



COMPEREMEDIA
A MINTEL COMPANY

Top Health Insurance Trends to Consider in 2023

February 2023

What could emerge in the year ahead?



Kendall Gadie
Manager of Insurance Content

As we look at the year ahead, Comperemedia spotlights four overarching trends that could impact health insurance in 2023.

1

Just for Me

How will providing personalized products and experiences shape the industry?

2

Driving Digital

How will technology play a role in health insurance innovation?

3

Added Benefits

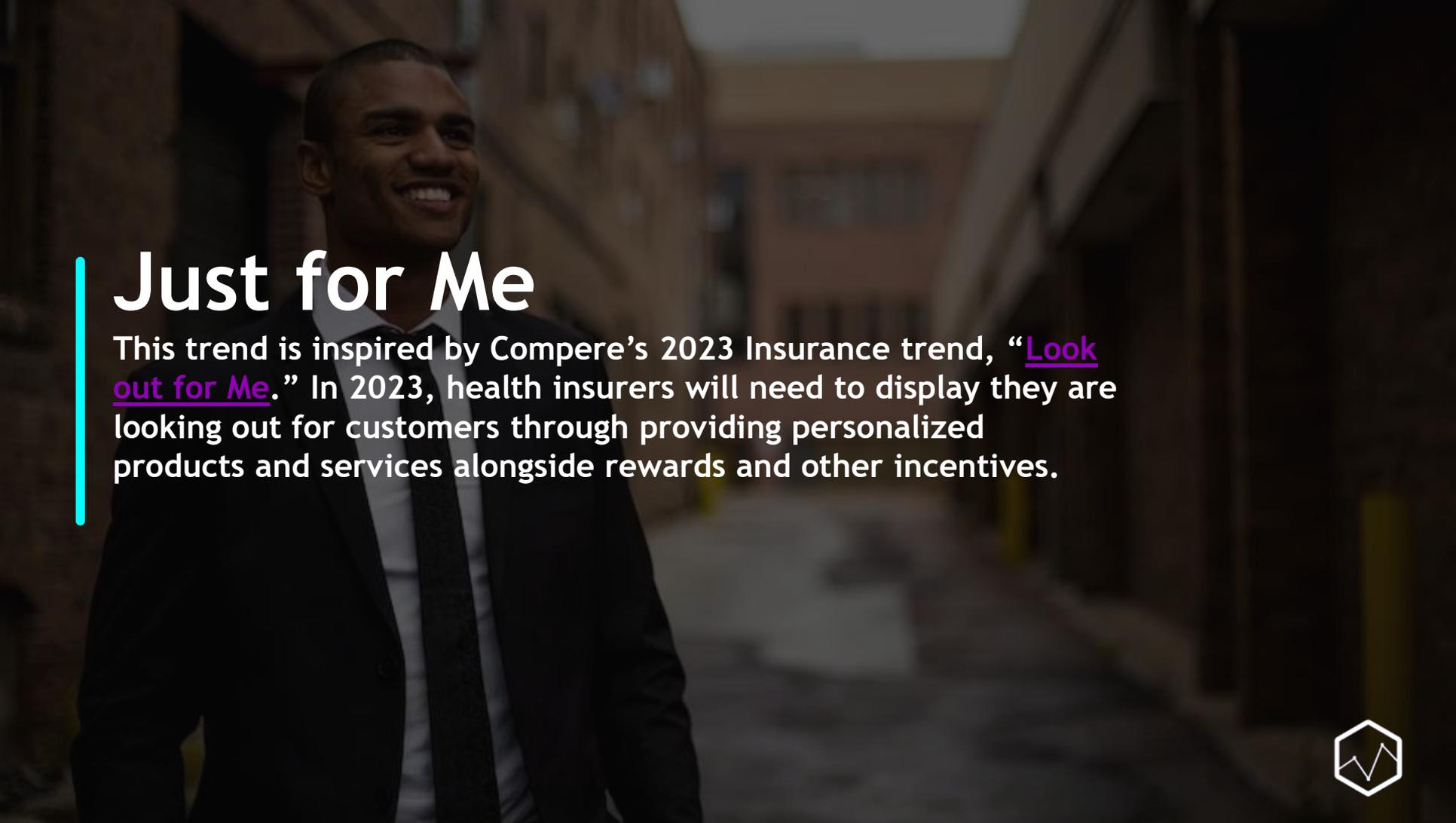
Are supplemental benefits becoming table stakes?

4

Taking it Local

How will carriers address social determinants of health and provide more accessibility?





