

WE KNOW BLUE

THE BENEFITS OF MAKING ONLIFE HEALTH
YOUR WELLNESS ENGAGEMENT PARTNER



Onlife[®]
HEALTH

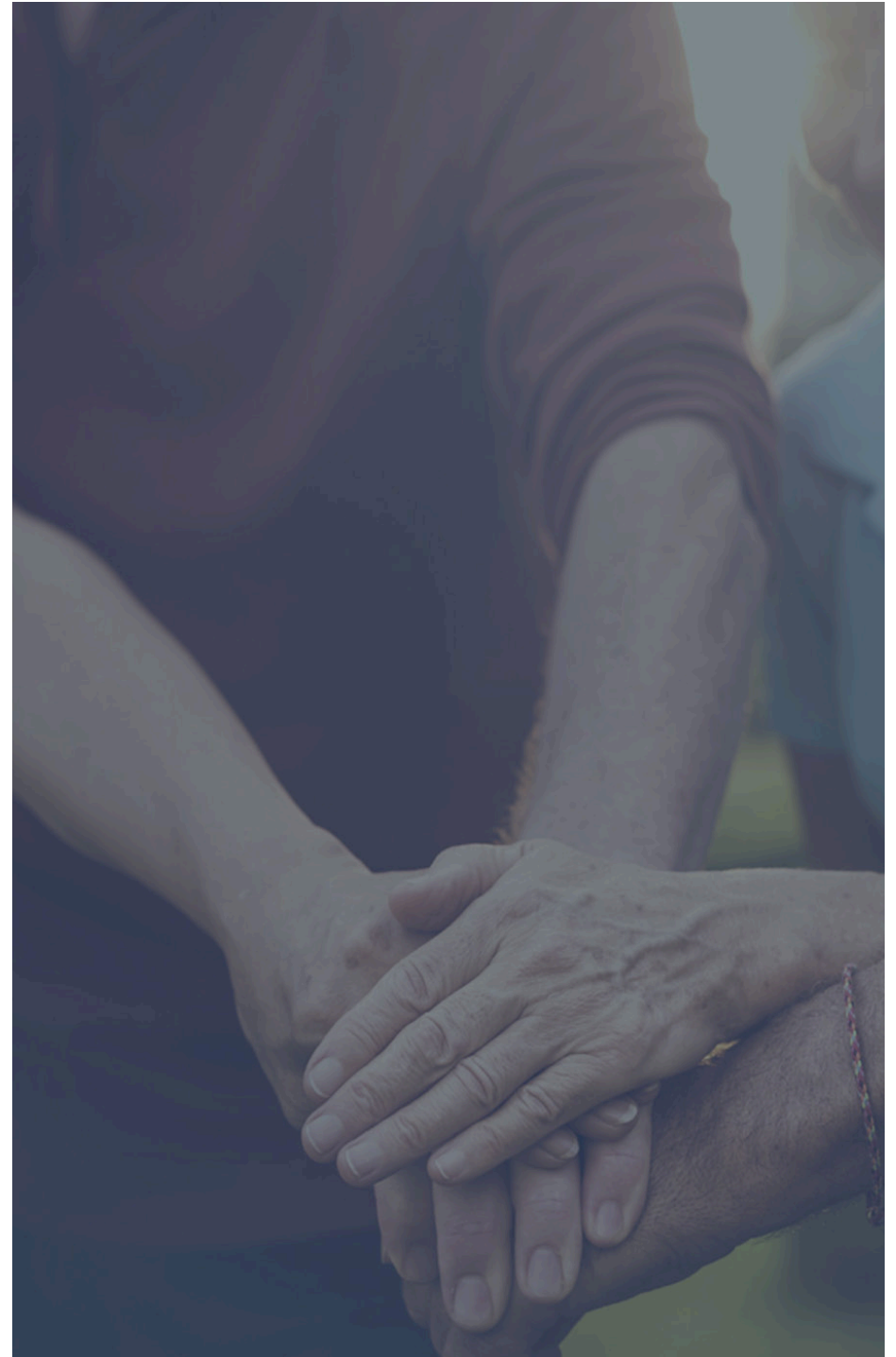
Strategic partnerships are fundamental to improving business outcomes.

For a Blue Cross Blue Shield health plan selecting a wellness engagement partner, there are many factors to consider. Domain expertise, innovation, implementation, improving quality across the care continuum and the ability to configure the wellness platform to meet the needs of your employer clients are just a few of the capabilities you're seeking in a partner.

Perhaps even more importantly, you're seeking a partnership that becomes a collaborative advantage for your plan, which is why you should consider Onlife Health.

