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Hope

Convenience
Access
Best Care

Personalization
Affordability

Prevention
Value
Simplicity

Fred
Josh
Sally
Gramps
Nana
WELCOME TO HEALTH MARKET 2.0
RETHINKING WHAT IS POSSIBLE – TEN CONVERGENT TECHNOLOGIES

- Smart Cloud & Data Integration
- Big Data and Machine Learning (AI)
- Mobile Smart Platforms
- Crowd Sourcing & Social Networks
- Biometric Monitoring & Wearable Sensors
- Low Cost Sequencing & Biomarkers
- Near Field Communication (Smart Pay)
- Wi-Fi Implantable Nanotechnology
- Next Generation Diagnostics
- Gigabit Fiber Networks
SMART PAY

- Smart Cloud & Data Integration
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MOBILE HEALTH

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- Near Field Communication (Smart Pay)
- Wi-Fi Implantable Nanotechnology
- Next Generation Diagnostics
- Gigabit Fiber Networks
FOREVER CHANGING CONSUMER EXPECTATIONS

- Health/life
  - Always on
  - Error free
  - Affordable
  - Predictive
  - Crowd sourced
  - Coordinated

- Personalized
  - Convenient
  - Digital
  - Rewards
  - Preventative
  - Transparent
  - Made easy
BREAKING BOUNDARIES AND RESETTNG THE MARKETPLACE

**INCUMBENT**

1. **HEALTH PLAN**
   Sick care supply chain

2. **POPULATION HEALTH MANAGER**
   Coordinated whole health

**ADJACENT**

3. **RETAIL PHARMACY**
   Community health and lifestyle

4. **CONSUMER TECH**
   Personalized marketplace

5. **PRECISION MEDICINE**
   Integrated better living

**QUALITY**

**TRUST**

**SATISFACTION**

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LEADING TO HEALTH MARKET 2.0

**PEOPLE**
- Multi-channel Magnetic experience
  - Josh
  - Fre
  - Gramps
  - Nana

**MARKET**
- Personalized marketplace
  - Food/Nutrition
  - Ambulatory Care
  - Wellness/Health
  - Personal Health Hubs
  - Therapeutics
  - Precision Medicine
  - Convenient Care
  - Biologics New Therapies
  - Inpatient Care
  - Social Health

**HEALTH MARKET 2.0**
- Intelligent Hub
- HEALTH, WELLNESS AND BETTER LIVING
  - Transparent
  - Crowd sourced
  - Personalized
  - Simplified
  - Error free
  - Affordable
  - Predictive
  - Always on
  - Accessible
  - Intuitive
CONSUMER BILL OF RIGHTS CIRCA 2020

WHAT CONSUMERS WILL EXPECT

- Forty percent better overall value guaranteed
- One thousand times better consumer experience
- Personalized transparent consumer markets
- Simple integrated payment models with consumer rewards
- Coordinated health and better living products and services
- Always available, multi-channel and integrated
- Real-time, predictive and preventative on your smart phone
- Near perfect diagnostics and almost no unwarranted variation
- Therapeutic efficacy and personalized medicine
- Global scale disease insights for complex and rare disease
WHAT WE HAVE OBSERVED

TIME FOR ACTION
CONTAINED LINEAR PROGRESSION – NARROW NETWORKS AND MORE EFFICIENT PATIENT CARE

Staying mostly within established swim lanes

FFS HEALTH SYSTEM

CLINICALLY INTEGRATED NETWORK

PATIENT CENTERED CARE MODELS

SMART CARE TEAM ECOSYSTEM
WITH MORE FOCUS ON THE CONSUMER

Optimizing transactional sick care

Creating a consumer centric healthcare and insurance ecosystem

NEW CONSUMER EXPERIENCE

SMART CARE TEAM

Freestanding ER/Critical Access Hospital

Urgent Care

Freestanding/ Virtual Imaging and radiology

AMC/Central Hospital with Full ER Department

Reference Labs/ Rehab/PT/ LTC/Ancillary

Ambulatory/ Surgery

Specialty Hospital/Clinic

Person

Tools/ Decision-making

Tele/ eHealth Care

Monitoring and In-Home Diagnostics

Health Content

Monitoring and In-Home Diagnostics

Health Content

Freestanding ER/Critical Access Hospital

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Monitoring and In-Home Diagnostics

