Self Service in the LTC Market:
Care Management

- Today: 31 billion searches on Google every month, less than 3 billion in 2006

- First commercial text message was sent in 1992; Today more text messages sent everyday than people on the planet

- Years it took to reach a market audience of 50 million:

  Radio: 38 years

  TV: 13 years

  Internet: 4 years

  Ipod: 3 years

  Facebook: 2 years

Estimated that one week of the NY Times contains more information than a person was likely to come across in their lifetime in the 18th century.

The World Is Changing To A New Information Model…

PS1

OLD MODEL
Need previous knowledge of the data structure, location, or author in order to find information

need to know

need to share

NEW MODEL
Find, create, or ask for information from anywhere or anyone on any network using any device

Energizing the Industry

PS1   This slide needs to be positioned carefully. Our Offering will not integrate with any of these services. Hence we should be cautious
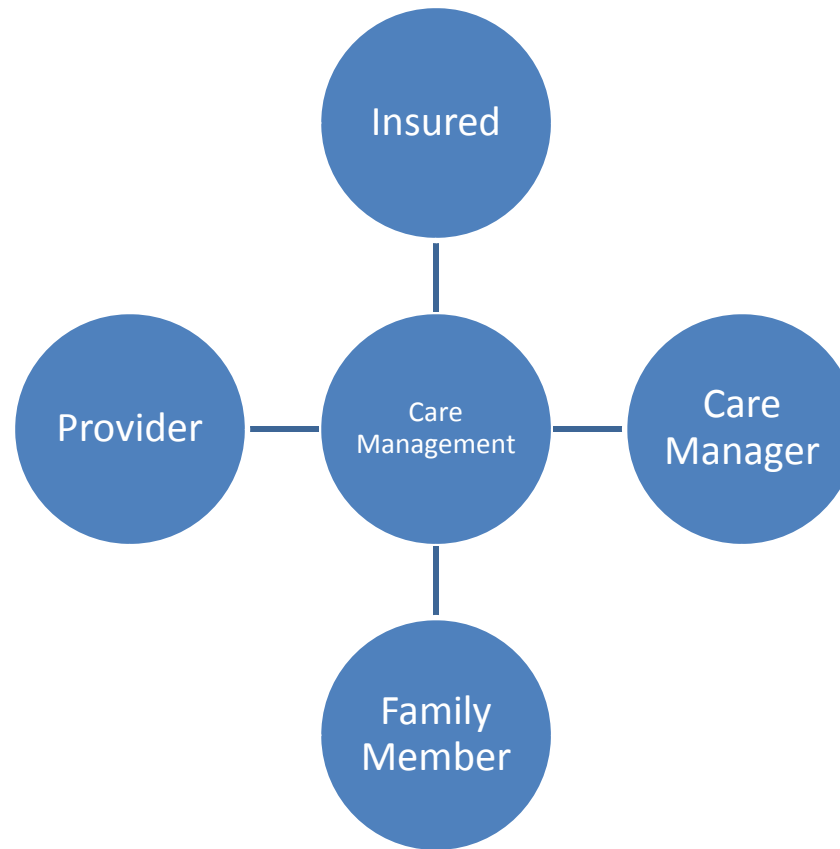Partho Sengupta, 2/13/2010

How can these changes impact Care Management in the Long Term Care Market?
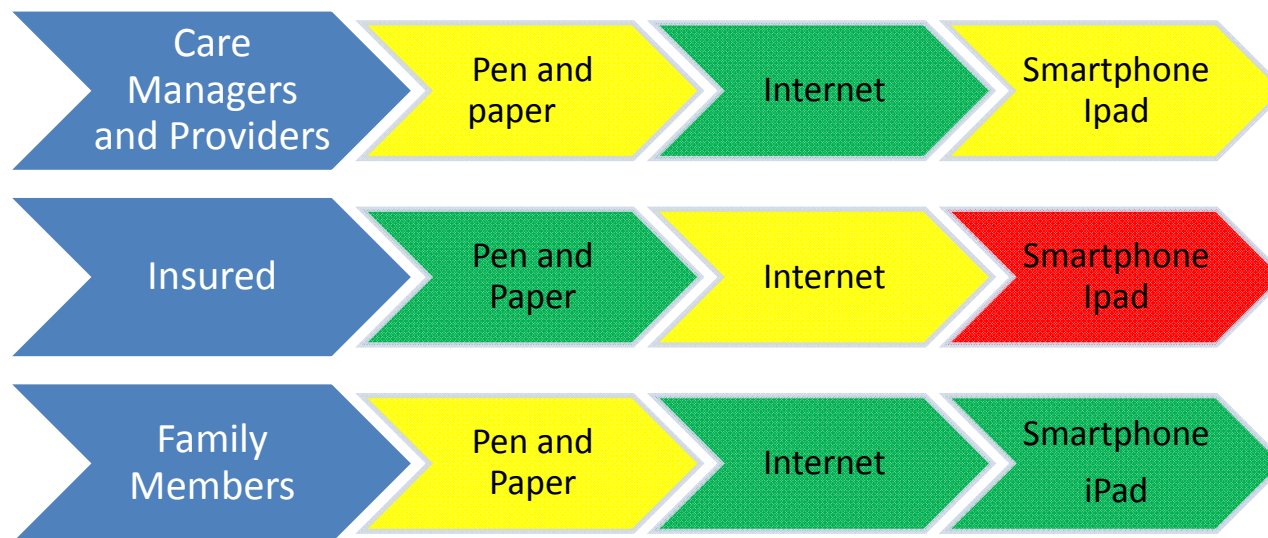
Doing nothing is not an Option

