



# Health Claims Management

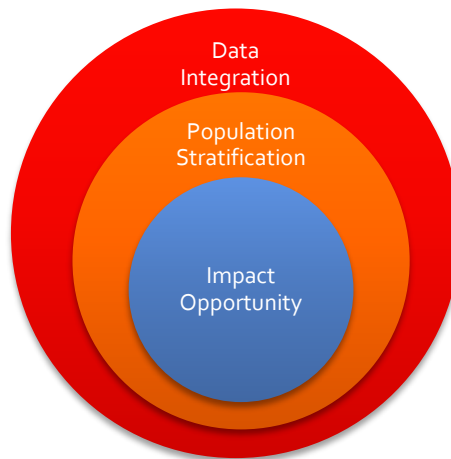
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# HealthKeys

HealthKeys provides Health Claims Management services to employers, benefit consultants, and wellness consultants. Our unique concept provides integrated services for claim avoidance products as well as products that generate hard dollar savings. Data Analytics and Predictive Modeling form the foundation of our services and allows us to identify member level risk, integrate with coaching, and measure the results of our services based on claims data. We obtain monthly data feeds directly from the claims payor which keeps the employer’s HR department involvement to a minimum.

## Data Analytics and Predictive Modeling

Population Health Monitor applies evidence-based clinical rule sets and mathematical models to claims, membership and other data (lab, health risk assessment, etc.) to identify high-risk members and rank them by severity and gaps in care. These clinically based forecasts are used to allocate resources efficiently and intervene before adverse outcomes occur and dollars are spent. Results are presented in an easy-to-use web interface that provides a sophisticated reporting system. A few mouse clicks generate a list of members with diabetes or other chronic illness and a profile of Impact Opportunities - areas that provide the greatest potential for improved member health and reduced cost.



### INDICES AND OUTPUTS USED TO STRATIFY MEMBERS:

- ▲ ACTUAL AND FORECAST DOLLARS
- ▲ FORECAST EMERGENCY ROOM VISITS AND DAYS INPATIENT IN THE NEXT 12 MONTHS
- ▲ FORECAST RISK INDEX
- ▲ TOTAL RISK RANK
  - 1 is people representing the 0% to 50% of forecast cost (the walking well)
  - 2 is the people representing the 51% to 75% of forecast cost
  - 3 is the members totaling 76% to 85% of forecast cost (ill members)
  - 4 is the people totaling 86% to 95% of forecast cost (seriously ill)
  - 5 is the members in the top 5% of forecast cost (catastrophic cases)
- ▼ MOTIVATION RANK
 

Indicates a member’s willingness to maintain or improve healthy behaviors – This Identifies a members’ willingness to engage in a health management program AND their likelihood of changing behaviors

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## Predictive Modeling Benefits for Advisors and Clients

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HealthKeys provides advisors and clients with the appropriate level of access to measure our performance and the performance of the group. The predictive modeling engine forecasts where the cost and risk will be in the next twelve months, and the system helps you identify cost drivers so we can report and maximize savings opportunities with the clients.

A web-based reporting system provides seamless access to the actionable information to target high cost and high-risk members. The system reveals the clients that require Disease Management or coaching intervention, along with justification and accountability.

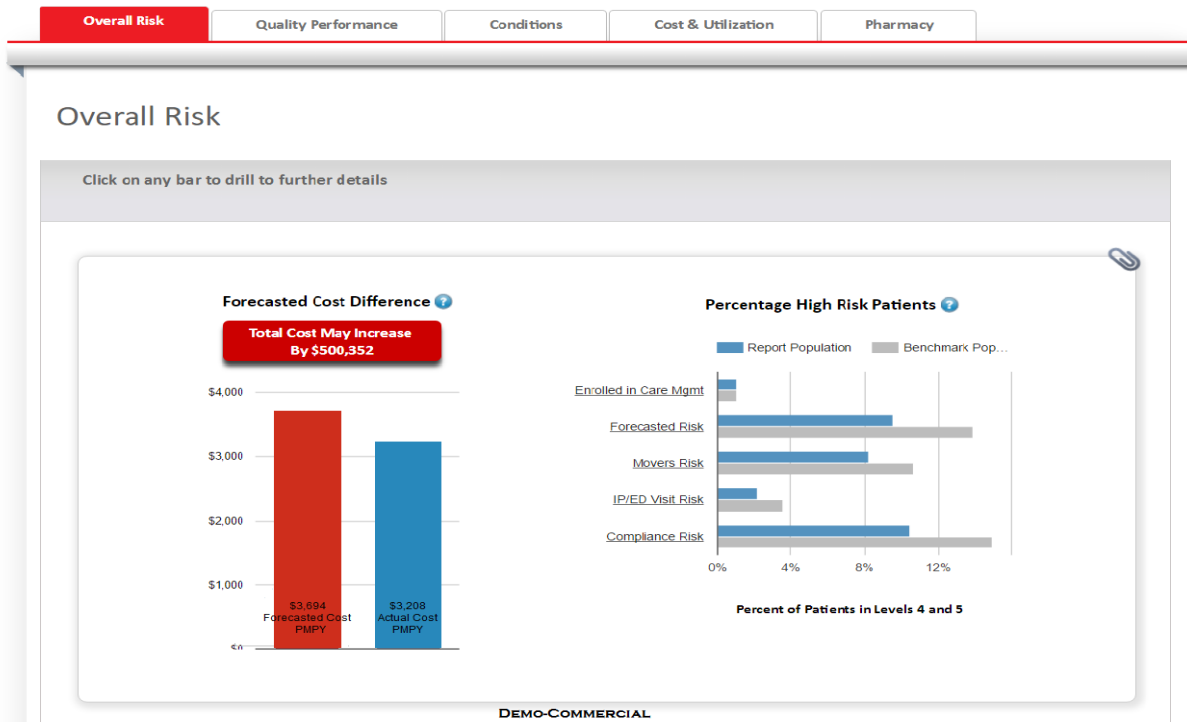
HealthKeys provides the following:

