculator	

50% - Office Visit
17% - Lab Tests
33% - Drugs

[Start New Search](#) [View Performance Reports](#)

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- Physician-specific cost estimates
- 36 conditions
- Represents 50% of OP physician spend
- Questions to ask your doctor
- Links to Rx Calculator and Effectiveness Profiles, as available

Compare Doctor – Performance

Compare Hospitals - Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Compare Doctors Type of Search: **Compare Doctors**

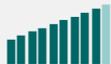
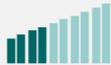
1 Location 2 Search 3 Results 4 Physician 5 **Performance**

5 Performance Rating

Smith, Mary J. MD
Use the tabs below to find out how various groups rate this doctor.

ActiveHealth Management

Adult Diabetes

This Doctor's Results	Similar Doctors' Results	Performance Guidelines
 <p>11 / 13 or 85% This doctor met the performance guidelines 11 times out of 13 opportunities.</p> <p>More information</p>	 <p>13190 / 19467 or 68% Similar doctors in your area met the performance guidelines 68% of the time.</p> <p>More information</p>	<p>Performance Guidelines Guidelines are for this condition and may not apply for every doctor. Patients' ability to follow recommended care may affect this doctor's results.</p> <p>AQA ActiveHealth Management uses performance guidelines from the Ambulatory Care Quality Alliance (AQA), which are considered nationally recognized standards, as well as guidelines ActiveHealth Management developed.</p> <p>See all Adult Diabetes guidelines</p>
 <p>2 / 5 or 40% This doctor met the performance guidelines 2 times out of 5 opportunities.</p> <p>More information</p>	 <p>14590 / 20936 or 70% Similar doctors in your area met the performance guidelines 70% of the time.</p> <p>More information</p>	<p>Performance Guidelines Guidelines are for this condition and may not apply for every doctor. Patients' ability to follow recommended care may affect this doctor's results.</p> <p>AQA ActiveHealth Management uses performance guidelines from the Ambulatory Care Quality Alliance (AQA), which are considered nationally recognized standards, as well as guidelines ActiveHealth Management developed.</p> <p>See all Preventive Care and Screening guidelines</p>

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Compare Outpatient Facilities

Compare Hospitals - Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Humana's MyChoice ToolsSM

Humana's MyChoice Tools
Your all-in-one place to compare providers

Humana's MyChoice tools help you choose providers wisely and use your benefits with confidence. The tools use easy-to-understand numbers and graphics to show estimated costs for common procedures and conditions, along with other useful information to discuss with your doctor. While these tools provide helpful guidance, it's smart to rely on several sources of information, including your current healthcare providers.

Compare Hospitals
View hospital information such as estimated costs, complication rates, and average length of stay.

Go ▶

Compare Doctors
View estimated costs for common types of doctor's office visits. You can see estimates for individual providers and average costs in your area.

Go ▶

Compare Outpatient Facilities
View estimated costs for services that don't involve an overnight stay at a hospital, like surgical procedures and diagnostic tests. These services can take place at a hospital or a freestanding center on an outpatient basis.

Go ▶

Do not avoid getting healthcare based on the cost information on this site. The information provided is not intended as an endorsement of any particular provider.

Your costs could be higher if you go to out-of-network providers. This site lists providers for the broadest Humana network, so **all the providers listed may not be in-network for your particular plan.** Be sure to use [Physician Finder Plus](#) to check whether a provider is in your plan's network.

The information listed on this site is accurate as of the time of its development. However, this information is subject to change at any time without notice due to changes in network participation, reimbursement rates, and plan design. [Read More About These Tools](#)

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Compare Outpatient Facility

The screenshot shows a web browser window titled "Compare Hospitals - Microsoft Internet Explorer". The page header includes the Humana logo and the tagline "Guidance when you need it most". The main heading is "Compare Outpatient Facilities" with a dropdown menu set to "Compare Outpatient Facilities". Below this, there are three numbered steps: 1. Location, 2. Search, and 3. Results. The current step is "2. Select Your Search Criteria".

