

is proud to present



our Care Management Proposal



## Agenda



- Concierge Care
- Complex Care Management (CCM)
- Pre-Certification/Utilization Management
- Large Case Management
- Lucent Rx
- CORE Services
- Diabetes Care Management
- Behavioral Care Management
- Mobile App

## **Concierge Care**

Adult members have access to our Concierge Care program, our highest level of personal attention and response time to members, to provide:

- One number to call to answer all their healthcare questions
- Answers to questions about insurance, explanation of benefits (EOB), balance bills or eligibility
- Help coordinating medical appointments and establishing
   new providers
- Assistance with community resources needed for psychosocial needs, including financial needs and caregiver support
- Answers to general clinical and pharmaceutical questions



- Dedicated, total member assistance product applicable to all insurance plan types
- -One number for all healthcare related needs
- Unlimited access to care team via phone or MPOWER™ mobile app
- -Calls are automatically prioritized and responded to the quickest
- Proactive referrals to LCM or CCM when appropriate



## **Complex Care Management (CCM)**

Lucent Health's commitment to managing healthcare quality and cost is best supported by our Complex Care Management services, with Concierge Care, powered by Narus Health. Our highest tier of care management services includes:

- Complex Care Management (CCM) for the most medically vulnerable members
- Concierge Care, unlimited member access to a care team to
- navigate your benefits
- CORE, Continuous Observation, Reporting, and Enrollment is
- fundamental to the success of the CCM program



- Proprietary member risk assessment
- -24/7/365 access for enrolled CCM members
- Dedicated
   interdisciplinary
   care team
- Includes Large Case
   Management (LCM)
   services



## **Complex Care Management (CCM)**

- CCM services focus on the most medically vulnerable members who likely need ongoing support for chronic, often irreversible medical conditions.
- CCM services provide members a dedicated/interdisciplinary care team which includes a nurse care manager and care coordinator. CCM is delivered via proprietary technology and a mobile application, allowing detailed reporting for employers.
- CCM enrolled members have access to a care team 24/7/365. No calls are outsourced.



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- -24/7/365 access for enrolled CCM members
- Dedicated
   interdisciplinary
   care team
- Includes Large Case
   Management (LCM)
   services



#### **Pre-Certification/Utilization Management**

Lucent Health's commitment to managing healthcare quality and cost means offering superior medical claims management programs and services, including Pre-Certification/Utilization Management (UM), powered by Narus Health.

Pre-Certification/UM ensures members receive the care they need — including referring members to large case management/complex care management when appropriate—as well as ensuring savings opportunities.

Our Pre-Certification/UM program delivers an experienced team of clinical professionals—licensed registered nurses and/or physicians—to review all ordered inpatient activity, outpatient surgeries, various diagnostic procedures and other tests for appropriateness.



- -Concurrent case reviews during inpatient activity
- Retrospective review when Pre-Certification did not occur
- Proactive diagnosis follow-up when need is indicated



#### **Pre-Certification/Utilization Management**

Our process ensures written policies and procedures specific to each client —timetables to be met, protocols for review, decision-making and appeal/reconsideration standards—are upheld throughout the Pre-Certification process.

Reviews are performed by telephone. All incoming calls are either answered or routed to an answering service. A Lucent Health Pre-Certification/UM review nurse will respond to all messages within one business day.

Because the Pre-Certification/Utilization Management department is well integrated with other Lucent Health service teams, including the care management team, the employer group, TPA and managing general underwriter, it ensures that the member receives the highest-quality, most appropriate and most cost-effective services possible. Z



#### **OPERATING HOURS**

- -Monday and Friday: 7 a.m. to 6 p.m. CT
- -Tuesday and Thursday: 7 a.m. to 5 p.m. CT

(Unavailable in Nebraska and New Hampshire)



## Large Case Management

Lucent Health's commitment to managing healthcare quality and cost means offering superior medical claims management programs and services, including Large Case Management (LCM) services, powered by Narus Health.