Just for Me

This trend is inspired by Compere's 2023 Insurance trend, "Look out for Me." In 2023, health insurers will need to display they are looking out for customers through providing personalized products and services alongside rewards and other incentives.



As digital innovation ensues, insurers will leverage new technologies to create individualized health plans and products, while potentially boosting their brand reputation and reshaping their relationship with customers.



87%

of adults are open to wearing technology that may improve their health

One noteworthy example includes a partnership with health wearables firm WHOOP and Wellx.ai in early 2022. The program allows United Arab Emirates individuals or organizations who purchase insurance through Wellx.ai to gain access to WHOOP's wearable tech and advanced analytical insights for the opportunity to unlock cashback and other rewards.

Wellx.ai Co-Founder and CEO Vaibhav Kashyap describes the partnership as a way for the firm to leverage granular health data from Whoop to reduce insurance claims and hyper-personalize the insurance experience. US carriers who have incentivized the use of wearables could see an abundance of new insights as technology becomes more sophisticated.

Base: 2,000 internet users aged 18+

Medicare - US - 2022 , WHOOP, Wellx.ai



The recently launched Ness Credit card provides an example of how wellness rewards could be provided to health customers in the future.

The Ness Credit card is linked to a wellness rewards app and has future plans to offer health insurance to cardholders.

Card incentivizes include:

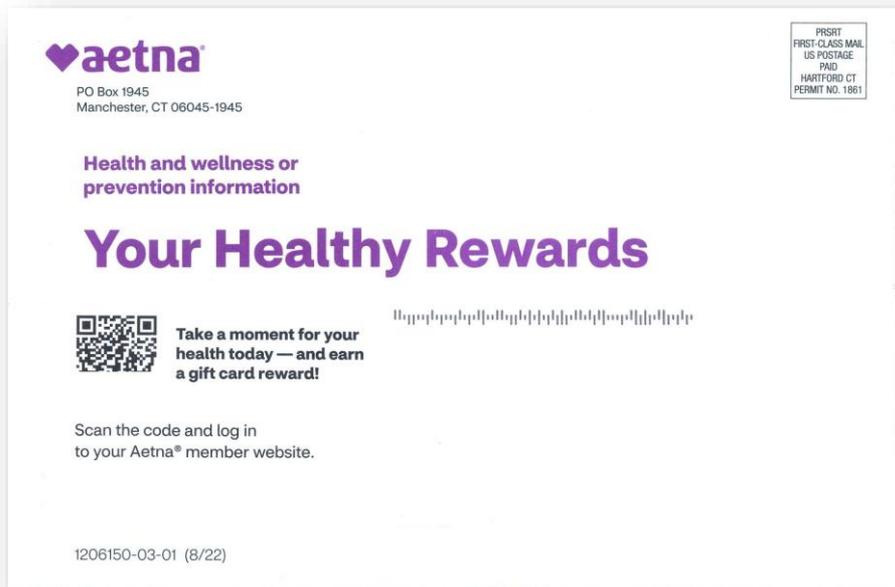
- **6x the rewards** on health and wellness spend (i.e. dieting tools, fitness programs, acupuncture etc.)
- **2x rewards** for everything else
- **Statement credits** for healthy-meal kits, wellness coaching, personal training and wellness products

Ness's rewards card could present a clear partnership opportunity for health providers looking to incentivize healthy habits for their customers.



Carriers like Aetna incentivize customers with perks and rewards for performing healthy activities.

Direct Mail



♥ aetna
PO Box 1945
Manchester, CT 06045-1945

Health and wellness or prevention information

Your Healthy Rewards

Take a moment for your health today — and earn a gift card reward!

Scan the code and log in to your Aetna® member website.

1206150-03-01 (8/22)

PSRST
FIRST CLASS MAIL
US POSTAGE
PAID
HARTFORD CT
PERMIT NO. 1861

Direct Mail



Get your rewards online, by mail or by phone

Once you've completed an activity, let us know on your secure member website, by phone or by mail. Then select a gift card. Complete your activities and redeem your rewards for gift cards by **December 31, 2022**.

Log in to your member website at My.Aetna.com/HealthyRewards

• Find more ways to earn
• Track your rewards balance
• Get digital gift card options

Open your phone's camera. Focus on the QR code. Tap the banner and log in.

or

Call **1-844-958-3854 (TTY: 711)** and enter your PIN [REDACTED]
Follow the prompts from the virtual rewards assistant.

or

Mail the **prepaid reply card** included in this booklet

Images are hyperlinked

Comperemedia Omni [01/01/2022-12/31/2022] as of 01/30/2023



Insurers have also offered gift cards as a way to incentivize unique services for consumers, and this could be further utilized going forward.