1. Select Medical Category

- Diagnostic
- Outpatient Surgery

2. Select Condition or Procedure

- Colonoscopy
- CT Scan
- EEG
- EKG
- Mammography
- MRI

A "NEXT" button is located between the two dropdown menus, and a "Search" button is to the right of the second dropdown menu.

Below the selection area, there is a paragraph of text explaining that cost estimates reflect the average amount facilities will accept as payment, including facility charges and doctor's fees. It notes that actual costs depend on plan benefits, condition severity, and treatment decisions. A link "More about the Compare Outpatient Centers tool >" is provided at the bottom of the text.

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Compare Hospitals

Side-by-side comparison of results

What:

Compare hospital results based cost and quality related information side by side for IP procedures representing About 75% of inpatient spend. Consumer guidance with information on lower-cost alternative settings for 20+ OP surgery and diagnostic procedures. 70 inpatient and outpatient procedures included in this tool.

Why is this important:

Display the range of costs, effectiveness and cost performance all in one page with ability to click links for details.

Compare Hospitals

Report on Digestive System Cancer, Inpatient [About the Data](#)

Digestive system cancers include those of the mouth, esophagus, stomach, intestine, colon, and rectum. Treatment options and outcomes are different for each.

This report compares hospitals within 50 miles of Louisville, KY for Digestive System Cancer, Inpatient, and is based on your selections and rankings. This is just one of several sources you should consult to select a hospital; always consult your physician about what decision is right for you. [Click here for more information](#)

[New Search](#) | [Select Procedure/Diagnosis](#) | [Choose Hospitals](#) | [Select Ranks](#) | [View Report](#)

Hospital/Facility	Location	Distance	Range of Costs	Effectiveness Rating	Cost Performance
Jewish Hospital	Louisville, KY	.36 Miles	\$7000 - \$7800	★★★	★★
Norton Hospitals, Inc	Louisville, KY	.80 Miles	\$8800 - \$9400	★★★	★
Baptist Hospital East	Louisville, KY	1.2 Miles	\$7100 - \$7800	★★	★★★
Clark Memorial Hospital	Jeffersonville, IN	2 Miles	\$6200 - \$6700	★	★★★★
Caritas Medical Center	Louisville, KY	2.5 Miles	\$7000 - \$7800	★	★★

[New Search](#) | [Change Hospitals](#) | [Change Rankings](#) | [Related Reports](#) | [Print this page](#) | [Email report](#)

About this chart

This report estimates the average amount doctors and facilities such as hospitals, laboratories, and imaging centers accept as payment in full – from Humana and you – for a particular procedure or diagnosis. The Cost Performance ratings are based on how a hospital compares to other hospitals in the geographic area you selected.

★★★ = Highest rating compared to other hospitals in the selected geographic area
★ = Lowest rating compared to other hospitals in the selected geographic area

[More about this chart >](#)

Rx Calculator

Address  <https://securedlogons.humana.com/PBMInterface/uproc.asp?upid=7&labelname=ACTOS%2015%20MG%20TABLET&ndc=64764045126>



Welcome Wadida

Viewing Information for Wadida J Muribholmes

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MyBenefits

MyClaims

Pharmacy Tools

Health Resources

Provider Tools

Pharmacy Overview

Drug Coverage Search

Prescription Benefits

Rx Calculator

Prescription Claims

Drug Information

Resources & Programs

Drug Coverage Results

ACTOS 45 MG TABLET (pioglitazone hcl)

Coverage Information

Covered/ Not Covered	covered
Your Cost @ Retail (30 Day Supply)	\$190.00
Your Cost @ Mail Order (90 Day Supply)	\$511.63
Brand/Generic	brand
Generic Available	N
Most Common Quantity	30
Estimated Retail Price*	\$195.21
Special Notes	Dispensing Limit Applies
Select Another Form and Dose	<input type="text" value=""/> 
Shop Local Pharmacies Price This Drug	Zip Code <input type="text" value=""/> <input type="button" value="Go"/>