Few if any wellness programs can match the long history and years of experience we've accumulated with BCBS plans. Today we serve BCBS plans with more than 11 million covered lives in multiple states. Simply put, *We Know Blue*: your values, your objectives, your vision.

In the following pages, we offer three examples of how our expertise and experience can help your BCBS plan deliver real value to your clients and enhance your brand image in the market.



BENEFIT #1

CREATING MEMBERS FOR LIFE

How can we reduce member churn, maximize conversion rates and decrease the cost of member acquisition and retention?

When our customers need to move from one type of plan or line of business to another, how can we make that transition an easier, less complicated and more informed process?

In short, how can we create members for life?

Those are some of the big-picture questions that health plans are asking today. To help BCBS plans address these issues, Onlife Health offers two distinctive strategic capabilities on our wellness platform, part of our unique approach to health and well-being that we call *A New Way to Well*.



My Journey—A Dynamic and Personalized Member Experience

Every member's life is a journey, filled with events and changes that are both totally unexpected as well as completely predictable. As this journey unfolds, each member's health, medical and insurance needs inevitably change. In order to meet these evolving customer demands and help members navigate these changes and overcome any obstacles they may produce, a health plan and its services must be flexible and responsive.

That's the thinking that inspired Onlife's **My Journey** approach to wellness. With **My Journey**, each member has a step-by-step wellness plan that guides and informs members on their journey to better health. **My Journey** dynamically interacts one-on-one with each user, providing new information and feedback for each step taken and goal achieved. Members now have a wellness experience that speaks directly to their goals and aspirations, guides them on their unique health journey, and celebrates their accomplishments.

Through these personalized, data-driven Journeys, the Onlife wellness platform is able to support each member no matter where they are on their life/health journey. When a member first signs up for a health plan, for example, she may need help understand-

ing her benefits, figuring out her network, or setting up a Health Savings Account. Over the next 10 years, this member may change her behavior (exercise less, for example), develop a new medical diagnosis (diabetes) and experience a financial setback that leaves her without reliable transportation to medical appointments. Each of these changes represents a possible barrier keeping the member from living a healthier life.

But through the **My Journey** wellness platform, the health plan can now provide the needed support, awareness and knowledge to overcome these barriers, so members are encouraged, incited and understand “**the next right thing to do**” for better health. All of this builds more sustainable engagement. Members see and experience the health plan as bringing value to their lives, not simply serving as a financial backstop for high medical bills. That sense of value, reconfirmed again and again over the years, creates loyalty, and that loyalty is the necessary foundation for creating a member for life.

Onlife Health also offers incentive programs that target specific outcomes and encourage engagement over several years in order to strengthen member loyalty. In the near future, we plan to expand these incentives so they model the Lifetime Loyalty Member programs used by hotel chains, retailers and other industries.

One Platform, Many Markets.

The Onlife wellness platform has been specifically designed to serve multiple markets (Commercial, Medicare Advantage, Individual, etc.). Our platform not only delivers a seamless white-labeled program across all lines of business, it's also been designed to meet the unique specifications and requirements of each market.

By taking this *One Platform, Many Markets* approach, we can deliver a seamless consumer experience when members are preparing to make a transition from one market to another. Let's take a closer look at one specific example: a member aging into Medicare.

BCBS plans nationwide are facing stiff competition from national payers when their members are ready to transition to a Medicare Advantage plan. Members are often unaware and uninformed about the benefits of choosing a BCBS MA plan, a choice that offers the comfort of staying with a familiar name as well as the ease and convenience of not having to endure the administrative hassle of signing up with a new company. In some cases, the BCBS MA plan is marketed using a different name than the commercial plan, leading to additional confusion.