Health Content
AND ALMOST EVERYONE JOINING THE PARTY
SETTING UP AN UNEQUALLED RACE FOR VALUE

1. HEALTH PLAN
   - Narrow Networks & Plan Design
   - SLOW

2. POP HEALTH MANAGER
   - Clinically Integrated Networks (ACO)
   - SLOW

3. RETAIL PHARMACY
   - Convenient care & Diagnostics
   - MEDIUM

4. CONSUMER TECH
   - Mobile Health & Personal Markets
   - FAST

5. PRECISION MEDICINE
   - Personalized Health Management
   - FAST
LEADING TO A NEW GENERATION OF MULTI-CHAIN CONSUMER ECOSYSTEMS

- POPULATION HEALTH MANAGER
  - Coordinated whole health

- HEALTH PLAN
  - Sick care supply chain

- CONSUMER TECH
  - Personalized marketplace

- PRECISION MEDICINE
  - Human longevity better living

- RETAIL PHARMACY
  - Integrated health and lifestyle
WHY IT IS DIFFERENT THIS TIME
CONSUMER MARKET IS COMING OF AGE

**Government**
Public exchanges and Medicaid expansion here to stay – twenty million Americans to participate in public exchanges by 2018

**Employers**
Human capital leaders are creating the consumer market – defined contribution/private exchanges (40 MM by 2018), value based benefits and reference pricing (shopping)

**Consumer tech**
Digital technologies are enabling powerful new business designs – Big players like Apple, Google and IBM see consumer health as the next frontier

**Capital markets**
Venture and Private Equity organizations are fueling digital health explosion – seven year 30% CAGR – rising tide for transparency, mobile and precision medicine

**Consumers**
People are frustrated with less choice and more financial exposure are actively working to level the playing field – mobile health apps are on the rise

**Regulators**
Policy makers are creating a forced march to value based payments breaking the transactional sick care supply chain model – 85% by 2016
LIVING IN A WEB/MOBILE NATIVE SOCIETY

**Why not Healthcare?**

**LIFE**
- Always available
- Multi-channel/magnetic
- Transparent/comparative
- Intuitive/social
- Inter-connected
- Personalized/Predictive
- Flexible and adaptive
- Holistic/High trust
- Almost error free
- Simple, intuitive and convenient
- Searchable, shop-able
- Always on your terms
- Learning/adaptive

**HEALTH**
- Clinic, or office-based
- Incomprehensible economics
- Physician-centric
- Complicated/Disjointed
- One-size fits all
- Transactional/Fragmented
- Mostly analog/Paper intensive
- Opaque/Hard to access
- Symptom or disease focused
- Consumer beware
- Error prone/Variation
- No guarantees

9 AM–5 PM

© Oliver Wyman
IT HAS BEEN DONE BEFORE

### GENERATION 1

<table>
<thead>
<tr>
<th></th>
<th>Apple</th>
<th>Amazon</th>
<th>Google</th>
<th>Facebook</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Market traction</strong></td>
<td>• 1 BN devices</td>
<td>• 285 MM actives</td>
<td>• 1.5 BN searchers</td>
<td>• 1.5 BN monthly active users</td>
</tr>
<tr>
<td></td>
<td>• &gt;1 BN app downloads</td>
<td></td>
<td>• 11.3 BN searches/month</td>
<td></td>
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<tr>
<td><strong>Revenue</strong></td>
<td>$183 BN</td>
<td>$89 BN</td>
<td>$66 BN</td>
<td>$12.5 BN</td>
</tr>
<tr>
<td><strong>1-year revenue growth rate</strong></td>
<td>7%</td>
<td>20%</td>
<td>10%</td>
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</tr>
<tr>
<td><strong>Market cap</strong></td>
<td>$631 BN</td>
<td>$254 BN</td>
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<td>$264 BN</td>
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<tr>
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<td>21 years</td>
<td>17 years</td>
<td>11 years</td>
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<td><strong>Notables</strong></td>
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THE NEW ERA OF MULTI-CHAIN BUSINESS DESIGNS
IT ALL STARTS WITH THE CONSUMER HASSLE MAP
BUILDING MULTI-CHAIN BUSINESS DESIGNS

Understand the opportunity
- Start with the customer’s hassle map
- Connect the dots from wherever it takes to solve the hassle map

Build the multi-chain design
- Expand the business-design (most answers will be extra-industry)
- Build the partnerships needed for outsized consumer value
- Elevate your “Ex” factor (forget “it must be invented here”)

Architect for innovation
- Understand the technology innovation map
- Understand life cycle
- Build intelligent hubs that make it easy for new partners

Create the new leadership model
- Understand points of strategic control (exclusive deals, very hard to replicate)
- Align governance and profit allocation with contribution and life cycle
WHAT IS YOUR “EX” FACTOR?

“EX” factor rating?