	Drug Name	Covered?	Your Cost	Generic Available?	Qty	Estimated Retail Price*	Special Notes
	DIABETA 1.25 MG TABLET (glyburide)	covered	\$8.98	yes	30	\$8.99	
	DIABINESE 100 MG TABLET (chlorpropamide)	covered	\$13.50	yes	30	\$13.50	
	GLIMEPIRIDE 1 MG TABLET (glimepiride)	covered	\$5.00	yes	30	\$9.31	
	GLIMEPIRIDE 2 MG TABLET (glimepiride)	covered	\$5.63	yes	30	\$15.09	
	GLIMEPIRIDE 4 MG TABLET (glimepiride)	covered	\$7.14	yes	30	\$28.45	
	GLUMETZA ER 500 MG TABLET (metformin hcl)	covered	not available	no	not available		Requires Prior Authorization Dispensing Limit Applies
	GLYBURIDE MICRO 3 MG TAB (glyburide,micronized)	covered	\$12.51	yes	60	\$24.35	
	METFORMIN HCL ER 500 MG TABLET (metformin hcl)	covered	\$7.35	yes	60	\$34.86	Dispensing Limit Applies
	MICRONASE 1.25 MG TABLET (glyburide)	covered	\$21.32	yes	60	\$21.32	
	RIOMET 500 MG/5 ML SOLUTION (metformin hcl)	covered	\$43.17	no	300ML	\$43.17	

[Click here](#) for a complete list of Possible Alternatives for this drug.

[Search Again](#)

Possible Alternative Drugs

This is a list of possible Alternative Prescription Drugs in the same [therapeutic class](#) for you to discuss with your physician. You should always discuss prescrip



SmartSummarySM – Steps Beyond Transparency

SmartSummarySM

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Your personal health finance and benefits statement

Wadida Muribholmes
Page 2 of 10

Your personal profile

Member name: Wadida Muribholmes
Member ID: 000008276 01
Your medical plan: HDHP, + Spouse

Partnership opportunities

- Email your SmartSummary
- Register at www.humana.com
- Electronic EOBs

Programs you are enrolled in

- Humana Beginnings
- Health Risk Assessment

The items checked here are accounts, programs and opportunities in which you are enrolled. The unchecked items are available to you, but you are not enrolled.

Your accounts

- Health Savings Account
- Flexible Spending Account
- Limited Personal Care Account
- Dependent Care Account

See page 5 for more information about your health care accounts.

Numbers to watch

"Humana discounts" shown here are for costs and charges that have been negotiated for you by Humana with doctors, pharmacists and hospitals. "Excluded costs" represent the items or partial amounts that are not covered by your plan, which you may be responsible for paying to the doctor or hospital.

What you've spent this year

Medical Costs	\$65.77
Prescription costs	\$13.30
Excluded costs	\$370.00
What you paid	\$449.07



What you paid	\$449.07
What your plan paid	\$143.30
Humana discounts	\$281.01
Total billed charges	\$873.38

Remaining deductible limit (in-network) \$3,795.78

What's remaining in your accounts

Health Savings Account	\$6,112.42
Limited Personal Care Account	\$0.00

Watery eyes, sneezing, runny nose, itchy throat...it's allergy season again. To help prevent allergies, keep the windows closed, change your air filter frequently and avoid damp areas where mold grows. See page 7 inside for a \$7.00 Alavert coupon to help relieve your allergy symptoms.

Your privacy is important to us

At Humana, your personal, health and financial information is confidential. Humana protects your information and only uses or discloses your information in accordance with federal and state privacy laws and Humana's privacy policy. For additional information on Humana's privacy policy, please access Humana's Notice of Privacy Practices on the Web at www.humana.com.