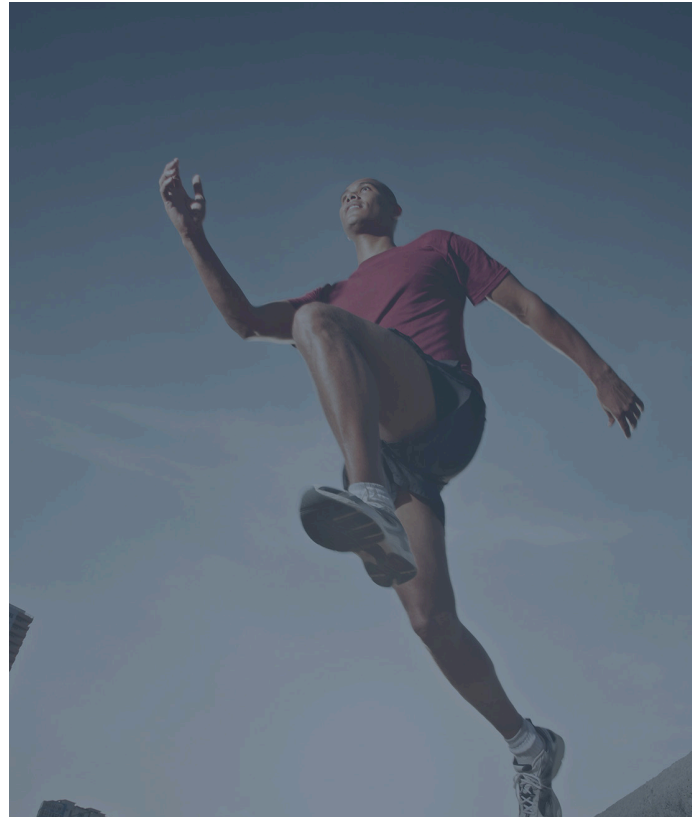
With *One Platform, Many Markets*, a BCBS plan can reach out to every member who is aging into Medicare, providing the knowledge to help the member make an informed choice. Ongoing communications, such as tiles on each member's personalized website portal, can provide information and encourage members to understand the value of a BCBS Medicare Advantage plan. The transition from a commercial to a Medicare plan becomes a helpful learning experience, not a sales process, and the BCBS plan becomes a highly valued educational resource for the member, guiding them through the process. All of this strengthens brand loyalty and increases member retention.

One Platform, Many Market provides other benefits. By employing just one vendor and platform, health plans can more faithfully communicate their brand across all of their different lines of business as well as address members with a consistent message throughout the different stages of their lives. There's an easier interplay between different programs, and an ability to fold in third-party vendors that maintains the integrity of the seamless member experience.

Innovation Inspired by Our Clients

Onlife's numerous partnerships with other BCBS plans keep us informed about new developments, challenges and ideas in the market, insights that we can share as we discuss the needs, goals and vision of your BCBS plan. A serious consideration of the present and future needs of both our clients and the market guides and influences our own planning and expansion of services.

For example, some of our clients expressed a desire to replace call-based programs with a series of digital self-guided programs that would encourage more members to self-educate. In a unified team effort, the Operations, Clinical, Account and Product teams at Onlife Health not only expanded our core health topics for digital self-guided programs, they also incorporated the latest behavior-change techniques and psychological concepts to make the entire library of programs more effective.



Using content that includes educational materials, podcasts, videos, challenges, quizzes and other activities, each of the 20+ programs provides clinical and behavioral information that guides and motivates members on how to adopt and maintain a specific healthy habit or manage a particular chronic condition. Interactive tools, ongoing feedback and daily tracking encourage and motivate users to navigate the course at their own pace, which typically lasts six weeks.

