

The Consumer Driven Health Plan

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SVP Strategic Development
February 4, 2014

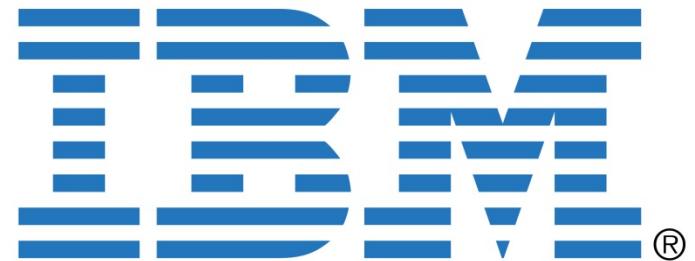


Sampling of National Accounts



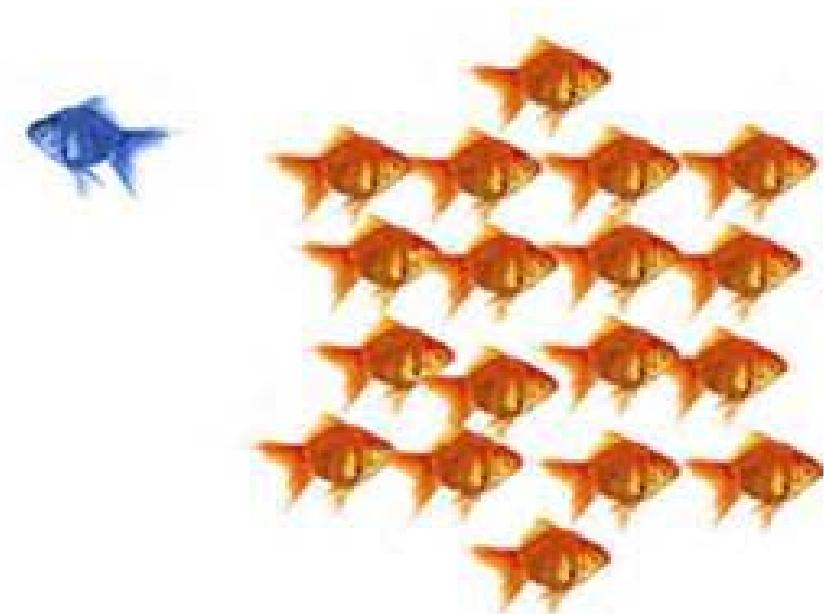
Forces in the Market

- Explosive Growth in the Individual Market
- Employer Focus and Experimentation
- Health Plans Rising to the Opportunity



Becoming Consumer Driven

- Understand the Consumer's Needs
- Choose the Need to Address
- Design a Solution
- Distribute to the Market