SmartSummarySM

HUMANA
Guidance when you need it most

Your personal health finance and benefits statement

Wadida Muribholmes
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Trends in health care costs

Experts predict costly hip-fracture epidemic

The world faces an epidemic of hip fractures over the next few decades as more and more people's bones weaken from osteoporosis as they age.

So conclude researchers, reporting their findings in *The Lancet*, who estimate that at least 6.3 million people worldwide will suffer a hip fracture in the year 2050 — more than triple the 1.7 million cases recorded in 1990.

Already, "fracture rates seem to be rising in many parts of the world," wrote researchers Dr. Philip Sambrook of Royal North Shore Hospital in Sydney, Australia, and Cyrus Cooper of the University of Southampton in England. "On the assumption that age-adjusted rates will rise by only 1 percent per year, the number of hip fractures worldwide could be as high as 8.2 million by 2050."

The trend toward more fractures could be turned around, however, with a little prevention.

"We should be looking at the younger population to maximize calcium," said Dr. Joseph Fetto, associate professor of orthopedics at the New York University Hospital for Joint Diseases.

"The maximum amount of calcium early in life is determined by intake in the diet," he said. Young people should try to get adequate amounts of calcium, magnesium, zinc and vitamin D in their diets, even taking supplements if necessary, Fetto said.

The annual costs of all osteoporotic fractures have been estimated to be \$20 billion in the U.S.A. and about \$30 billion in the European Union, the researchers wrote.

SOURCES: Joseph Fetto, M.D., associate professor of orthopedics, New York University Hospital for Joint Diseases, New York City, June 17, 2006, *The Lancet*

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Your Portable Health Record

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Your prescriptions at a glance

Prescription Refill Information	2006						2007					
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Ciprofloxacin HCL 500.0 MG 10 Tablet, 5 days supply James III, Thomas III LMD		●					●					
Methylprednisolone 4.0 MG 21 Tablet, 6 days supply Cales, Richard H MD			●									
Ciprofloxacin HCL 500.0 MG 14 Tab, 7 days supply James III, Thomas III LMD										●		

- To choose another way for us to communicate with you, register or log on to MyHumana, your password-protected personal home page on www.humana.com.
- You can visit www.humana.com and use the Drug Coverage Search to determine whether a specific prescription drug is covered by your Humana plan. You can also check for quantity, dosage strength, side effects, and other drug-specific information. Humana's drug list is the most up-to-date list of prescription medications approved for coverage.
- Help stop healthcare fraud. If you know or suspect fraudulent activities involving your doctor, pharmacy, or an acquaintance, please call the Humana Customer Service number on the back of your ID card or visit www.humana.com.

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Family Health Budget

 Family Health Budget

[Home](#) | [About This Site](#) | [Media/Press](#) | [Glossary](#) | [en español](#)

[Build a Budget](#) | [Health Insurance Basics](#) | [Health Budgets & My Life](#)

What is a Family Health Budget?

The Family Health Budget helps you get a realistic picture of health care costs, so every doctor's visit and prescription expense doesn't catch you off-guard.

[→ Read more](#)

Build a Family Health Budget

Find out where your health care dollar is going. This step-by-step guide makes it easy, even if you don't like to plan ahead.

[start building your budget](#)

How does a health budget affect my lifestyle?

Employment or family changes have a big impact on your health care spending. Find out how life events, big and small, can affect your health care costs and decisions.

[→ Read more](#)

Why do I need a health care budget?

Health care costs are growing fast – probably faster than your paycheck. A budget can help you set aside enough for care, so you don't have to dip into your vacation fund for expected - or unexpected - health care costs.