Stakeholders in Care Management

Technical sophistication

Care Managers and Providers	Pen and paper	Internet	Smartphone Ipad
Insured	Pen and Paper	Internet	Smartphone Ipad
Family Members	Pen and Paper	Internet	Smartphone iPad

Information Delivery:
Make it Easy to do Business

Care Mgrs and Providers

← Send information

G o Get Information →

Web Portals

Push information or link to information ←

Link to Information →

Insured and Family Members

Services via:

- The Web: Portals
- Mobile phones
- Applications: the iPad

Insured and Family Members

- Via the Web Today
  - Policy information
  - Family Member Services
  - Self Assessment Tools
  - Provider Directory
  - Other Available Services
  - Industry Articles

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Insured and Family Members

In Development and Future Opportunities

- Plan of Care (POC) tools
  - Qualification for local services
  - Request for Additional Services
  - Access to Assessment Finding/POC updates (Family Member Services)
  - Discussion Forums /Communities – Group Support (Family Member Services)
  - Live Chat with Care Manager or LTC Experts
  - Claims Submission
  - Claim Status updates

Insured and Family Members

In Development and Future Opportunities

- Mobile Phones
  - Alerts
    - POC/Eligibility Updates
    - Scheduling of Assessments
    - New Provider in your Area
    - Industry Updates

- Applications
  - Delivery of POC to iPhone or iPad
  - Submission of Claims
  - Newsletters or Information Updates

Care Managers

- The Web Today
  - Forms
  - Assessment tools and Results
  - Provider Directory
  - Other Available Services
  - Follow Up Calendar

Care Managers

- ## In Development and Future Opportunities
  - Plan of Care /Assessment(POC) support tools
    - » ICD10 links to Services needed (POC components)
    - » Standardization
  - Work Queue

  - ## Mobile Phones
    - Alerts for work queue updates
    - Bar readers of forms

  - ## Applications
    - Assessment Tool Application (touchpad tool and automatic upload to web) – direct feed into POC
    - POC support tools

Providers

- The Web Today
  - Ability to update their information
  - Claims Forms
  - Reimbursement Activity
  - Status of Assigned Claims

Providers

- In Development and Future Opportunities
  - Submission of Claims
  - Licensing Status

- Mobile Phones
  - Alerts to claim payments

- Applications
  - Assessment Tool Applications (touchpad tools and automatic upload to web)
  - Claim Submission Application

- Of 16 Tier 1 Insurance Cos. Who have created applications:
  - 9 were integrated to Insurer Systems
  - 4 were standalone
  - 3 were connected
- Types of applications:
  - Location awareness: 8
  - Transactional: 9

- Growth of Smartphones in the Mobile Market
  - Quarter 2: 2009: 15% of Mobile Market
  - Quarter 2 2010: over 20% of Mobile Market
- Majority of these are blackberrys: Messaging: email
- Android projected to overtake Blackberry in 2011

That equals Applications!

Benefits from Self Service

- **Efficiencies**
  - Moving customer interactions to more cost effective channels (web site or mobile site)
  - Efficient Staff
  - Efficient processes
  - Widest possible customer base: greatest benefit from services available to the most customers
  - Dealing with electronic channels in a single web interface (mobile or standard internet requests)
- **Marketing message – delivered at a low cost**
- **"Apple" Halo**
- **Cost of doing business today**
- **Improved perception of the brand**

- Resources
  - Call Centers
  - Automation/efficiences
  - Locations
- Postage/Mailing
- Claims Adjudication
- Retention/Cost of Doing Business
- Fees for Services?
- Mobiles and Applications – share same single web interface

- Examples in our industry of Mobile applications (the tip of the iceberg)
  - Text Message alerts
  - Application for independent financial advisors to review client's portfolio over the phone
  - e-signature solutions for insurance and lending applications (case study showed reduced back office and scanning manpower requirements)
  - Using Anoto digital pens and blackberry phones to automatically digitize and transmit forms
  - Camera phone as barcode reader