Implementation of LCM will ensure quality of care, maximize recovery, minimize complications, permit decision-making by the payer and the plan participant, optimize benefit allocation, minimize future claims, and decrease disability time.

Our Large Case Management (LCM) services ensure members with catastrophic illness and injury cases receive quality care they need and achieve a desired quality of life they need after a catastrophic illness or injury. LCM also ensures the appropriate use of healthcare resources are devoted to that care.



- -Focused member education and compliance
- Improved utilization, costs and clinical outcomes
- -Monitoring and engaging high-cost claimants
- -Usage of our Complex Care Management (CCM)

- interdisciplinary team
   when transition of care is
   appropriate
- -Stop-loss reporting (monthly)
- -Specialty one-off stoploss reviews for an hourly fee



## Large Case Management

LCM services are also available to high risk obstetric cases. An experienced obstetric nurse helps coordinate care and delivers educational and emotional support.

Our LCM program assigns an experienced skilled case manager—a registered nurse—to each engagement. The case manager works with the member, caregivers, the facility and all providers involved in the case.

When appropriate, LCM will transition cases to our Complex Care Management (CCM) team to ensure continuity of care for members who need 24/7/365 access.

LCM services include but are not limited to: cancer, cardiac, pulmonary, neurological, maternity, transplant and behavioral health. Engagements can be as little as a few weeks to many months.





## Lucent Rx

As of 2021, specialty drug costs for self-insured employers average \$70 per employee per month. These high costs are typically driven by only 1% of all prescriptions fills, yet can represent up to 50% of total pharmacy spend. Unfortunately, this trend is expected to continue as more specialized drug therapies are approved for use.

For self-insured employers, this trend requires a custom solution to deal specifically with the cost of specialty drugs. These drugs are associated with complex medical conditions and require an integrated approach to properly address plan spend while always putting the member first.

That's why the Lucent Rx Specialty Pharmacy Program was built.

#### **Our Specialty Drug Solution**

The Lucent Rx Specialty Pharmacy Program helps your plan members access the specialty drugs they need while significantly reducing cost to the plan and the member. Lucent Health's data-driven approach proactively targets the highest cost drugs on your health plan. Once a drug has been identified and determined to be medically appropriate, Lucent's concierge team will engage the member to determine the most effective and efficient means of procuring the drug needed.

The Lucent Rx team will hold the member's hand throughout this process and determine the best course of action for each individual- such as utilizing manufacturer coupons or enrolling in patient assistance programs.



## Lucent Rx



The Lucent Rx approach can drastically reduce your plan spend on these specialty drugs by up to 70%.

These savings are critical to securing the best possible reinsurance rates for your plan and allowing you to offer competitive benefits to your employees.

- ✓ Member-Focused Approach
- ✓ In-House Integration



## **CORE Services**

CORE services is the engine behind our track record of superior attention to balancing the needs of members and employers. CORE technology provides daily analysis of all claims activity. Claims are assigned a risk score based on a proprietary algorithm.

Clients receive detailed monthly reports (including risk assessments) to provide visibility into the entire member population, but also detailed data on interactions with our Concierge Care team, including member issue resolution information, program utilization and other customized performance metrics.

## All enrollment activity for the plan is covered, including:

- Continuous data analytics of all eligible lives
- Member risk stratification
- Manual claims review of all at-risk cases
- Detailed monthly reporting
- All enrollment services covered
- MPOWER<sup>™</sup> mobile app for adult members



## **Diabetes Care Management**

### Superior Diabetes Care Management Goes Beyond Medical Expertise

Compassionate Support from Experienced Care Teams, Including Dietician Services and Certified Diabetes Education

#### Members with Diabetes Face:

Feelings of Confusion and Helplessness (62%)

Fear of Financial Ruin (53%)

Serious Issues about their Level of Care (61%)



## **Diabetes Care Management**

High Quality Care and Education for Diabetes

### Lucent Health's Diabetes Care Management Also Helps Members with:

- Helping Control Glucose Levels
- Helping Prevent Complications or Related Problems
- Help Locate Resources for Diabetic Patients
- Save members about \$88 a month in medical costs





## **Behavioral Care Management**



52% of Employers Experience Workplace
Issues Due to Employee Substance
Misuse and Mental Health Struggles.\*
These issues can take a big chunk
out of your bottom line.