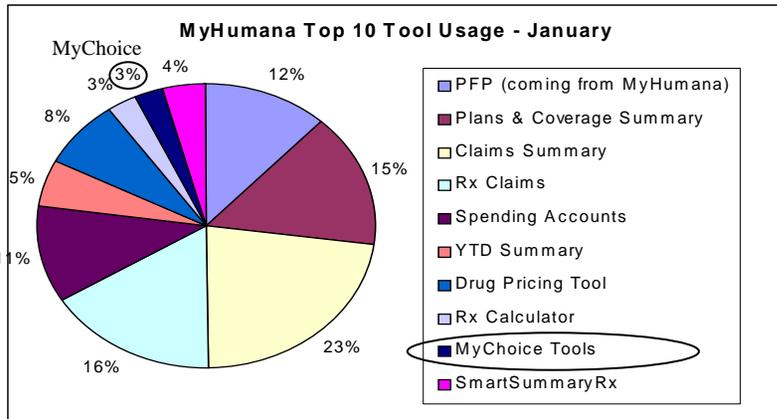
[→ Read more](#)

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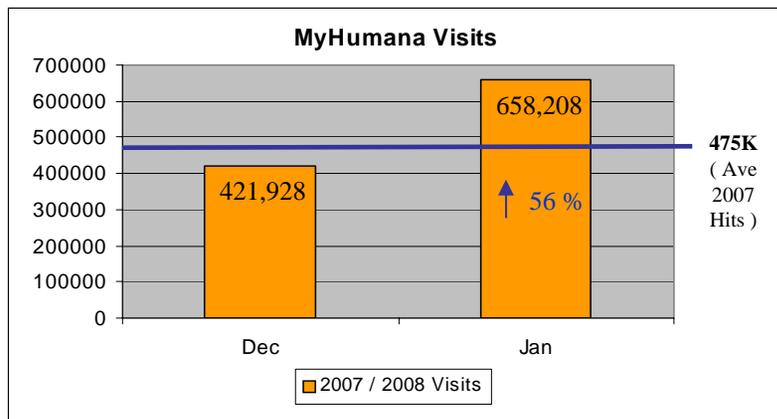
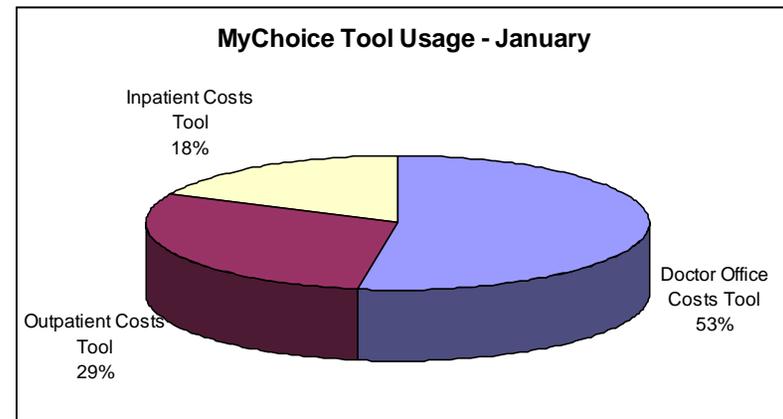
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Insights: MyChoice Tool Usage

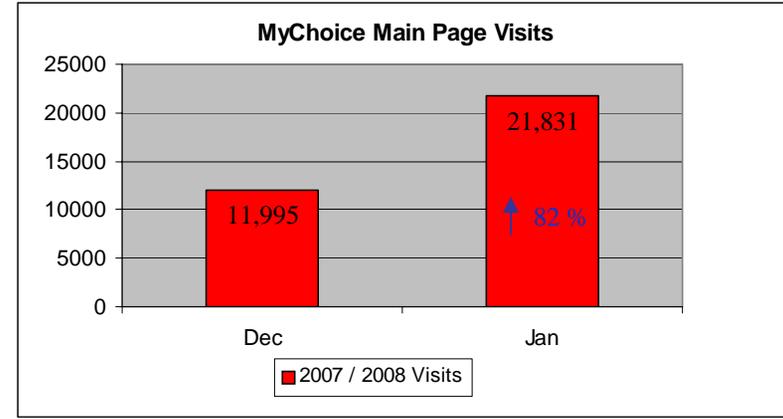
MyChoice is among the top 10 tools on MyHumana
(As measured by % of total web site hits)



Physician tool is the most visited MyChoice component



December to January Growth: +56%



December to January Growth: +82%

Traffic grew at a greater rate than overall traffic to MyHumana

* Data source WebTrends8. Excludes traffic from spiders/bots and Sitescope monitors.