BCBS NC: Email



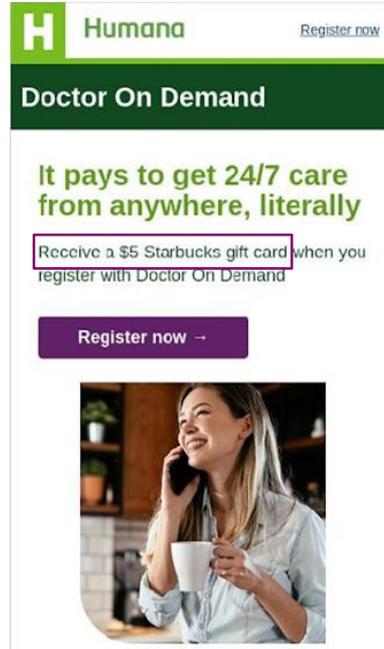
BCBS NC logo with text: "For the latest on COVID-19, including the vaccine, visit [BlueCrossNC.com/Coronavirus](https://www.bluecrossnc.com/coronavirus)."

\$35
BlueRewards

Last chance!
Get your wellness exam.
Claim your \$35 gift card!

LEARN MORE

Humana: Email



Humana logo with text: "Register now"

Doctor On Demand

It pays to get 24/7 care from anywhere, literally

Receive a \$5 Starbucks gift card when you register with Doctor On Demand

Register now →



UnitedHealthcare: Email



UnitedHealthcare logo



Schedule your HouseCalls visit

Earn a \$15 Visa® Reward Card

Learn more

Images are hyperlinked

Source: Comperemedia Omni [07/01/2022 - 09/30/2022], as of 10/20/2022



USAA has homed in on personalization and expert guidance to help customers find the right coverage for them.

Direct Mail



**OUR AGENTS' CAN HELP YOU
FIND THE RIGHT MEDICARE
INSURANCE PRODUCTS**

- 
Medicare Supplement Insurance
- 
Medicare Advantage
- 
Prescription Drug Plans
- 
Dental and Vision

Direct Mail



“

We'll help explain how Medicare insurance works and find the products that will supplement and fill in the holes that Medicare won't pay.

Sherry T.
USAA Licensed Insurance Agent¹



BCBS of Texas's partnership with Hinge Health provides personalized telehealth care and services for those dealing with back and joint pain.

Email



App-guided exercise therapy

15-minute sessions reduce pain and increase strength and mobility

Email



Free wearable sensors

Wearable sensors give you live feedback on your form in the Hinge Health app

Email



Personal care team

Connect with your personal health coach or physical therapist at any time



Driving Digital

In line with being Always Connected, digital health technologies will create more salient and unique customer experiences. Telehealth has become the new norm, but could morph into continual monitoring of chronic conditions seamlessly integrated into the lives of members, as opposed to one-off sessions (i.e. primary care, health questions, general checkups etc.).



There could be several partnership opportunities for carriers to work with tech companies providing personalized recommendations on health through digital means.



Better Therapeutics's model uses prescription digital therapeutics to treat conditions like type 2 diabetes and heart disease.

Through digital therapeutics it delivers personalized cognitive behavior therapy to help change eating and lifestyle habits, and deploys this service through an app and virtually with human support.

The Lumen is as a hand-held, portable device that measures metabolism by using a CO2 sensor and flow meter to determine the CO2 concentration in a single breath. This indicates the type of fuel a person's body is using to produce energy, and can be used to create customized nutrition and exercise plans.

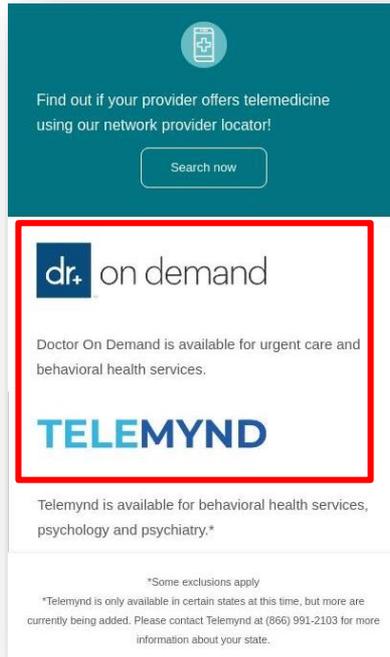
Zoe seeks to address diseases like diabetes, heart disease, and other chronic health problems through personalized and preventative food recommendations and advice.

Through advanced tests and science, the firm helps people understand how their body works so they can reduce dietary inflammation and improve gut health naturally.



