

Empowering the **Consumer** as the Ultimate Health Care Stakeholder



 **Natalie Schneider**
Vice President, Consumer Experience

Anthem.

5 REASONS WHY CONSUMERS ARE IN THE DRIVER'S SEAT

6 RESPONSES THAT HEALTH PLANS ARE APPLYING

7 CONSUMER MOMENTS THAT MATTER MOST

Anthem.₂

5 REASONS
WHY CONSUMERS ARE IN THE DRIVER'S SEAT

6 RESPONSES
THAT HEALTH PLANS ARE APPLYING

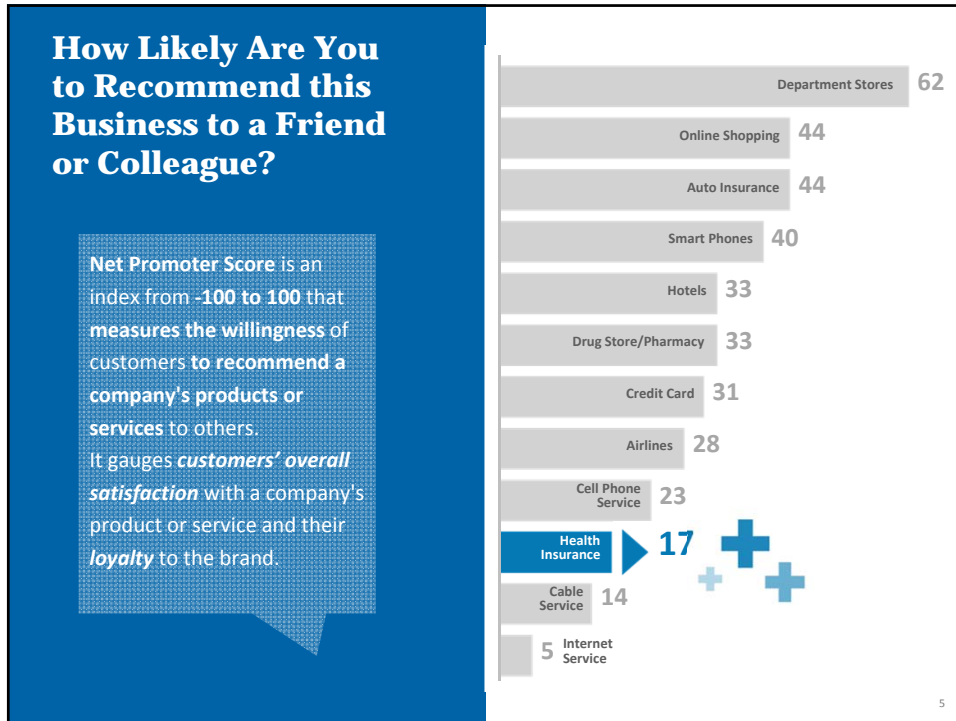
7 CONSUMER MOMENTS
THAT MATTER MOST TO CONSUMERS

Anthem³

5 Reasons why consumers are in the driver's seat ...

- Surge in consumer choice segments**
87 million
Projected size of the retail market by 2018
- Narrow networks & high deductible products**
33 million
Americans in HDHPs in 2013
- Persistent rising out-of-pocket costs**
\$22,030
annual health care costs for a family of four
- Explosion of consumer healthcare innovations**
40k
health care apps available for download on iTunes
- Massively increased expectations**
NETFLIX amazon.com Zappos facebook

Silhouettes of people walking, a person on a bicycle, a person pushing a stroller, and a person walking a dog.



5 REASONS
WHY CONSUMERS ARE IN THE DRIVER'S SEAT


6 RESPONSES
THAT HEALTH PLANS ARE APPLYING

7 CONSUMER MOMENTS
THAT MATTER MOST TO CONSUMERS

Anthem[®]

6

6 Responses that health plans are applying to be consumer centric



- Strategy
- Customer Understanding
- Consumer Experience Design
- Measurement
- Governance
- Culture

5 REASONS WHY CONSUMERS ARE IN THE DRIVER'S SEAT

6 RESPONSES THAT HEALTH PLANS ARE APPLYING

7 CONSUMER MOMENTS THAT MATTER MOST TO CONSUMERS



The primary drivers of great consumer experience revolve around



CONFIDENCE in coverage

Feeling confident you are covered and will be taken care of in the event of a health issue



CLARITY of benefits

Understanding your costs and coverage so there aren't any negative surprises when you need to use your benefits



EASE of getting help

Minimal interaction with your insurer, except when you have a question or an issue arises – then high engagement through personalized, effortless service is demanded

9

7 Moments That Matter Most



Selecting my plan

Immediately after I've selected my plan

What is this going to cost me?

I am faced with a medical decision

I need urgent or unplanned care

I pick up a prescription at the pharmacy

My insurance company says "no"

10