Leading The Way

Positive attitude
Desire to improve health
Taking action to improve health

In It For Fun

Competitive
Goal-oriented
Social

Value Independence

Skeptical
Self-reliant
Present-oriented

I Need A Plan

Risk-avoidant
Undisciplined
Seek advice

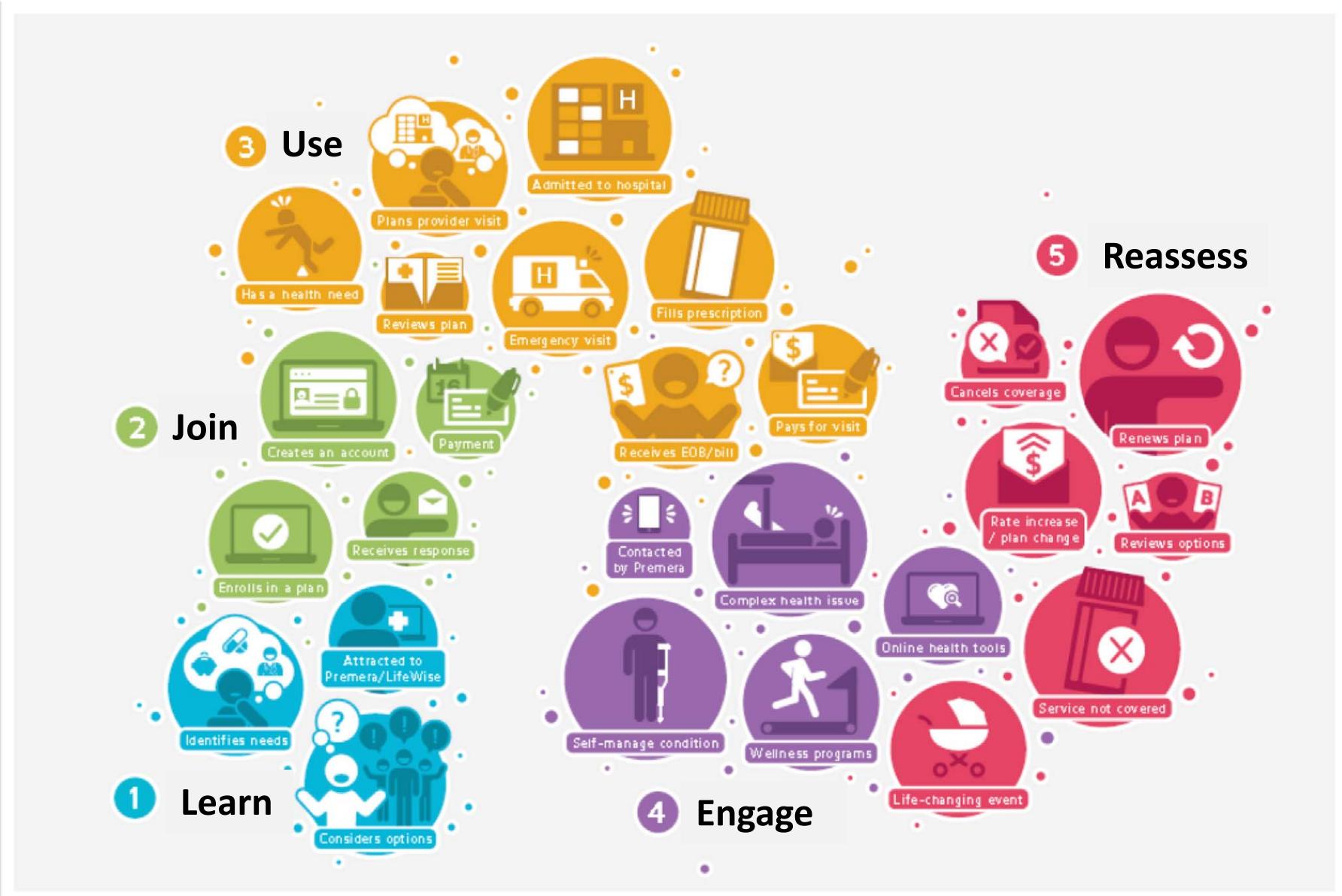
Not Right Now

Stressed
Family-oriented
Younger

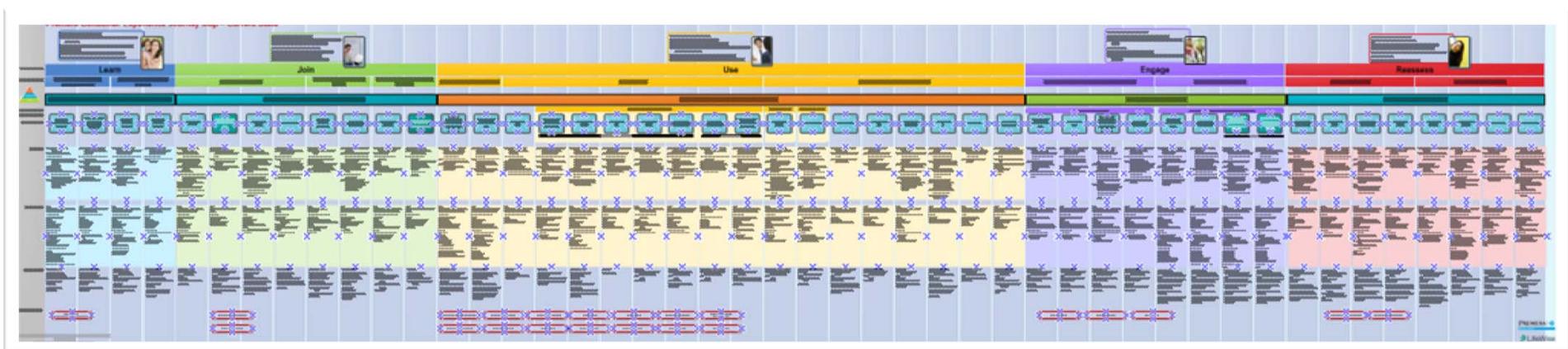
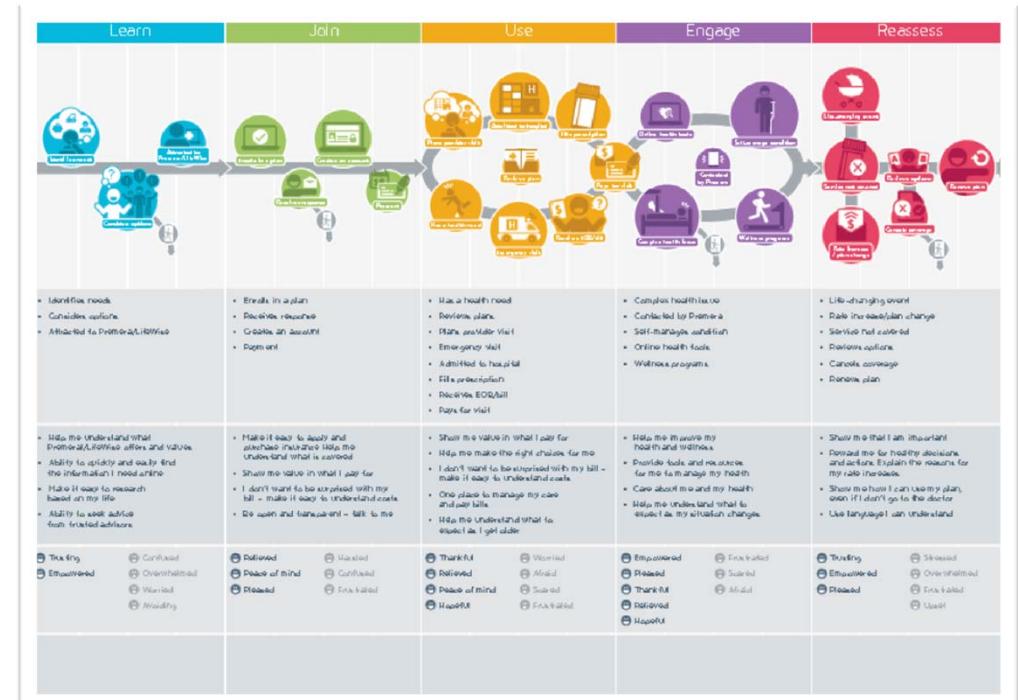
Get Through The Day