Humana, Kaiser, and Excellus BCBS feature their telehealth and digital benefits which include programs for behavioral services and self-care apps.

Humana: Direct Mail



Find out if your provider offers telemedicine using our network provider locator!

Search now

dr. on demand

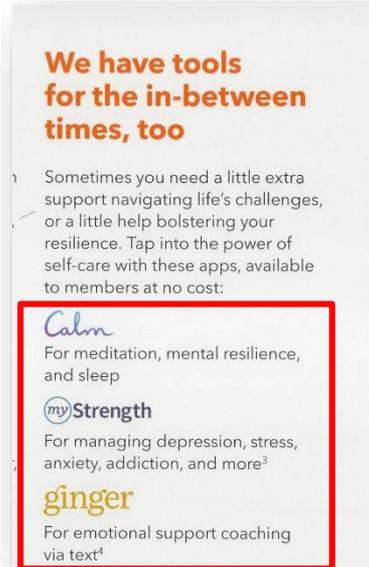
Doctor On Demand is available for urgent care and behavioral health services.

TELEMYND

Telemynd is available for behavioral health services, psychology and psychiatry.*

*Some exclusions apply
*Telemynd is only available in certain states at this time, but more are currently being added. Please contact Telemynd at (866) 991-2103 for more information about your state.

Kaiser: Direct Mail



We have tools for the in-between times, too

Sometimes you need a little extra support navigating life's challenges, or a little help bolstering your resilience. Tap into the power of self-care with these apps, available to members at no cost:

Calm
For meditation, mental resilience, and sleep

myStrength
For managing depression, stress, anxiety, addiction, and more³

ginger
For emotional support coaching via text⁴

Excellus BCBS: Direct Mail



NEED A DOCTOR OR SPECIALIST?

FOR MEDICAL CONDITIONS AND MENTAL HEALTH SUPPORT:

- Many doctors and specialists offer in-person and virtual visits.
- When your doctor is not available, we've partnered with MDLIVE[®] to give you access to non-urgent medical and behavioral health care 24/7 by phone or video.

REGISTER OR SET UP A VISIT WITH MDLIVE[®]
Medicare.ExcellusBCBS.com/Telemedicine



Digital innovation will provide additional services that can be met, such as UnitedHealthcare's online hearing test.

Direct Mail

AARP Medicare Advantage
with UnitedHealthcare

P.O. Box 219359
Kansas City, MO 64121-9359



**Experiencing hearing loss?
Take advantage of your
hearing aid benefit.**

March 18, 2022
Dear _____

Thank you for being a member of AARP® Medicare Advantage from UnitedHealthcare®. As part of your Medicare Advantage plan, you have access to everything UnitedHealthcare Hearing has to offer, including custom-programmed hearing aids with the option to receive in-person or virtual hearing care. It's convenient support to help you improve your hearing health and live life to the fullest.

Your hearing aid benefit, offered only through UnitedHealthcare Hearing, provides you with:

- Low hearing aid copays starting at \$375 per ear¹
- A hearing test and hearing aid evaluation at no additional cost
- Access to a wide selection of hearing aids from the industry's top brands
- Follow-up care to help make sure you're enjoying the best possible listening experience

We're here to help
To take advantage of your benefits, or take an online hearing test to see if you may have hearing loss, visit UHChearing.com/Medicare.

Questions? See the enclosed information for more details or give us a call at 1-855-202-0985, TTY 711, 8 a.m. to 8 p.m. CT, Monday through Friday

**Hearing health,
made easy**

-  A wide variety of hearing aid models and styles to choose from, all at significant savings²
-  Convenient virtual care right from the **comfort of home** or _____
-  In-person care at 7,600+ providers; locations are found within an average of **6.5 miles** from your home³
-  **Personalized support** every step of the way