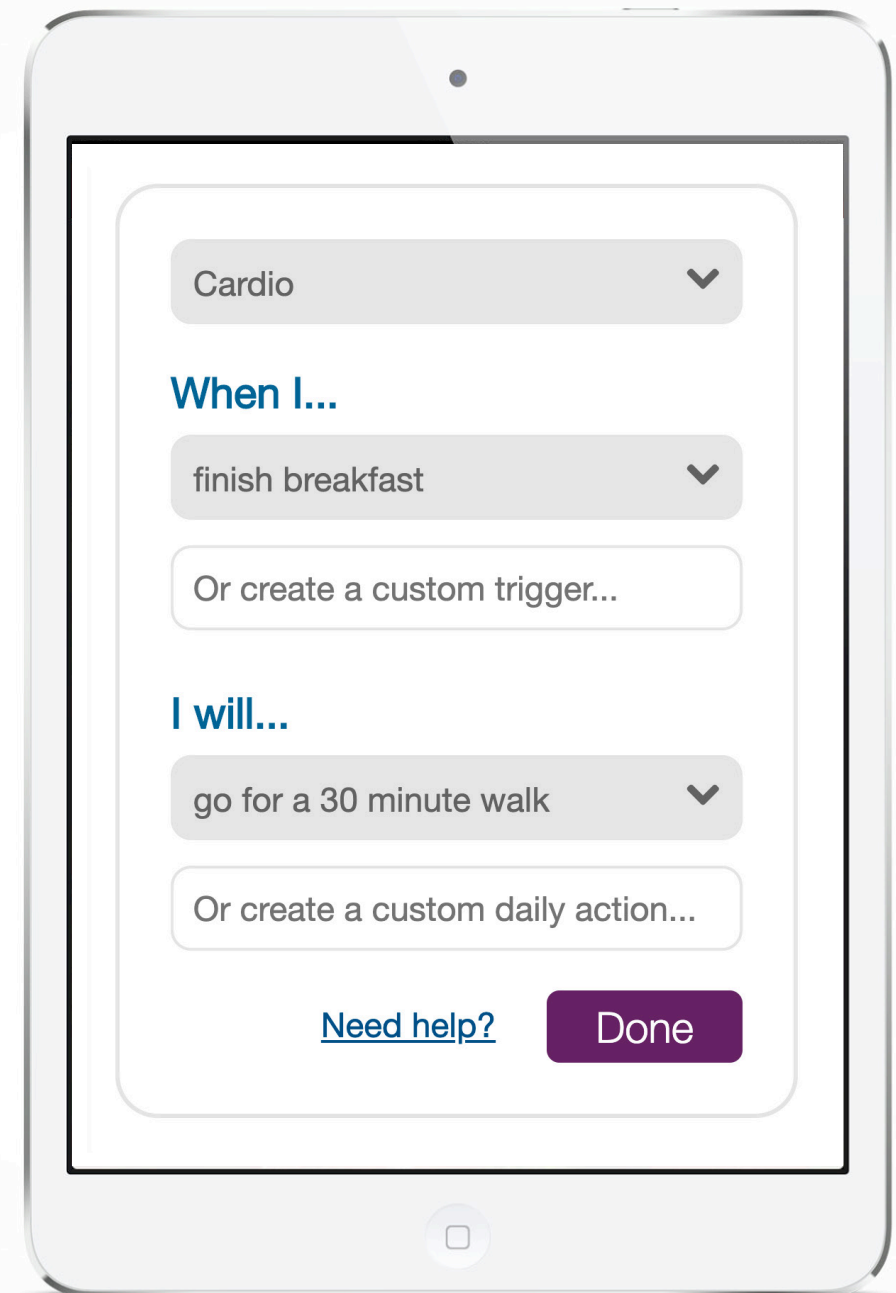
In late 2018, this new library of digital self-guided programs became part of Onlife's product portfolio. As requested by Health Care Service Corporation (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association that serves members in Illinois, Montana, New Mexico, Oklahoma and Texas, the programs were made available to its members in January 2019.

The Psychology of Engagement

Here's an example of how the design and execution of the UI experience for Onlife's digital self-guided programs incorporated a current psychological marketing concept.

Start With the Unavoidable

Action is imperative for habit formation, to making the target behavior “stick,” whether it’s walking a mile a day or feeling less stressed. What’s needed is a “trigger” to prompt the right behavior. One highly effective trigger is to take an established everyday activity and connect it with a healthy new action. In this specific example, the member has chosen “finish breakfast” as the everyday activity, which serves as the prompt or trigger for performing the new habit, “go for a 30 minute walk.”



The Power of Deep Integration

In our experience, the most productive partnerships with clients require some level of deep integration that enables the wellness program to serve as a seamless part of the plan's strategy to deliver a fully integrated population health service.

For Onlife Health, that deep integration involves creating a complete consolidation of our platform's comprehensive wellness capabilities with your plan's benefits and services. For example, through the *Explore* section on our member portal, we can communicate and drive members to use the specific programs and services offered by your plan that are the most relevant for improving their health.

Deep integration also involves having a dedicated account team discuss the needs, goals and challenges of your plan's particular population and employers in order to determine the right "mix" of program services to include.

But the development of this customized wellness solution is just the beginning of the integration process. Here are four more examples that illustrate how Onlife cultivates a deep integration with our health-plan partners, from enhanced data accessibility that generates informed decision-making and streamlines communications, to customizing incentives that target specific outcomes.

DATA INTEGRATION

Onlife provides our clients with full transparency into any and all data generated by members. Unlike other wellness providers, Onlife operates under the principle that all data collected by your plan is your data, to use as you wish.

Customer-specific data marts ensure that only the information relevant to your particular plan is delivered. Likewise, your health plan is able to share its data with Onlife. Examples of this shared data include program completion information, health assessments, biometric data, and claims-driven information such as attributions, gaps-in-care achievements, eligibility indicators and precondition codes.

Both parties can read, write and share data, providing both Onlife and your plan with a complete information profile of individuals, demographic groups and total populations. This free sharing of data creates a mutually beneficial partnership. Your health plan has the information to identify conditions, know what health tasks members have or have not completed, see outcomes data, and understand what communications and outreach members have received. Your health plan can also refer members who may need specific services, such as weight management or smoking cessation, to Onlife Health. In turn, because Onlife has access to claims information, we can better identify gaps in care and coordinate cross referrals between teams. Shared data also creates a more seamless user experience. For example,

if a member is transitioning from a lifestyle modification program to a disease management program, all parties know the history of the patient/member, improving the member experience by addressing their highest level of need. This shared hierarchy of needs among service providers allows both internal resources and external strategic partners (like behavioral health) to work together to serve the whole person. A member is now ushered to other benefit programs with a “warm referral” instead of being dropped off or ignored.

