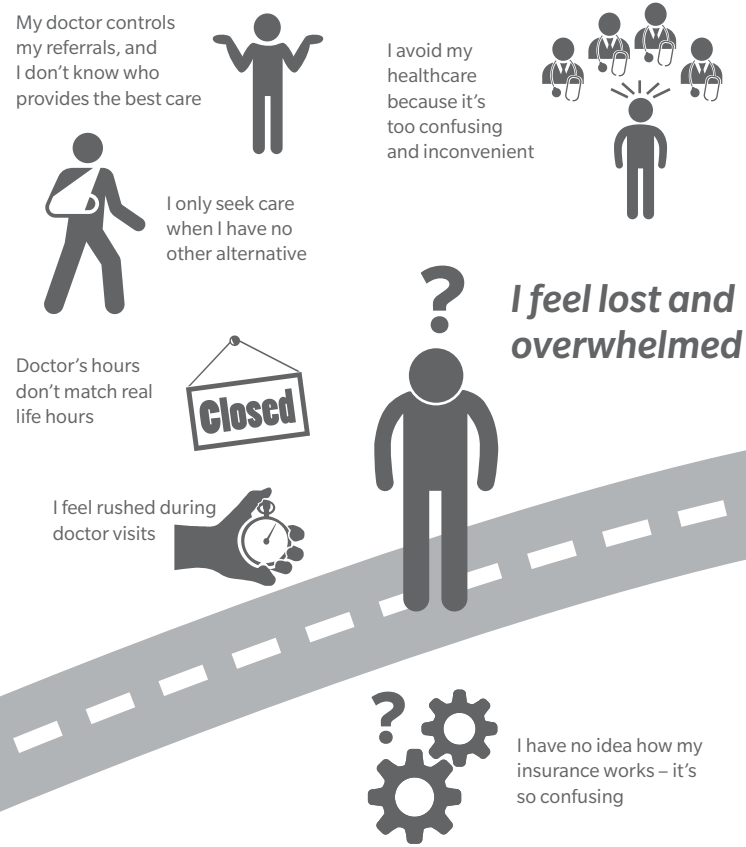


DEMAND

TODAY
FEE-FOR-SERVICE
2013

CONSUMER ROAD MAP



WAVE 1
PATIENT-CENTERED CARE
2010-2016



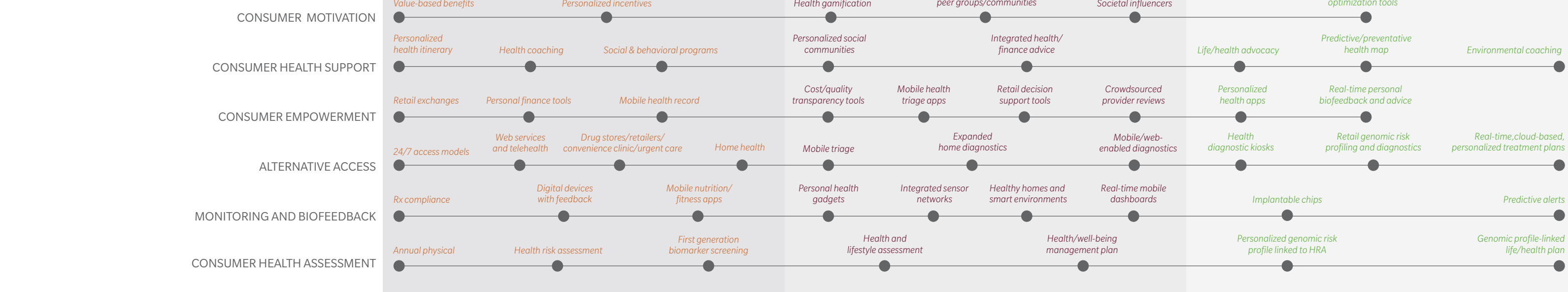