- ▲ GENERATES SPECIFIC RECOMMENDATIONS FOR MANAGING EMPLOYEE POPULATIONS USING EVIDENCE-BASED GUIDELINES
- ▲ **CLAIMS AVOIDANCE PRODUCTS** ARE MEASURED BASED ON SYSTEM TRACKED IMPROVEMENTS IN: CLOSING GAPS IN CARE, PREVENTATIVE MEASURES, AND BIOMETRIC SCREENINGS
- ▲ **HARD DOLLAR SAVINGS PRODUCTS** ARE MEASURED BASED ON REDUCTION IN CLAIMS SPEND FOR SPECIFIC MEDICAL AND/OR PHARMACY CLAIMS
- ▲ MEASURES CLINICAL OUTCOMES AND COSTS TO DEMONSTRATE VALIDATED SAVINGS AND A POSITIVE, UNBIASED ROI AND MEASURES THE IMPLICATIONS OF PREDICTIVE MODELING FOR DISTRIBUTION OF HEALTH CARE DOLLARS
- ▲ MANAGES DATA PROPERLY TO ENSURE THAT AT-RISK MEMBERS DON'T "FALL THROUGH THE CRACKS"
- ▲ IDENTIFIES HIGH-COST, HIGH-RISK MEMBERS AND OVERCOMING RESISTANCE TO CASE MANAGEMENT, DISEASE MANAGEMENT AND HEALTH COACHING INTERVENTIONS
- ▲ CREATES A FAST AND SEAMLESS TRANSITION FROM RISK IDENTIFICATION TO STRATIFICATION TO SUCCESSFUL ENGAGEMENT
- ▲ INTEGRATES PHARMACY/PRESCRIPTION DRUG DATA INTO PREDICTIVE MODELING AND RISK IDENTIFICATION APPLICATIONS
- ▲ INCORPORATES NON-CLAIMS BASED RISK PREDICTION TOOLS TO ENHANCE THE ACCURACY OF RISK IDENTIFICATION
- ▲ PINPOINTS EVIDENCE-BASED OPPORTUNITIES TO IMPROVE CARE

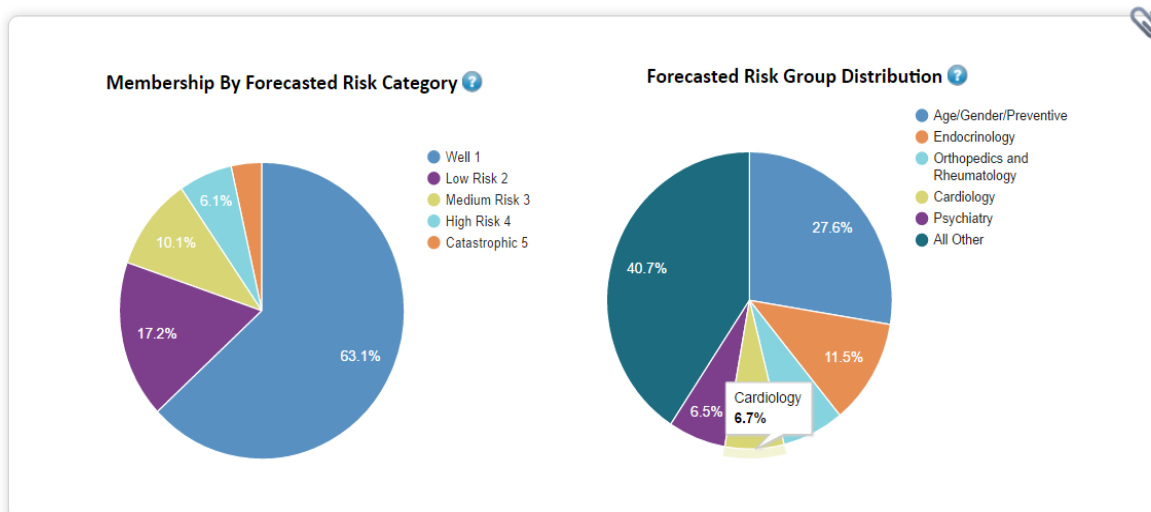
*Clinical Predictive Modeling enhances your ability to focus on the critical clinical issues that are driving cost and accurately identify and stratify key groups within your population providing you opportunity to engage those high-risk members.*

## Identify Groups Overall Risk and Cost

Accessible, timely, accurate data provides actionable information to help your organization become as efficient and effective as possible.