Data integration also enhances the user experience by increasing awareness of the programs and services offered by the health plan. Communication tiles, featured in the *Explore* section of Onlife’s member portal, can now be personalized to provide each member with the exact information they need to help them manage their health and well-being.

COACHING INTEGRATION

Data integration within the coaching platform allows coaches to see care management details in real time, including health information shared by other programs within the health plan.

Coaches can access a member’s:

- **Care Plan:** Goals, milestones, nurse assignees, types and due dates.
- **Case Overview:** Case name, description, main diagnosis and reason for opening the case.
- **General Overview:** Identification and stratification information (program indicators, primary disease, comorbidities) as well as an outreach summary.

MEDICARE INTEGRATION

With the 2019 Medicare Communications and Marketing Guidelines (MCMGs) setting forth new regulations that govern member messaging (frequency, time period, content of communications, etc.), health plans need to have a full picture of their contacts with members. With full data transparency, there’s a new ability for all parties to see a real-time singular view of how each member has been contacted (email, secure messaging, etc.) and how often.

INCENTIVE INTEGRATION

Through advanced data analytics of claims and other relevant information, Onlife can create an incentive program specifically designed to influence the most desired outcomes (for example, Annual Wellness Exams) and focus on the particular health benefits and wellness criteria that most exactly match each health plan’s unique population and goals.

Five More Onlife Benefits

- 1 Recognizing the stringent security requirements of our health plan partners, Onlife is NCQA-accredited, HITRUST-certified, and has an active SOC 2 Type II report.
- 2 We can white-label our platform to serve as an extension of your brand and configure our platform to meet the specific needs of your employer groups.
- 3 We can incorporate questions involving Social Determinants of Health (SDoH) into our Health Assessment and combine that information with other socio-economic data from multiple sources to identify SDoH risk factors and then provide members with the knowledge, social support and access to local health programs that can lower those risks.
- 4 We collect data from multiple sources (health assessments, public data, claims, eligibility files and more) and then use artificial intelligence, machine learning and high-level data analytics to gain insights into different populations and deliver a new level of personalization for each member to drive a higher level of engagement.
- 5 With our fully integrated wellness solution, we can incorporate our comprehensive services and programs with your plan's benefits to create a unified brand and a seamless user experience.

Summary

For any Blue Cross Blue Shield health plan, selecting a wellness partner with previous experience working with BCBS plans offers multiple advantages. Such a wellness partner already understands the values and culture shared by BCBS plans. That familiarity establishes a natural affinity and rapport between the two companies that lowers the learning curve, expedites implementation and creates a positive working relationship. In addition to our in-depth BCBS experience, Onlife Health is also committed to full data transparency and bringing deep integration of our resources and team members with your organization. We see ourselves as a partner dedicated to your success and to serving your BCBS plan's clients by developing innovative products and strategic innovations that solve the specific challenges your plan is facing and create members for life.

Staying True Blue

Unlike other wellness providers, Onlife takes the position that, when it comes to your BCBS plan attracting and retaining large employer groups, our role is to serve as a valuable partner and help you grow your market share, not compete against you.

For example, consider our long-standing partnership with Blue Cross Blue Shield of Tennessee (BCBST) and our efforts in working with one of its more important clients, a national retailer.

Working closely with BCBST, we were able to integrate BCBST programs into our platform to deliver additional value to the client as well as build a program for metabolic syndrome, a medical condition that affects 23 percent of American adults and has a significant impact on healthcare costs. For example, a person with four of the risk factors for metabolic syndrome (high blood pressure, obesity, low HDL cholesterol, high triglycerides) spends approximately \$1,600 more on healthcare each year.

BCBST analyzes data through an issue-ID engine and then files a weekly report with Onlife that lists which members have been identified for metabolic syndrome. In return, BCBST can see which members are now being coached for metabolic syndrome and how many times they have been contacted.

That sense of partnership also extends to reporting. Our data analysts work directly with BCBST and the client, enabling BCBST to create customized reports that contain the full “value story” and provide a more comprehensive evaluation of savings generated by the wellness program. Because of our ability to deliver clean, stable data, Onlife can also deliver free ad hoc reporting, a service for which other wellness companies usually charge a fee.

Net Value Created by Onlife’s Wellness Program During One Year for this National Retailer: \$1,818,460



A New Way to Well

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