Direct Mail

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made easy**

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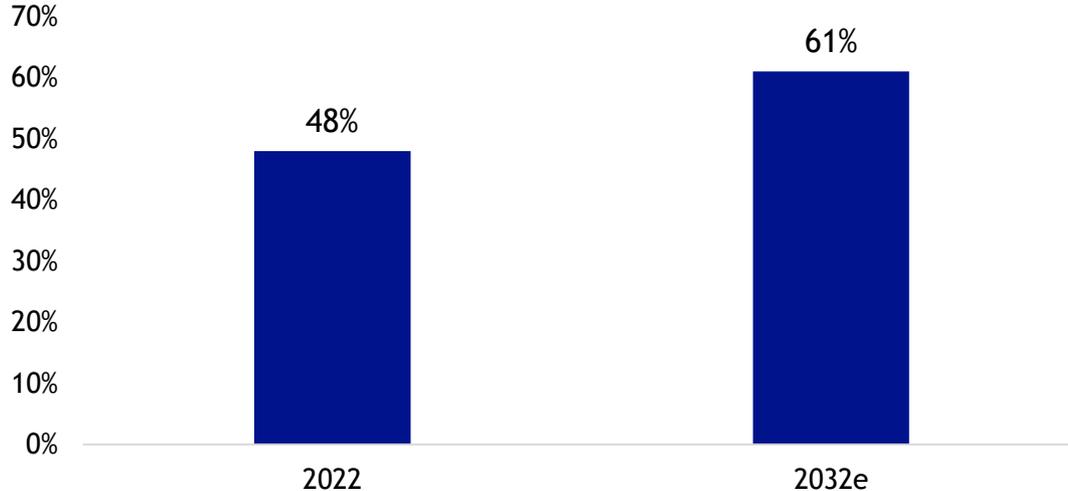
Added Benefits

Supplemental coverages and additional services are the next battleground in healthcare, as firms look to provide added services and products to meet the evolving needs of consumers. In line with [Stressing Value](#), health providers will take initiative in finding the right additional coverages based on consumer needs.



The growth of Medicare Advantage plans is one indicator that consumers are looking for additional benefits and services in their healthcare plans.

Medicare Advantage Enrollment



Medicare Advantage Key Stats

- According to Kaiser Family Foundation (KFF) data, 48 percent of eligible Medicare beneficiaries are enrolled in Medicare Advantage as of 2022.
- The Congressional Budget Office predicted that 61 percent of all Medicare beneficiaries will be enrolled in Medicare Advantage plans by 2032.



Aetna introduced new mailers in February 2022 that encouraged recipients to learn more about its various ancillary benefits.

Mailers heavily pushed QR codes and links to access more information, looking to drive customers to online resources.

Peace of mind
Support when you need it most

Health and wellness or prevention information.
This mailer contains QR codes and links to access more information. You can use either to view the same information. **To scan QR codes:** Open your smartphone camera and point it at the code. Click the pop-up link.

Have questions or need help? Call us. We're here for you.
Just call the Member Services number on your Aetna® member ID card.

See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. This information is general in nature and is not a substitute for professional health care. It is not meant to replace the advice of health care professionals. If you have specific health care needs, or for complete health information, please see a doctor or health care provider. Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. The provider network may change at any time. You will receive notice when necessary. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2021 Tivity Health, Inc. All rights reserved.

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Your added support
It's time to review what's included in your plan. And if you need a doctor, here's how to find one near you. Visit: [Aetna/doctb](#)

SilverSneakers®
You have a fitness membership waiting — at no extra cost.
Work out wherever you are, in person at a gym or at home, with SilverSneakers.
> Sign up to achieve your fitness goals.

[Aet.na/sgsb](#)

Dental
Use your dental plan benefits to get a checkup and cleaning.
> Find out what's covered in your dental benefit.

Vision
Your vision plan includes an annual routine eye exam.
> See what's included in your vision benefit.

Hearing
A routine annual hearing exam is included in your plan.
> Stay part of the conversation. Get tested.

Over-the-counter (OTC) medications
You have a use-it-or-lose-it allowance for cold medicines and more.
> Mark your calendar and stock up before they're gone.

[View benefits](#)
[Aet.na/sgvb](#)

[Order OTC](#)
[Aet.na/sgtb](#)

Be well.
When it comes to supporting your journey to better health, we'll be with you every step of the way.

Visit [Aet.na/agt2c](#) to get more information about your plan.



UnitedHealthcare has advertised additional benefits, such as prescription drug coverage and routine vision care to attract consumers.



You may be missing out on extra benefits that could make a real difference in your life

Dear [Name],

If you have both Medicaid and Medicare, you could get extra coverage and benefits you don't currently receive. All at no additional cost to you.

UnitedHealthcare Dual Complete® (HMO D-SNP) is a **Medicare Advantage** plan that works together with your Medicaid plan. You'll keep your Medicaid benefits. Plus, you'll get more benefits and features than with Original Medicare, all for a \$0 plan premium.

Your extra benefits and features may include:

- Prescription drug coverage**
\$0 copay on covered generic and brand-name prescriptions including home delivery
- OTC+Healthy Food**
\$125 a month on a prepaid card for OTC and covered groceries in-store or online
- Dental coverage**
Up to \$3,500 for covered types of preventive and comprehensive dental
- Routine vision care**
\$0 copay for 1 routine eye exam and \$300 allowance for eyewear
- No referrals required**
Access to our large provider network with no referrals needed
- Routine transportation**
\$0 copay for 48 one-way rides to or from a doctor's office or pharmacy

If you have a Medicare card and a Medicaid card, you may qualify for more benefits.