WAVE 2
CONSUMER ENGAGEMENT
2014-2020



WAVE 3
SCIENCE OF PREVENTION
2018-2025

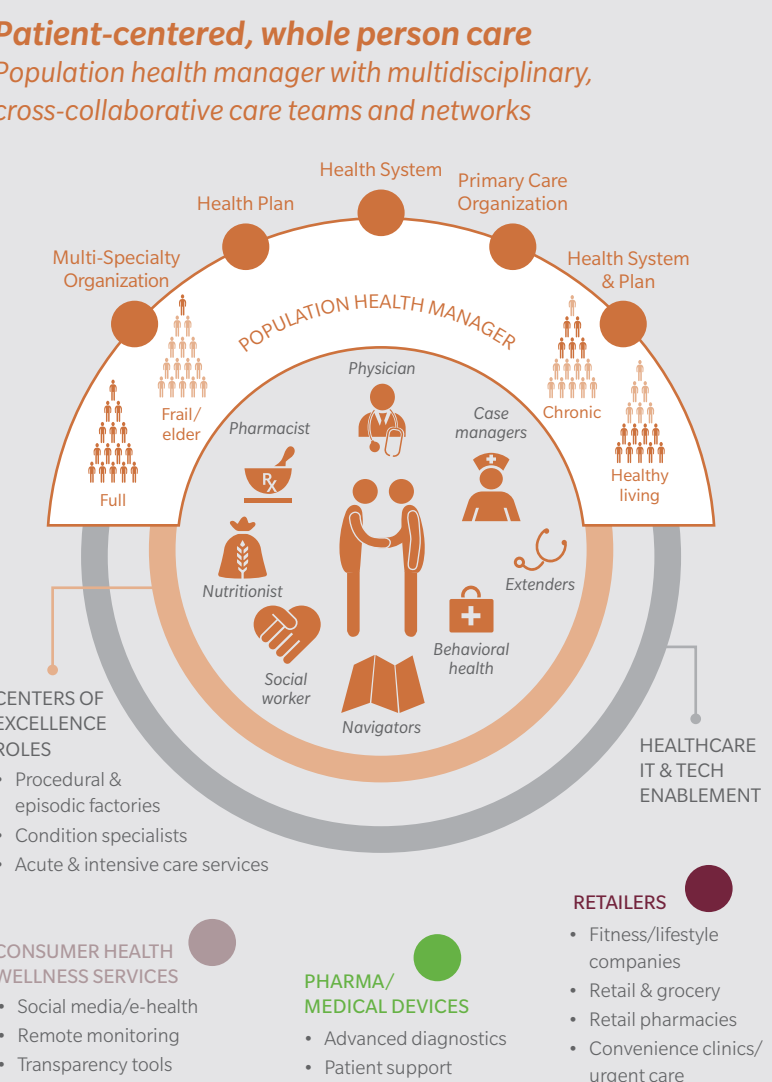
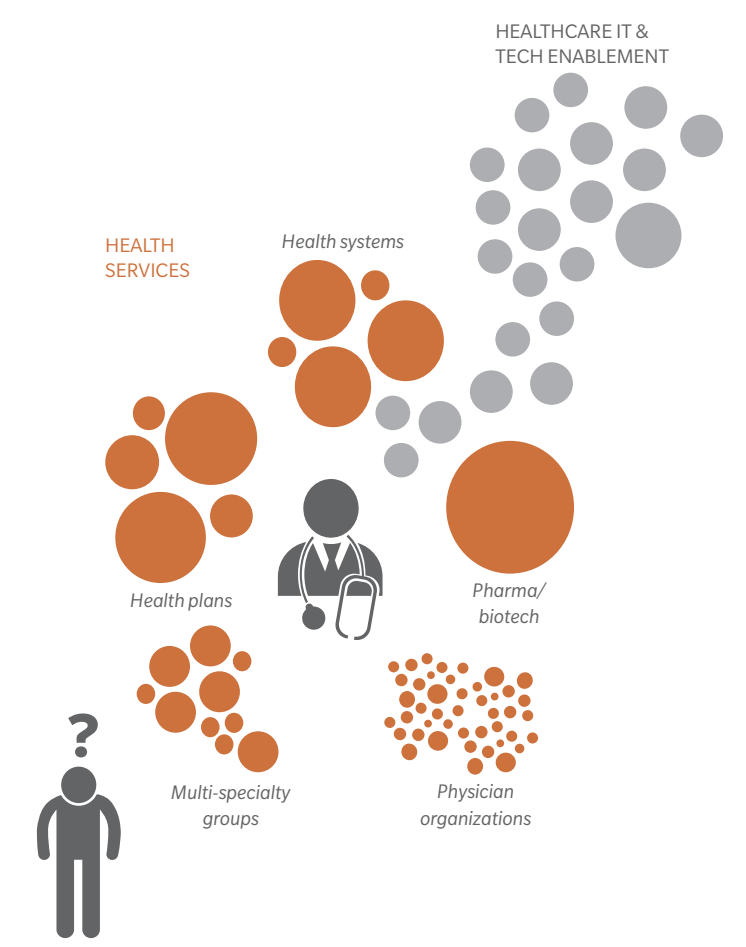