# Our program can help.

Heritage is a virtual solution that bridges the gap between inaction and seeking treatment for employees struggling with behavioral health challenges, substance misuse, or suicidal ideation, providing the help they need before they reach a crisis point.



#### **Evidenced-Based Care**

Heritage CARES is founded on sound clinical theory and practices such as motivational interviewing, harm reduction principles, and family systems theories.

#### **On Demand Access**

Program users and their families can conveniently access support from licensed health care professionals on any internetaccessible device at any time.

#### Integration

The program complements your existing tools, supporting employees and their family members with the right level of care.

#### **Peer Coaching**

Your employee will be paired with one of our State-Certified peer coaches who shares a similar background/experience. We have a vast network of community resources and understand which resources best fit your employee's unique needs. All of our coaches are National Institute of Drug and Alcohol (NIDA) trained.

#### Learning Management Platform

youturn is our online learning management system with an extensive video library of educational, inspirational, and insightful stories that help your employee understand the nature of stress, substance misuse, and suicide.

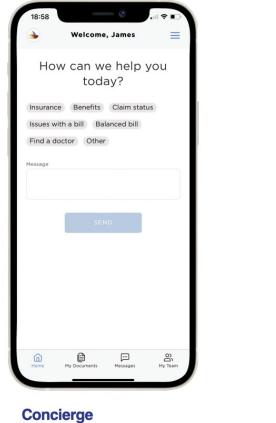
#### **Family Support**

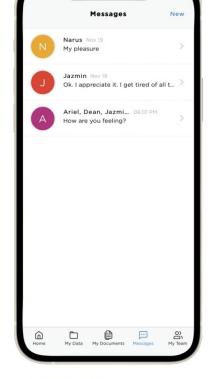
We include family members and loved ones in support treatment to alter a patient's substance use pattern in ways that bring about productive change for the entire family. This feature comes at no additional cost.



## **Mobile App**

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Symptoms

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My Docum Allergies 1		
Immunizat	<b>ions</b> DRTED - Not yet r	recorded
My Insuran Advance D	irective 09/02/20	>
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Care Plan	DRTED - Not yet r	recorded
forme My D	Data My Documents	Messages My Team

My Data



## **Fee Structure**

Integrated Narus Health Care Management Services	Concierge Care Support allows a single point of contact for all member healthcare issues and Plan related inquiries, engages high-risk members and triages to more appropriate care, improves the overall member experience during change of plan coverage, helps members navigate the complexities of VBP plans from finding accepting providers to pricing negotiations and balance bill resolution Precertification/UR/UM serves as a check/balance for proper treatment protocol and helps to identify high-risk individuals prior to formal diagnosis Can give an indication of upcoming expense	\$12.50 PEPM
Lucent Rx	Specialty pharmacy program	N/A
Care Management Services	Members with one or more non-acute comorbid conditions that may be reasonably well managed but are likely to increase in complexity over the next 12 months, due to the presence of a new diagnosis or chronic conditions worsening. This segment typically represents the top 2% to 5% of your member population that have received an early diagnosis that could lead to the top 10% of spend. Traditional Large Case Management works closely with stop-loss providers, improves member compliance and education and ensures good clinical practice standards Complex Care Support includes proprietary risk stratification analysis, engagement based on medical complexity, interdisciplinary team driven member experience and 24/7 member access to designated care team	\$150 an hour
Core Services	Monthly support of back office infrastructure, mobile support and data analytics.	No Charge



## Thank You