Call **1-844-777-4746**, TTY 711
8 a.m. – 8 p.m., 7 days a week.
Se habla español.




\$155 a month to buy covered over-the-counter products and groceries

With \$155 a month on one prepaid card, you can:

- Buy OTC products, including pain relievers, vitamins, supplements, bandages, antacids, cough drops, allergy relief, toothpaste and more
- Buy healthy foods, including fruits, vegetables, fish, meat, dairy, beans, bread, cereals, pasta and more
- Shop at participating stores, including many national retailers and neighborhood stores, or order online with free home delivery options

UnitedHealthcare Dual Complete® (HMO D-SNP) is a health plan for people who have both Medicaid and Medicare. It includes extra benefits to help you get care and services you may be missing today. **All for a \$0 plan premium.**



 <p>Prescription drug coverage \$0 copay on covered generic and brand-name prescriptions including home delivery</p>	 <p>Routine vision care \$0 copay for 1 routine eye exam and \$300 allowance for eyewear</p>
 <p>OTC+Healthy Food \$125 a month on a prepaid card for OTC and covered groceries in-store or online</p>	 <p>No referrals required Access to our large provider network with no referrals needed</p>
 <p>Dental coverage Up to \$3,500 for covered types of preventive and comprehensive dental</p>	 <p>Routine transportation \$0 copay for 48 one-way rides to or from a doctor's office or pharmacy</p>



The bulk of Humana's mailers through Q3 22 were dedicated to dental insurance, giving customers six reasons to choose Humana. The insurer also highlighted pharmacy benefits which included its COPD Inhaler Support Program and offered a \$75 gift card.

Humana
Humana Insurance Company

Humana has the dental and vision coverage you need, at the affordable price you want.



Dear [Name],

At Humana, we want to simplify everything, so you can spend less time worrying about your health and more time enjoying it. That's why Humana offers a variety of dental plans to provide the coverage you want and the cost savings you deserve.

Dental coverage doesn't have to be complicated or expensive. Humana dental plans are simple and affordable to make your healthcare decisions easier.

Put a smile on your face with affordable dental care - You could get coverage for many preventive services such as cleanings, bitewing x-rays, and oral exams.² You pay no or low copayments on office visits, plus you won't be turned down for pre-existing conditions.

Simple plans

A head start on your dental problems

Choose special services

Humana coverage

Sincerely,
Ellen Sexton
Ellen Sexton
Senior Vice President
Humana

Here are 6 reasons to choose a Humana dental plan

- 100% coverage for annual exams, cleanings, and x-rays.²
- No copays.
- Guaranteed approval – You won't be turned down because of dental problems you have now or have had in the past.
- In addition to dental plans, Humana has vision plans with coverage for exams, eyeglasses and more.
- Preventive services covered 100% with in-network providers.
- Freedom to select any participating dentist. We have over 295,000 in our network.³

Get your **FREE Personalized Quote NOW**
Call **1-877-315-6903**
8 AM – 9 PM EST, Monday – Friday
Or go online at HumanaDental.com

Ask About
Our Plans For
Veterans!

Join Humana's COPD Inhaler Support Program

Helping you live more fully and save more money

Humana's inhaler program may improve your symptoms and help you feel better. By participating, you'll be eligible for a 90-day supply of qualified controller inhalers for \$0 through Humana Pharmacy¹ mail order or at Humana Pharmacy retail locations. If you use another in-network mail-order or retail pharmacy, you'll pay \$10 for a 30-day supply.²



“By participating, you'll be eligible for a 90-day supply of qualified controller inhalers for \$0 through Humana Pharmacy mail order or at Humana Pharmacy retail locations.”

We're offering you a special reward

If you enroll by Nov. 1, 2022, and complete two qualified inhaler coaching appointments with the pharmacist by Dec. 31, 2022, we'll mail you a \$75 Walmart Select Gift Card for Healthy Living. Offering benefits beyond what you might expect from an insurance company—that's what we call human care.

Here's how the program works

Our pharmacy team will schedule your coaching appointments at a time that works for you.

First COPD coaching appointment

- Understand your symptoms
- Review the inhalers you are using
- Learn how to use your inhaler

Plan for the coverage gap

Don't miss out on your \$75 gift card

We're offering you a special reward

If you enroll by Nov. 1, 2022, and complete two qualified inhaler coaching appointments with the pharmacist by Dec. 31, 2022, we'll mail you a \$75 Walmart Select Gift Card for Healthy Living. Offering benefits beyond what you might expect from an insurance company—that's what we call human care.