1. How much of the consumer’s hassle map are you addressing?

2. How many industry boundaries did you cross? Two? Three?

3. Is your new consumer value prop unequaled in the market? One hundred times better?

4. How much of your total value comes from partnerships? More than half?

5. Have you architected to make it easy for partners/innovators to plug in?
WHAT IS YOUR “EX” FACTOR?

What do you see?

“EX” factor rating?

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HEALTH MARKET 2.0 NEW LENS = NEW OPPORTUNITIES

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<th>Multi-chain ecosystem</th>
<th>85% of the U.S. Health Market</th>
<th>Market or value space</th>
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<td>Business design</td>
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<td>Single chain service</td>
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<td>Sick care services</td>
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<td></td>
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<td>Consumer better living</td>
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- MAYO CLINIC
- Walgreens
- Amazon
- Illumina
- Apple
- Google
- IBM Watson
- Iora Health
- Qliance
- CareMore
- Zipongo
- Health Yourself
- Weight Watchers
THE MULTI-CHAIN ADVANTAGE

1 **Vastly bigger marketplace**
   - Greatly expanded customer base
   - Broader relationship with every customer
   - Doubling from $3 TN to $6 TN

2 **Unbeatable value proposition**
   - One-stop-shop meeting a broader set of customer needs
   - Huge increase in convenience and value
   - Personalized and contextually relevant
   - Brings the world to you on your terms
   - Constant innovation through open/easy partnership model

3 **Improved profit and return model**
   - More traffic
   - More revenue per customer at lower levels of incremental investment
   - Positive customer experience spread through word-of-mouth – creating organic growth

4 **Much better strategic controls**
   - Exclusive partner deal
   - High levels of customer loyalty
   - Progressively harder and harder to copy
UNBEATABLE VALUE PROPOSITION – VASTLY BIGGER MARKETPLACE

Cracking the hassle map code

Personalization
- Consumer-aware
- Real time context
- Multi-channel 24/7
- Curated, adaptive ecosystem

Shop/Decide
- Needs algorithm
- Personal market
- Decision tools
- Transparency
- Rewards

Experience
- Adaptive/context
- Easy open access
- Holistic/relational
- Partnered
- Clear economics

Better Living
- Mobile/monitoring
- Predict/prevent
- Never alone
- Social, in-context
- Diet/fitness/stress

Affordability/Fit
- Plan design
- Rewards (VBB)
- Smart shopping
- Risk exposure
- Health network

Relationship Scope
- Health (behavioral)
- Life habits
- Finance/risk
- Food/fitness/stress
- Self-esteem

Multi-chain convergence

Sick care
- Food/Beverage
- Precision Medicine (AI)
- Home Automation
- Wellness
- Sick Care

Better living
- Transportation
- Insurance/Finance
- Consumer Tech
- Fitness/Gaming
- Behavioral Health

$3 TN

$6 TN

2x Market expansion

35%

100%

How are we thinking about strategic partnerships?

How are we thinking about strategic partnerships?

© Oliver Wyman
TIME FOR ACTION

FOUR ONE HUNDRED BILLION DOLLAR PLAYS
### THREE ESSENTIAL ELEMENTS IN MULTI-CHAIN DESIGN

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<th>Intelligent hub</th>
<th>Personalized marketplace</th>
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<td><strong>Amazon insights engine</strong></td>
<td><strong>Amazon marketplace</strong></td>
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<tr>
<td>• Personalized</td>
<td>• Supplier relationships</td>
<td>• Almost anything and everything</td>
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<tr>
<td>• Contextual</td>
<td>• Pricing models</td>
<td>• Personally relevant – in context</td>
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<tr>
<td>• Solution focused</td>
<td>• Media rights</td>
<td>• 26 MM items sold in a day</td>
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<td>• Social/comparative</td>
<td>• Shipping and logistics</td>
<td>• Available overnight</td>
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<tr>
<td>• Transparent</td>
<td>• Consumer profiles</td>
<td></td>
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<tr>
<td>• Intuitive/easy</td>
<td>• Partnership programs</td>
<td></td>
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<td>• Bundles, shipping, payment</td>
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Amazon insights engine:
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Amazon experience:
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FOUR MASSIVE MULTI-CHAIN PLAYS

Smart care team hub
Retail Pharmacy hub
Chronic care better living hub
Precision medicine hub

$900 BN  $150 BN  $100 BN  $200 BN

Smart Care Team
A Personalized Ecosystem

Physical in the community resources
Virtual health resource access
Better living programming

IT enablement engines

NOVEL INSIGHTS
Genomic Profiles
Sequencing (genes, biome, environment)

Machine Learning (AI)
SMART CARE TEAMS – ADAPTIVE HEALTH HUBS

MULTI-CHAIN CONVERGENCE
- Health
- Wellness
- Nutrition
- Coaching
- Monitoring
- Better living