CONSUMER ENABLEMENT



SUPPLY

MARKET ROAD MAP



MARKET ENABLEMENT



THE ROAD MAP TO 2025

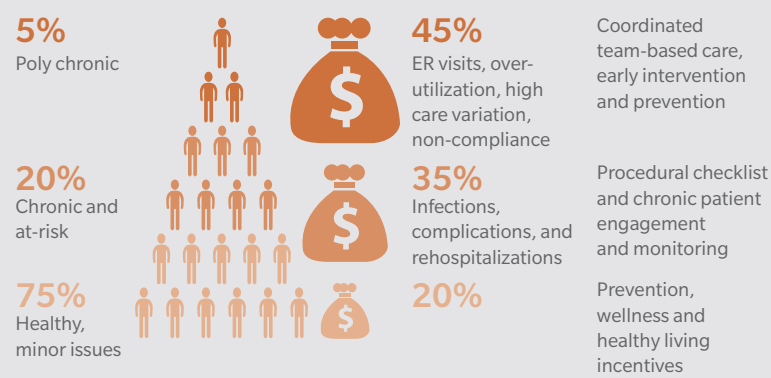
WAVE 1 PATIENT-CENTERED CARE 2010-2016

OVERVIEW

- Health services are redesigned around the patient; helping patients manage their health
- Care teams are patient-focused, multidisciplinary, and include nutritionists, social workers, and coaches
- Care teams are integrated with a shared patient health plan across organizations
- Economic models are population-based and reward value, not volume – and the marketplace competes on total value through risk-based pricing

FROM	TO
Physician-centered	Patient-focused
Transactional, isolating	Care team managed
Sick-care	Health and well-being
Inaccessible	Convenient and 24/7
Patient turnover-volume	Patient health-value
Unwarranted variation	Evidence-based standard

POPULATION HEALTH MANAGEMENT

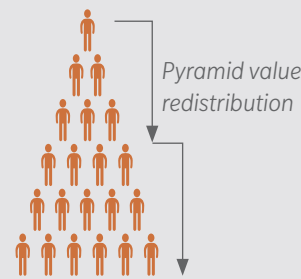


MARSH & MCLENNAN COMPANIES

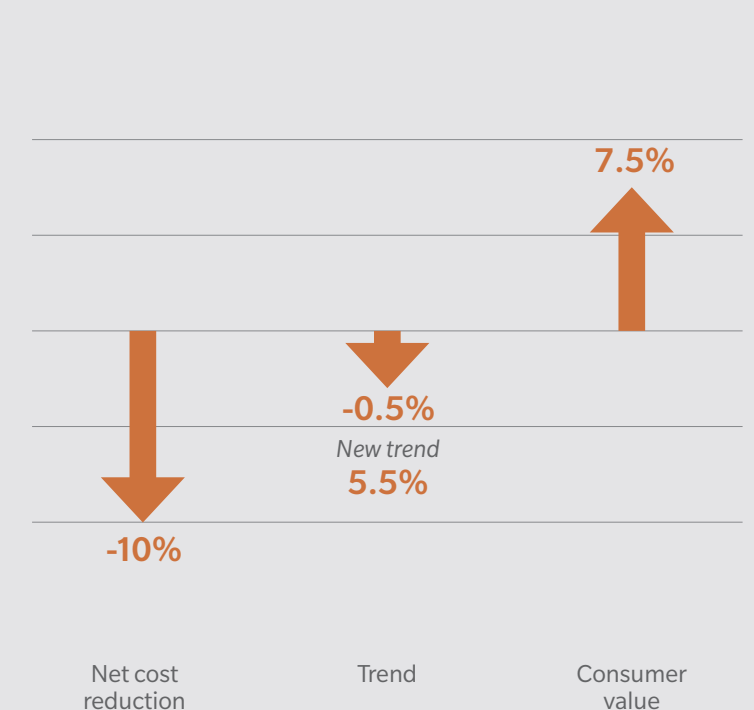
ECONOMIC MODEL

POPULATION HEALTH ECONOMICS

- Core economic engine: population health and clinical risk management**
- Pricing reflects total services, experience, outcomes
 - Improved health management at the top of the pyramid generates value capture
 - Improved engagement and patient health experience bends trend and promotes retention
 - Health services, like acute care, become “cost centers” or investments in patient well-being



