

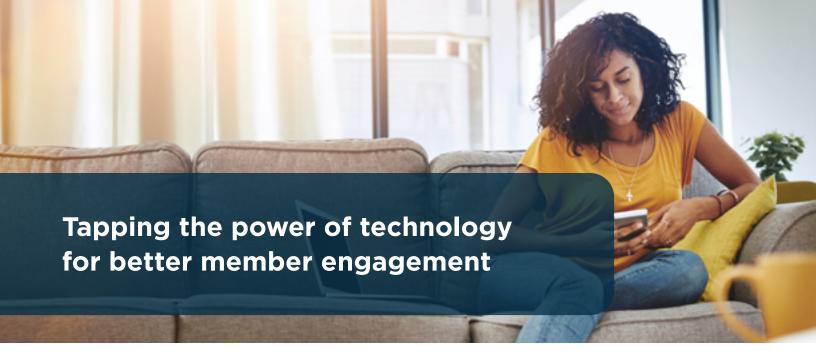
Achieving better health care outcomes is essential to keeping costs from ballooning out of control. And one of the most effective ways health plans can improve outcomes is with member engagement: Connecting with members to help ensure they get the right care, services and support they need to stay healthy and avoid the need for costly care.



The challenge? No two members are alike. Each one has different preferences, needs and preferred modes of communication when it comes to their health care. Their access to services and information varies. What leads to better outcomes with one member might not with another. Bottom line, one-size-fits-all solutions aren't a solution at all. The missing ingredient in engagement today is personalization.

Unfortunately, health plan ecosystems—the insurer, the providers and the members—are complex and siloed, making personalization a daunting challenge. Members frequently see multiple providers, who may or may not share patient information with each other. Member lifestyle choices like diet, exercise and stress, which can have a profound impact on health, remain difficult to glean. Claims and clinical data that could shine a light on how best to engage members with particular health risks and conditions are underutilized.





Health care is one of the last industries to effectively leverage data in a broad, holistic way, in spite of the vast quantities of data health plans generate and possess. Tufts Health Plan is joining a small but growing number of health plans that are using information from claims, clinical data, consumer-based data, engagement-based data and selection-based data to better understand each member's unique needs and more effectively get them the right care and support.

Adam Scott, Senior Vice President of Health Care Services at Tufts Health Plan, explains, "Health care doesn't just happen within your provider's office, but in your community—when you exercise, when you buy food, when you're at home or work. When we consider the entire picture, we have better insight into how we can engage our members with programs to improve their health and well-being."

Not only will data help us understand who to engage and when, but how to engage them. An older member with a chronic disease might prefer traditional office visits and phone calls from a care manager,



while a younger one with the same condition might rather get care via telemedicine and medication reminders by text. A diet and exercise plan that might be ideal for a member with pre-diabetes in the suburbs might not be the right fit for a member in an urban neighborhood.

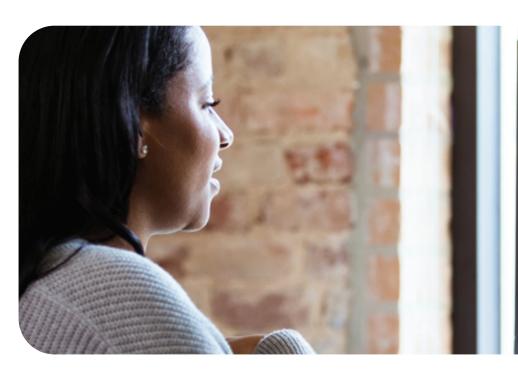
"The focus," explains Scott, "is on prevalence, impactability and especially affordability, with a goal of reaching people with more of the care they need, in the best way, at the moments when it will make the greatest difference."



Health Care Services unifies multiple teams and operations within our organization, bringing together clinical services, provider contracting and analytics. This enables us to get a broader and deeper view into population health and draw understanding and insights from data spanning our Medicaid, Medicare, employer-sponsored and individual plan members.



It also makes it easier for providers to work with Tufts Health Plan. We've always had close relationships with our providers; it's one of the key advantages of being a local plan. But we're taking that collaboration to the next level, stepping up our shared commitment with our providers to reduce unnecessary costs and inefficient care and improve outcomes. That includes sharing information about new programs or technologies that show promise or clinical success that could be incorporated locally. It also means using the insights we gain from data analysis and segmentation to construct arrangements with our providers that will drive more cost-effective care while minimizing financial risk.





By meeting frequently with our employers and providers, we can help ensure that communication is streamlined and seamless, with transparency, knowledge and coordination around who's doing what and when.





There's nothing more personal than health care. In the future, Tufts Health Plan members can expect an experience that's increasingly tailored to their specific health care needs, lifestyle and communication preferences.

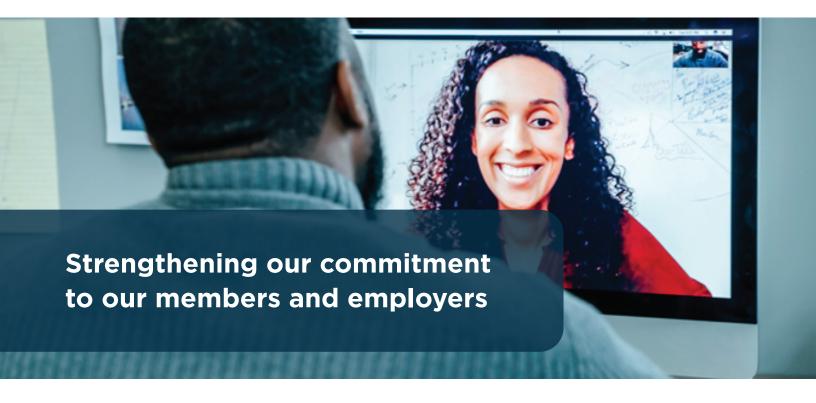
"We serve our members best," says Scott, "when we're serving them with programs we think will work for them, with solutions that address their needs as we know them and as they've shared with us, and we do so in a way that is really consumer-friendly. Members will get an experience that's simple, seamless, convenient and consistent, regardless of what plan they're on."

And communication with members is a two-way street: When we engage members more successfully, not only do they get the information and services they need to stay healthy, but we can get a clearer understanding of what's going on with their health, and the way they're engaging with our programs and services.

Employers and brokers, meanwhile, will have access to better information and reporting, and a deeper understanding of key



indicators of the way their employees are getting care: engagement, referrals, utilization, and more. We believe the investments that we're making in programs, information, and analytics will translate into the key metric of engagement. Over time, as we fine tune the member experience, employers and brokers should see that metric improve. They should also see a workforce that's happier, healthier and more productive.



At Tufts Health Plan, we're committed to improving the health and wellness of the diverse communities we serve. We're also committed to doing our part to help control the cost of health care for our members and plan sponsors. By evolving toward a strategy that aligns our internal resources, increases collaboration with our employers, and uses the best technology and tools available to improve member engagement and health outcomes, we're confident that we can do even more to make good on that commitment.