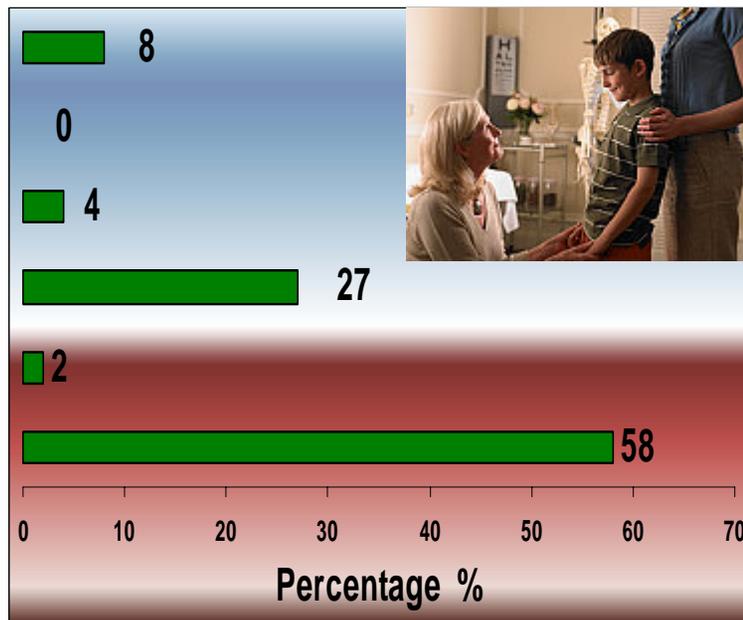
Transparency Strategic Planning Process

Re-defining Transparency

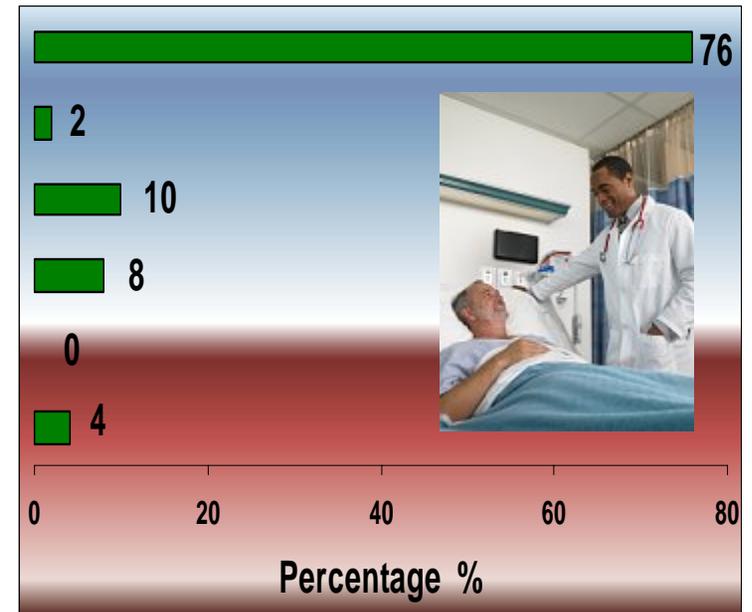


Where Do Consumers Go for Info ?.....

Where does the average consumer most often go today for **routine** symptom or life style related information?



Where does the average consumer most often go today for **serious** illness or medical condition information?