Breathe easier

Helping you manage your chronic obstructive pulmonary disease (COPD) and reducing your out-of-pocket costs at the same time



Enroll now—call 855-812-3737 (TTY: 711)
Monday – Friday, 9 AM – 5 PM EST

What to expect when you enroll

While this program may save you money, there are some things you should know. For example, you will no longer qualify for your federal drug cost.

You're still eligible for the Healthy Living, even when you enter the coverage gap and complete the two inhaler coaching appointments.



Kaiser emailed its customers new benefits they would receive in 2023, while Capsule pitched its convenient same-day deliveries and smart prescription refills.

Prescription drug access and affordability will become more in scope in the year ahead, especially as third parties continue to infiltrate (i.e. [Cost Plus](#), [Amazon](#), etc.).



Kaiser Permanente

Your benefits keep getting better

Starting in 2023, your Medicare health plan will offer new, enhanced benefits. It's part of our commitment to care for all of you with high-quality coverage that's a great value. 2023 improvements to your plan include:

- **NEW:** A \$100 quarterly benefit limit for over-the-counter (OTC) health-and-wellness products
- **NEW:** The Silver&Fit® fitness program included at no additional cost¹
- Comprehensive dental benefits
- A \$350 annual vision allowance



Capsule
17 hrs · 🌐

Experience a better pharmacy with Capsule.

- 📦 Free same-day delivery
- 💳 We accept your insurance
- 📞 Call or text with our pharmacists
- 📦 Smart refills

CAPSULE

CAPSULE.COM
Running out of meds?
Free prescription delivery

LEARN MORE



The continued momentum in acquisitions could lend to more added benefits to consumers and create ecosystems that streamline the end-to-end healthcare experience.

 **CVS**Health.



In September 2022, CVS acquired Signify Health which allowed the firm to offer a platform for value-based care. **CVS President Karen S. Lynch described the deal as a way to execute its vision to redefine the healthcare experience.**



 **one medical**

Amazon purchased concierge primary care company One Medical in June 2022. The online retail giant bought the company for \$3.9 billion. The deal expands Amazon's reach into primary care as it also operates Amazon Care, which offers both virtual care services as well as in-home care to employees and other companies.





Taking it Local

Localization, social awareness, and an emphasis on closing health gaps will take center stage. What 'local' means is also changing, with geographical location no longer the be-all and end-all.



Several recent examples point to more local options for healthcare and services that could reduce disparities.



Walmart's 10-year [partnership](#) with UnitedHealthcare as both a commercial and Medicare play is a great example of how healthcare is moving towards providing more local and convenient options to meet healthcare needs.



Instacart [plans to work](#) with healthcare providers and payers to make prescribed meals and grocery stipends available through its app. Rideshare has been utilized strategically to bridge health inequities in several ways. In the future, autonomous vehicles could play a role and increase the scale of providing services for the underserved.



Kroger's [Food as Medicine](#) program provides personalized nutrition counseling. Through telenutrition the firm will connect patients with registered dietitians via one-on-one video chat, providing access to personalized nutrition counseling in an effort to reduce the social, environmental, and societal factors that lead to poor nutrition habits.



Blue Cross Blue Shield (BCBS) of NC has sought to address diversity and health disparities openly, including supporting non-profits in underserved communities and other initiatives that support health care access.

Paid Facebook

 **Blue Cross NC**
April 25 at 3:35 PM · 🌐

At Blue Cross NC, making quality health care accessible means being deliberate about diversity, equity, and inclusion on every level. So we put together a plan to further diversify our workforce, create initiatives to reduce health disparities and partner with local nonprofits in underserved NC communities. Together, we can build a North Carolina where everyone can get access to the health care they deserve. #WeResolveNC



**WE'RE PUTTING
IN THE WORK**
SO THAT EVERY NORTH CAROLINIAN HAS
ACCESS TO QUALITY HEALTH CARE.

© 2022 Blue Cross and Blue Shield of North Carolina. All rights reserved.

 **NC**

BLUECROSSNC.COM
See Our DEI Goals

LEARN MORE

Paid Facebook

 **Blue Cross NC**
April 25 at 4:58 PM · 🌐

The reality is, racism, bias, geography and social status still prevent many North Carolinians from receiving the quality care they need. At Blue Cross NC we're putting plans into place to help reduce health disparities in maternal and child health care across NC within five years. #WeResolveNC



**WE'RE PUTTING
IN THE WORK**
BECAUSE WHO YOU ARE, WHERE YOU LIVE
AND WHO YOU LOVE SHOULDN'T AFFECT
YOUR ACCESS TO HEALTH CARE.