A comprehensive view of the groups forecasted cost comparing the past 12 months to the predictions for the next 12 months and the groups potential Savings. The system allows you to compare your catastrophic and high risk population to our benchmark.



## Provides Actionable Information Down to Each Member Detail

Viewing 49 patients grouped by Patient Name

Legend: ■ Normal ■ Caution ■ Warning ■ No Judgment ▲ = Trending Unfavorably ▼ = Trending Favorably No Arrow = No Trending since last data refresh

Patient Name	Primary Condition	Age / Gender	Care Mgr	Forecasted Cost	Actual Cost	Forecasted Cost Diff	Forecasted Risk	IP/ED Visit Risk	Compliance Risk	Motivation	Movers Risk
<a href="#">Barber, Dennis</a> M733880731198-1	AIDS	53y M	N	\$31,018	\$26,810	\$4,208	100	75	100	6	99
<a href="#">Taling, Jonathon</a> M975199059183-1	Diabetes	60y M	N	\$10,302	\$4,142	\$3,201	96 ▼	76	99	1	94
<a href="#">Bolden, Antonio</a> M853249998674-1	Diabetes	55y M	N	\$14,124	\$11,009	\$3,115	98	76	93	2	94
<a href="#">Prince, Carla</a> M220327541774-1	Gastrointestinal Medicine	46y F	N	\$14,646	\$10,815	\$2,848	98	73	79	59	91
<a href="#">Nyman, Leann</a> M698277787497-1	Diabetes	59y F	N	\$14,832	\$12,199	\$2,633	98	77	96	1	88
<a href="#">Garcia, Robert</a> M914196408501-1	Gastrointestinal Medicine	52y M	N	\$10,747	\$8,242	\$2,505	98	84	97	35	86
<a href="#">Neagle, Wm</a> M396652504402-1	Endocrinology	59y M	N	\$16,079	\$14,063	\$2,016	98 ▼	79	81	1	76
<a href="#">Gonzales, Erin</a> M923557636140-1	Renal Failure, Chronic & Nephrosis	56y F	N	\$30,605	\$28,628	\$1,977	100	95	77	19	75
<a href="#">Olson, Nancy</a> M623004109517-1	Psychiatric Disorders	52y F	N	\$10,287	\$8,386	\$1,901	96 ▲	67	0	39	73
<a href="#">Jensen, David</a> M026930873089-1	Gastrointestinal Medicine	58y M	N	\$16,340	\$14,578	\$1,762	98	79	88	1	69
<a href="#">Kane, Harold</a> M971823509118-1	Hepatitis	47y M	N	\$15,535	\$13,880	\$1,655	98	67	0	5	66
<a href="#">Garza, Steve</a> M045829713620-1	Drug Dependence	58y M	N	\$12,727	\$11,284	\$1,443	97	75	72	68	59
<a href="#">Mcguire, Lorraine</a> M786846563168-1	Diabetes	39y F	N	\$12,345	\$11,044	\$1,301	97 ▲	74	100	47	54
<a href="#">Ross, Laurie</a>											

DEMO - COMMERCIAL

- ▲ ACTUAL COST AND FORECAST COST IN THE NEXT 12 MONTHS FOR EACH MEMBER
- ▲ FORECAST EMERGENCY ROOM VISITS AND INPATIENT DAYS IN THE NEXT 12 MONTHS FOR EACH MEMBER
- ▲ FORECAST RISK OR A PREDICTION FOR A PATIENT OF COST UTILIZATION OVER THE NEXT 12 MONTHS, TRANSFORMED INTO A SCORE
- ▲ FORECAST RISK TREND IS INDICATED AS WELL WITH THE ARROW SHOWING AN INCREASE OR DECREASE SINCE THE LAST DATA REFRESH
- ▲ IP/ED VISIT RISK OR A PREDICTION OF ACUTE SPENDING FOR INPATIENT AND ED CARE FOR THE NEXT 12 MONTHS TRANSFORMED INTO A SCORE
- ▲ COMPLIANT RISK OR A PREDICTION OF COST SAVINGS BASED ON COMPLIANCE WITH EVIDENCE BASED MEASURES AND OTHER CRITERIA, TRANSFORMED INTO A SCORE
- ▲ MOTIVATION PREDICTION IDENTIFIES PATIENTS WHO ARE HIGHLY MOTIVATED TO "SELF-MANAGE" THEIR HEALTH CARE, COMPLY WITH CARE INSTRUCTIONS AND PURSUE WAYS TO IMPROVE THEIR HEALTH STATUS
- ▲ MOVERS RISK IDENTIFIES PATIENTS WHO EXPERIENCE THE GREATEST INCREASE FROM ACTUAL ANNUALIZED
- ▲ INTEGRATION WITH BIOMETRIC SCREENING RESULTS

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