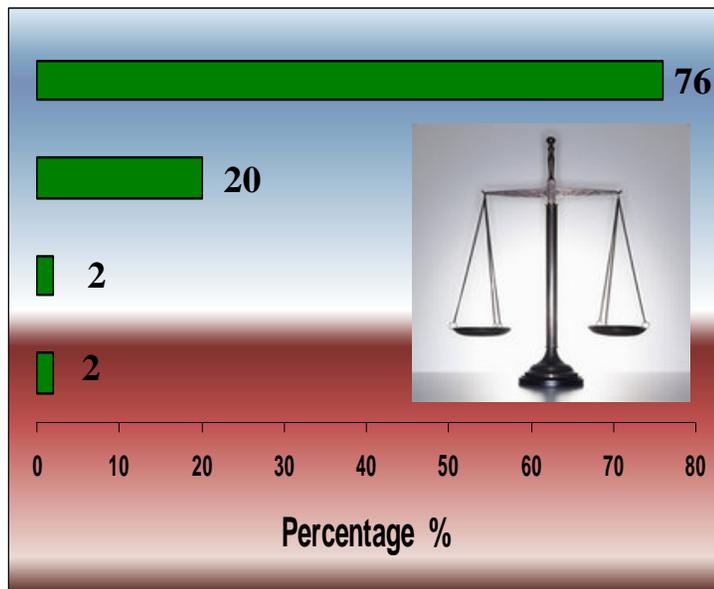


- Attending MD
- Health Plan
- WebMD
- Google
- Magazine / Books
- Family/Friends

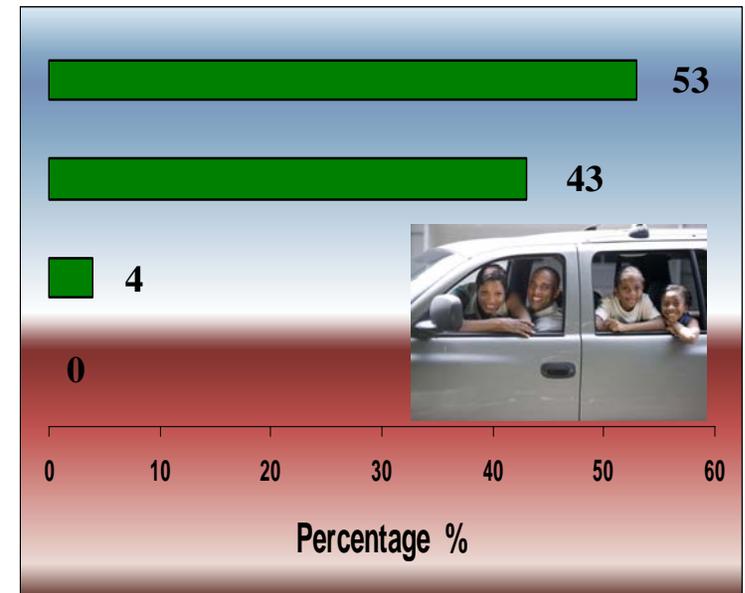
Participants felt most comfortable with “Family/Friends” for routine issues, and overwhelmingly chose “Attending MD” for more serious conditions, with Google, WebMD, and Health Plans scoring lower in terms of reliable, trusted sources of info...

Finding “Best in Class” Care...

If you were diagnosed with a serious illness or medical condition, would it be **helpful to compare** the competency and experience of local providers to “recognized best providers in their field?”