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 **NC**

BLUECROSSNC.COM
Improving Health Care For All

LEARN MORE

Paid Facebook

 **Blue Cross NC**
April 25 at 2:51 PM · 🌐

At Blue Cross NC, we're increasing our workforce diversity to better represent the North Carolinians we serve. By cultivating an environment of belonging and expanding diversity and inclusion at every level, we will not only increase employee satisfaction. We'll also increase innovation as we create new and improved ways to push health care access forward. #WeResolveNC



**WE'RE PUTTING
IN THE WORK**
TO BUILD AN INCLUSIVE WORKFORCE.
TOGETHER, WE'RE MAKING HEALTH
CARE BETTER FOR EVERYONE.

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 **NC**

BLUECROSSNC.COM
Putting DEI First

LEARN MORE



Virtual options such as telehealth could help close even more gaps, giving “local” a new meaning when it comes to social determinants of health.

Kaiser has notified customers via email they can get care anytime and anywhere, while Humana’s In-home Health and Well-being Assessment is a good case and point of using virtual care to increase accessibility.

Email

Your care, your choice. [Welcome to care](#) that meets you where you are.

To view in browser, [click here](#).



Care. Anytime, anywhere.

In person. Online. Scheduled in advance, or connected in the moment. It's your care, and your choice.

[See all your care options](#)

Direct Mail

PO Box 3017
Monroe, WI 53566-3017



Complete a **In-home Health and Well-being Assessment.**

Call today:
1-855-319-4450,
TTY 711

January 12, 2022

Dear _____,

Humana cares about you, your health, and your overall well-being. That is why we are inviting you to have an In-home Health and Well-being assessment (IHWA) with Signify Health. We are offering this visit to you at no additional cost as a way for us to help you enjoy more happy and healthy days at home.

An In-home Health and Well-being Assessment is a comprehensive 45-60 minute wellness check done in the comfort and privacy of your own home.

As your health plan provider, we offer what we feel is a valuable service to help you manage your ongoing health and wellness at home - no extra cost or hidden fees. During your 45-60 minute visit, one of Signify's highly trained and knowledgeable licensed medical professionals will check your vitals, review your medications, evaluate for safety risks, discuss your medical history and answer any health questions you may have.

Humana members enjoy In-home Health and Well-being Assessments by Signify Health because it's:

- **Supportive.** Get valuable health information that helps you and your doctor make informed decisions. This serves as an extra set of eyes and ears for your doctor and offers you even more support. We will send a copy of the assessment results to both you and your doctor.
- **Convenient.** We will come to you. No travel time. No waiting rooms.
- **Personal.** Enjoy 45-60 minutes of one-on-one time with a licensed medical professional in the comfort of your own home.

Signify Health is a trusted partner of Humana. We asked them to come to your home and perform an IHWA because we felt the level of knowledge and their skillset were just what our members needed.

A SIGNIFY HEALTH scheduling coordinator will contact you soon to book your In-home Health and Well-being Assessment. If you'd like to schedule your visit right away, call 1-855-319-4450, Monday - Friday 8 a.m. to 5 p.m., Saturday 8 a.m. - 4:30 p.m., Sunday 8 a.m. - 1 p.m., Central Time. Visit schedule.signifyhealth.com to request your appointment today.

Y0040_GHREGHJEN_C

“An In-home Health and Well-being Assessment is a comprehensive 45-60 minute wellness check done in the comfort of your own home...This serves as an extra set of eyes and ears for your doctor and offers you even more support.”



THE YEAR AHEAD

While the road ahead is uncertain, health insurers need to become allies during a tough season to strengthen their brand reputation for years to come. Looking out for the customers will be one way to do that, and will include a continuation of evolving and developing healthcare ecosystems that provide a bevy of services to consumers. **Providing quicker access to services, personalized and flexible offerings, and ongoing rewards will help customers feel unique and valued in the year ahead.**

As health insurance digitalization takes center stage, brands will be jockeying to leverage the new ways to engage with customers, whether through wearables or other third-party technology providers. **A strategic and careful approach to technology and its impact on the insurance value chain could allow health insurers to elevate their brand and boost the customer experience through interacting in different ways with customers. In addition, providing value-add services has become table stakes and will be a must-have for customers going forward.**



COMPEREMEDIA
A MINTEL COMPANY

Thank you!



Kendall Gadie
Manager of Insurance Content
kgadie@intel.com

Research from this report was also contributed by
Biota Macdonald, Nicole Bond, and Carly Cascio.