Discouraged
Poor health
Cash-strapped

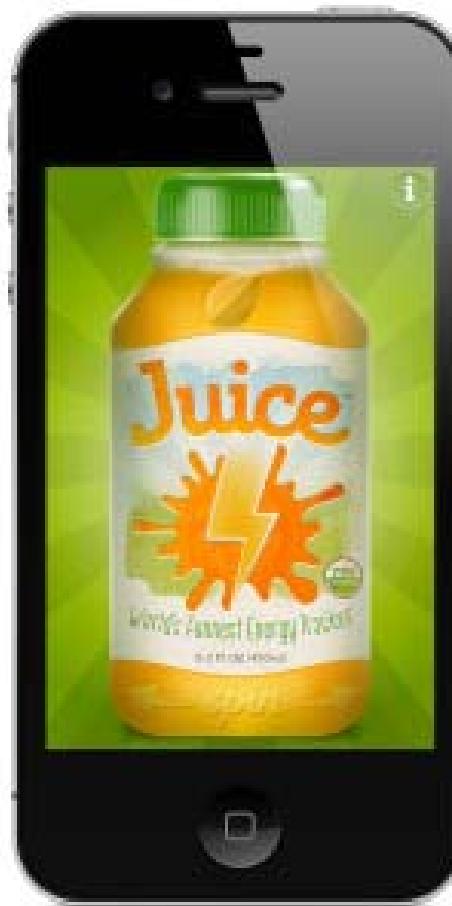
Premera Consumer Experience Map



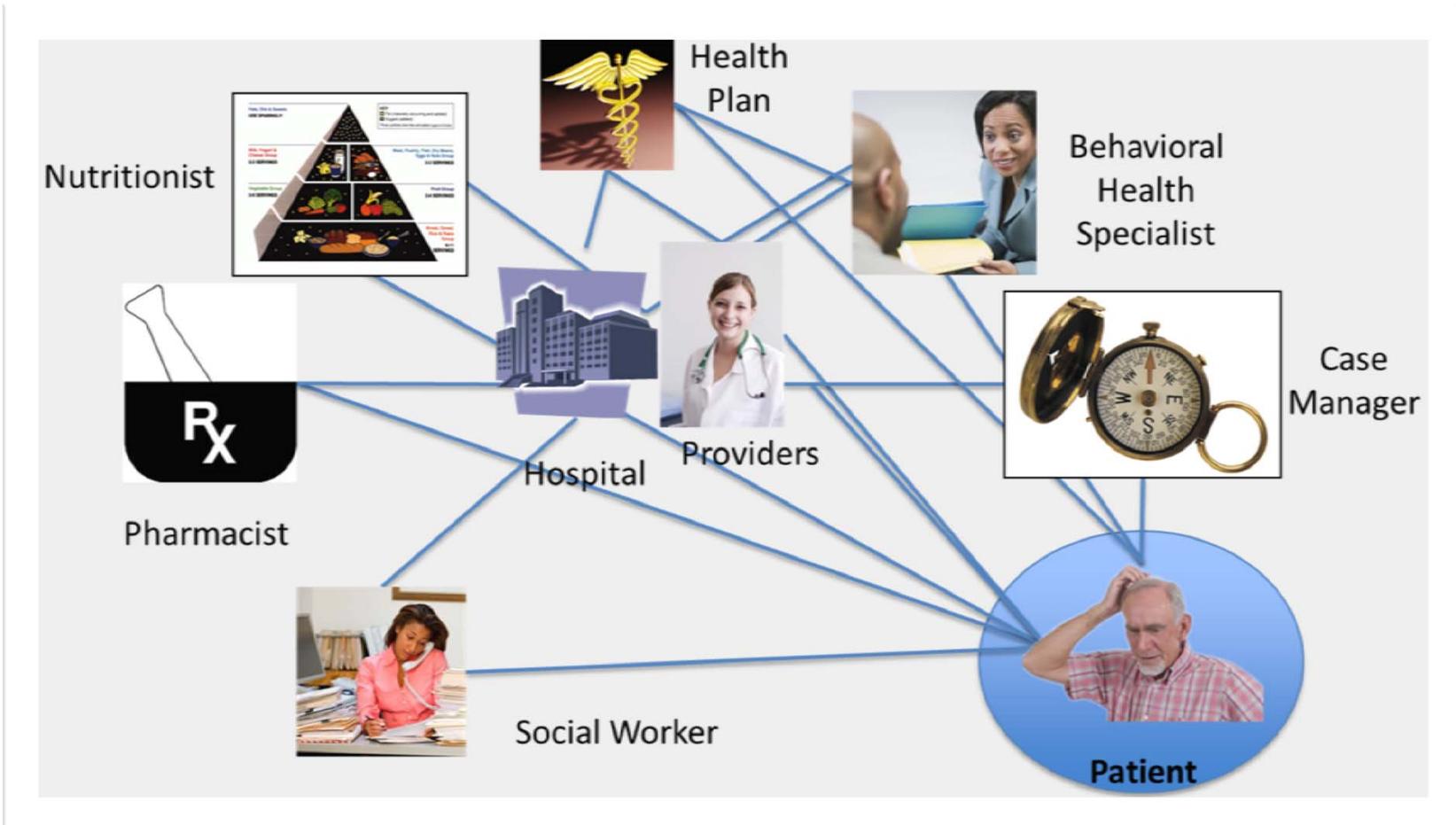
Premera Consumer Experience Map



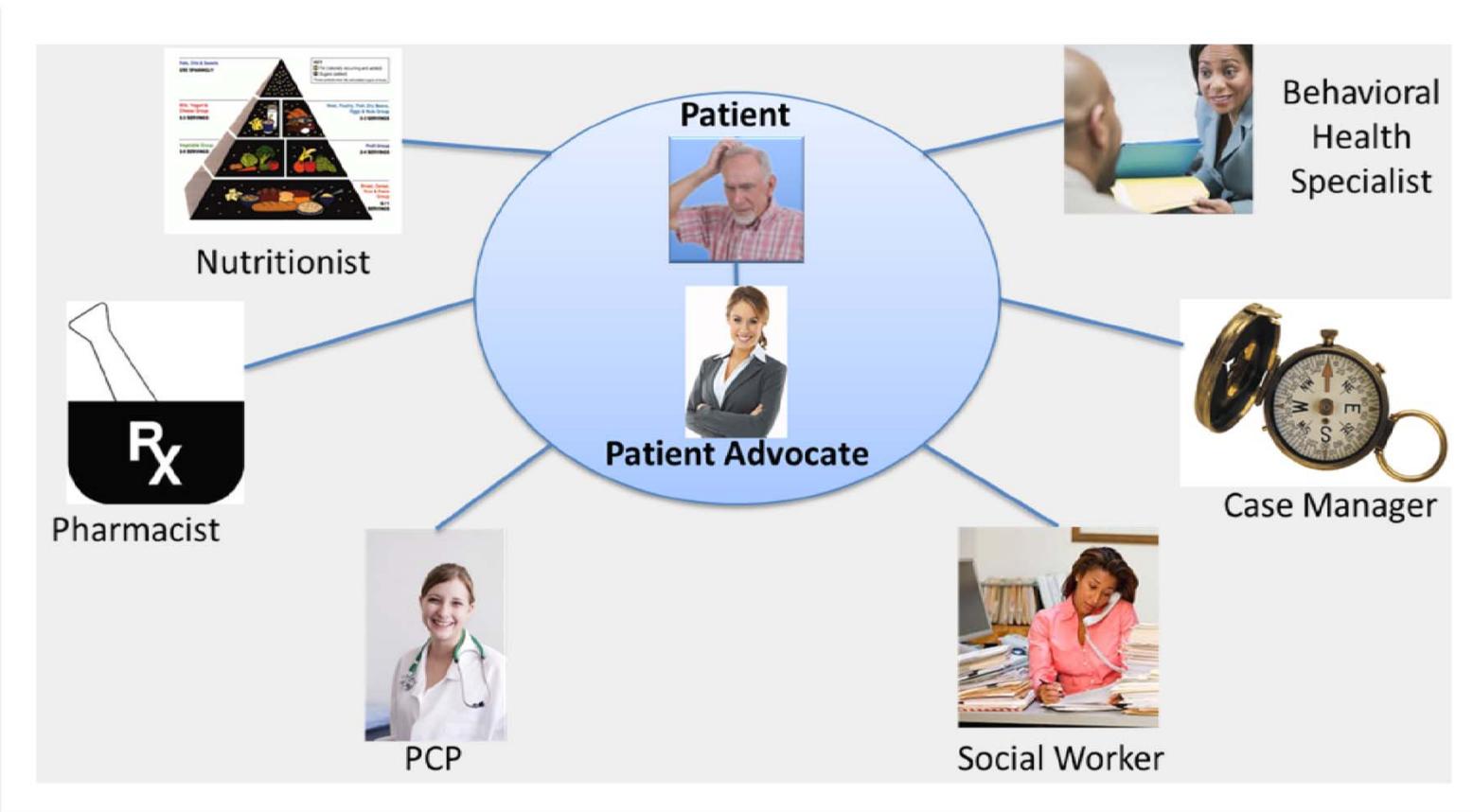
Consumer Tools



Current Fragmented System



Patient-Centered System





LifewiseHealth.com

KEEPING
IT REEL.

YOU GOT THIS

 LifeWise



LifewiseHealth.com

ROLL WITH
THE PACK.

YOU GOT THIS

 LifeWise

Getting There ...



We've made strides,
but we have further
to go...