PERFORMANCE PROMISE

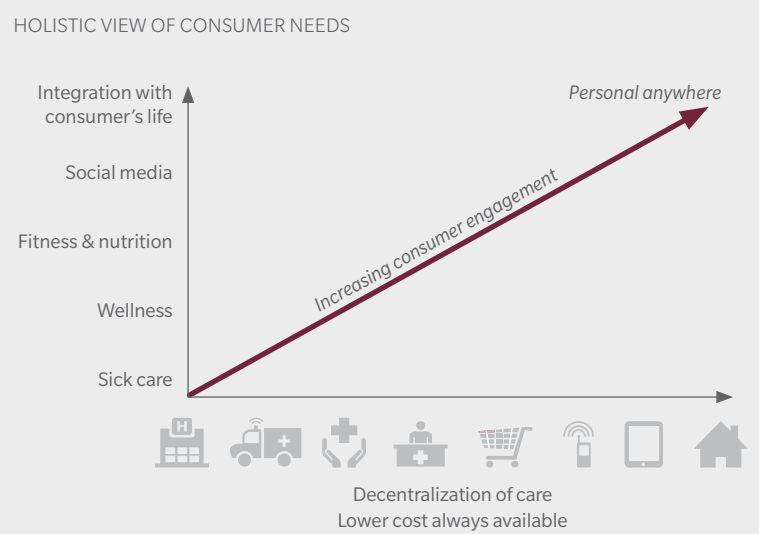


WAVE 2 CONSUMER ENGAGEMENT 2014-2020

- Relevant cost and performance transparency information available via web/mobile enable consumer shopping
- Consumers demand ‘better everything’ and use social media to drive shifts in market share
- Value-based benefits, social platforms, coaching, and gaming combine to boost consumer engagement in health activities
- Population health managers make healthcare easier - convenient, 24/7, web-enabled and personalized

FROM	TO
Uninformed	Informed, shared decisions
Limited engagement	Highly engaged/empowered
Isolated individual	Socially connected
Limited consequence	Financial rewards/incentives
Bricks, office hours	Virtual, mobile, anytime
Physician opinion	Informed shared decisions

PERSONALIZATION OF ENGAGEMENT



CONSUMER ECONOMICS

- Core economic engine: clinical risk management and à la carte consumer-paid services**
- Competitive consumer pricing, service mix and performance history drive the initial sale
 - Personalization, consumer experience and health improvement leads to better retention
 - Brand recognition and brand premiums for innovation and distinctive service
 - Consumer lifestyle companies blend “benefit covered” services with “consumer pay” health products

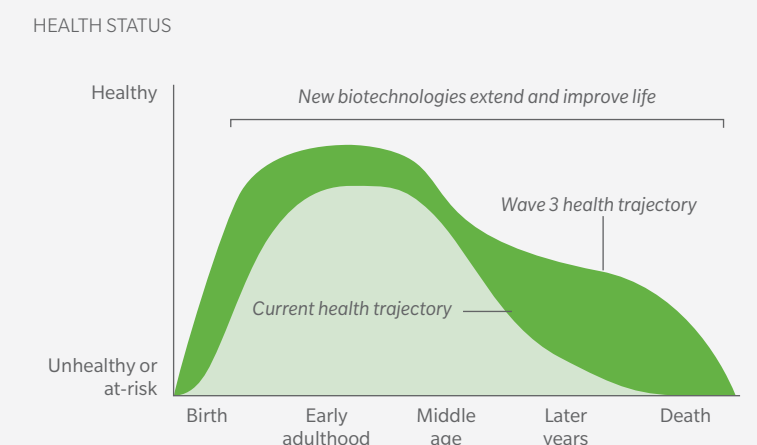


WAVE 3 SCIENCE OF PREVENTION 2018-2025

- Low-cost sequencing enables massive discovery of new biomarkers and pathways
- New genomic maps enable health risk predictions and earlier disease detection (10 years)
- Diagnostic accuracy is nearly perfect and treatments are precise, effective, and personalized
- Highly engaged consumers manage how they live through an informed, predictive life plan

FROM	TO
Basic health management	Genome-linked life plan
Symptom treatment	Monitoring and prevention
One-size-fits-all	Personalized therapies
Limited biomarkers	100% accurate diagnostics
Big pharmaceuticals	Tailored gene/microbiome therapies
Medical competencies	Life, social, and ethics competencies

HEALTH TRAJECTORY



CONSUMER SCIENCE ECONOMICS

- Core economic engine: share of consumer-directed spend for best value services – with a lifetime relationship perspective**
- Lifetime value and well-being models integrating health, well-being, and financial planning
 - Personalized, web-enabled marketplace for best-value therapy based on 100% accurate diagnosis
 - Lifestyle advocacy companies partner consumers with predictive and preventative information to optimize value and well-being



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