COORDINATED COMPLEX CARE SERVICES
- Telehealth
- Genomics and advanced diagnostics
- Retail pharmacy clinics
- Coaching
- Shared longitudinal and collaborative health record

SMART CARE TEAM
- Physical in the community resources
- Virtual health resource access
- Complex Adaptive

IT enablement engines
- Biosensors and monitoring
- Predictive insights engine
- Weight management
- Stress management

REAL TIME BIOMETRIC AND DAILY LIVING INFORMATION

1. Personalized: adaptive to real time health status
2. Holistic scope: treatment, coaching, mindset
3. Connected health ecosystem: care network is informed
4. Virtual, predictive and always on: mobile and sensors

KNOWLEDGE/INSIGHT RACE
- 100 physicians
- 150 K people
- 1 geo marketplace
- 600 K care visits
- 25 health plans
- 250 plan designs
- 10 MM biometric data points
- 150 K health assessments
- Cross care network longitudinal data
RETAIL HEALTHY LIVING HUB – ONE STOP SHOP

Multi-channel magnetic experience  Intelligent hub  Personalized marketplace

MULTI-CHAIN CONVERGENCE
- Food/beverage
- Health
- Pharmacy
- Diagnostics
- Wellness
- Coaching
- Monitoring
- Finance
- Better living

At the corner of happy and healthy

1. Easy and convenient: a new front door to better living
2. Total package: visit, Dx, Rx, coaching and soup
3. Connected health ecosystem: care network is informed
4. Virtual, predictive and always on: mobile and sensors

KNOWLEDGE/INSIGHT RACE
- 75 MM people – national model
- 20 K pharmacists
- 200 MM scripts/yr.
- 100 MM care visits
- 300 MM diagnostics
- 2 BN store visits
- 100 MM pharmacist consults
- >10 K plan designs
- >200 K physician
- >1 BN physician orders
- >5 BN biometrics
CHRONIC CARE HUB – LIVING BETTER ECOSYSTEM

Multi-channel magnetic experience

Intelligent hub

Personalized marketplace

MULTI-CHAIN CONVERGENCE
- Food/beverage
- Health
- Medication
- Wellness
- Stress/mindset
- Coaching
- Monitoring
- Education
- Better living

KNOWLEDGE/INSIGHT RACE
- 50 MM people with chronic disease
- 300 MM coach calls
- >60 BN biometric data points
- >Thousands of new patterns and insights
- 25 MM behavioral profiles
- Thousands of new trigger events, many actionable personas
- Revolution in “moment of truth” engagement

1 Easy and convenient: passive monitoring/streamlined supplies
2 Quantified self: better understanding of disease controls
3 Predictive/preventative: real time insight/action
4 Active coaching: better engagement – never alone
MULTI-CHAIN CONVERGENCE

- Health
- Diagnostics
- Life planning
- Rare disease
- Risk models
- Insurance
- Biotech
- Drug development
- Pharmacy
- Research
- Environment
- Consumer goods

1 Easy and convenient: passive monitoring/streamlined supplies
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KNOWLEDGE/INSIGHT RACE

- 20 K genes (1 terabyte per person)
- >2 MM variants
- Unlocking rare/undiagnosed disease
- Changing treatment approach (cancer, infectious and inflammatory disease)
- Personalized therapeutics >100 MM unique matches
- Gateway to life-horizon prevention
LIVING WELL – THE NEXT KNOWLEDGE-BASED ECONOMY?

Digital economy

Knowledge / Insight

Basic

Local clinic

Organizational scope

Global anywhere

SMART CARE TEAM HUB
- 150 K patients
- 600 K care visits
- 10 MM biometric inputs

RETAIL HUB
- 75 MM people
- 100 MM care visits
- > 5 BN biometric inputs

CHRONIC CARE HUB
- 50 MM people
- 300 MM coach calls
- > 60 BN biometric inputs

PRECISION MEDICINE HUB
- 30 MM people
- > terabyte per person
- >1 TN information points

INSIGHT CURVE
TIME FOR ACTION

LEADING IN THE MULTI-CHAIN WORLD
HEALTH MARKET 2.0 IS A NEW WORLD

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CREATING A NEW LEADERSHIP AGENDA

What do you think should be on the list?

- New market vision
- Reimagined consumer relationship
- Board composition
- Leadership team
- Multi-chain business design
- Organizational implications
- Competency model
- Strategic controls (hub)
- Partnership strategy

Adrian
Grace
Sam
Pat
Mark
VIVA LA REVOLUTION!!