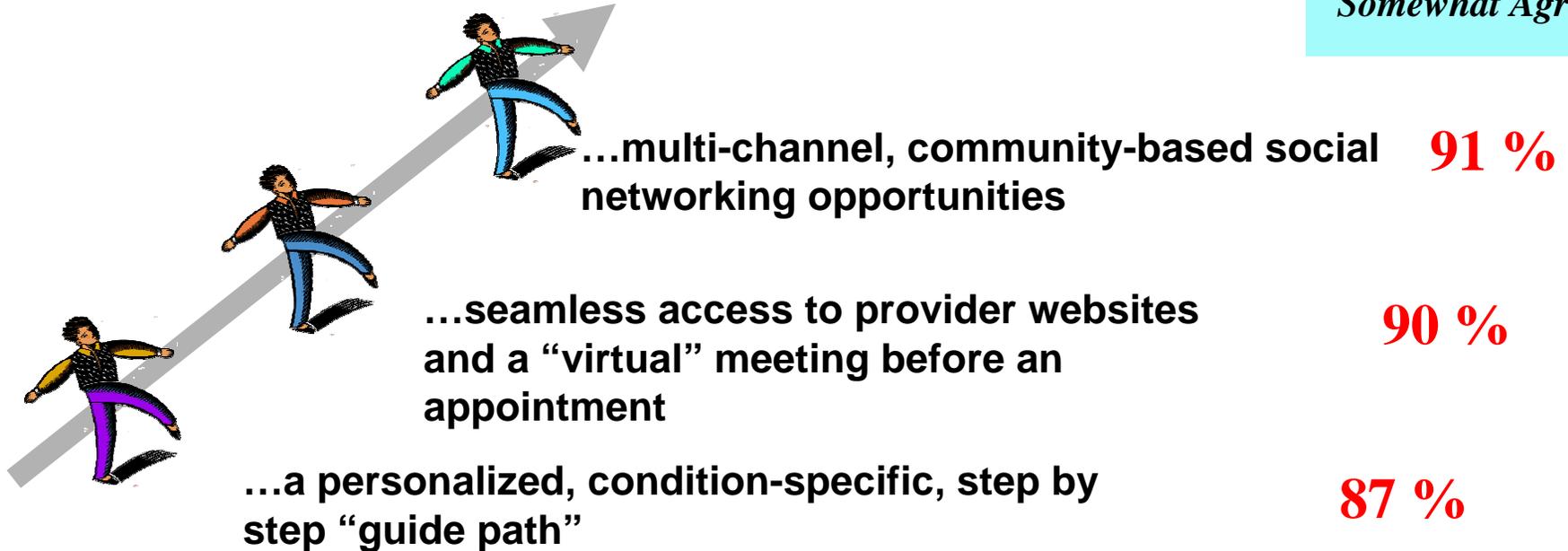
If you were diagnosed with a serious illness or medical condition, would you be **willing to travel regionally or nationally** to obtain treatment from a “recognized best provider in their field?”



Participants overwhelmingly were in support of comparing local providers to the “recognized best” and are willing to travel regionally or nationally to receive this care...

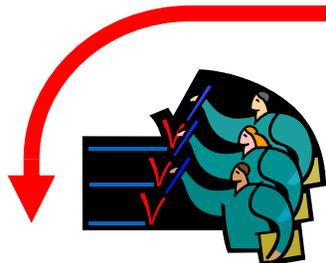
Would Consumers Benefit From...

*Strongly or
Somewhat Agree*



Strong consensus in support of intuitive, step-by-step guidance with tools that promote sense of community and networking with both consumers and providers...

Our Transparency Strategy (2008 and beyond)



Mission: To transform transparency through innovation and collaboration across the enterprise by continually incorporating the views of our stakeholders into our business model.



Vision: To fulfill our brand promise of “*Guidance when you need it most*”, in a trusted manner, across each of our Strategic Business Units.



Guiding Principles: To personalize access to information that is timely, trustworthy and delivered in a user-friendly manner that is connected and seamless for the following stakeholders:

Non-members/Consumers **Patients** **Caregivers** **Providers** **Customers**



Strategic Goals:

1. Recognize consumer segmentation, preferences and sensitivities
2. Become a dependable and reliable industry leading infomediary
3. Leverage resources trusted by all stakeholders
4. Foster behavior modification to improve desired outcomes



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