



HealthAdvocate™

Telemedicine Program Results

December 2014

west

®

HealthAdvocate™
Always at your side



We're always **at your side**

- Nation's leader in healthcare advocacy and assistance
- Company founded in 2001
- Distinguished roster of 8,200+ nationwide clients
- Serving over 25 million eligible lives
- Outstanding, experienced management team
- Expert staff of healthcare and insurance professionals
- Powerful and proprietary infrastructure
- Strong brand recognized as objective and well-respected
- Integrated multi-solution platform designed to reduce medical costs and improve healthcare outcomes



Starting with the Bottom Line:

Getting routine care has become inconvenient and costly.

Telemedicine can help.



Getting care when you have a minor illness or health need **presents barriers**

- Difficult to get a timely appointment with a physician
- Lack of office hours at night /on weekends
- Out-of-pocket costs are rising
- Can be difficult to actually get to the appointment location
- Emergency Rooms and Urgent Care Centers are frustrating and expensive options
- Missing work is costly



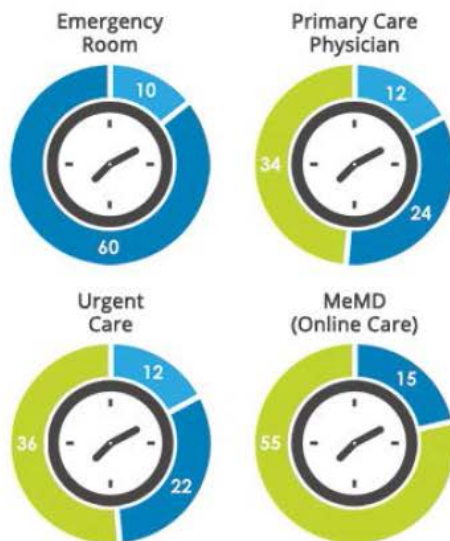
Telemedicine Saves Time and Money

2

20.3
-DAYS-

The average national wait time to see a physician.

- DRIVE TIME
- OFFICE WAIT TIME
- SAVED TIME (average minutes)



receiving treatment online can save you nearly: **1 HOUR**

A trip to the Emergency Room will cost you:

\$1,233
*on average



A check-up at primary care will cost you:

\$206
*on average

An out-of-pocket urgent care visit will cost you:

\$165
*on average



An online medical exam will cost you:

\$35.00
*or less

receiving treatment online can save you on average: **\$490.00**



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The MeMD Telemedicine Service Offered Through Health Advocate

- On-demand, 24/7 telephone or video consultations with U.S.-based, state-licensed physicians who can diagnose and prescribe for common medical conditions.
- Available in all 50 states.

The legal stuff: Telemedicine Services are provided by MeMD, an independent telemedicine company, and not by Health Advocate. All medical services are provided by independent, licensed doctors, nurses and other health care practitioners under contract to MeMD. These practitioners are not Health Advocate's employees or agents and Health Advocate makes no warranties regarding the care or services provided.

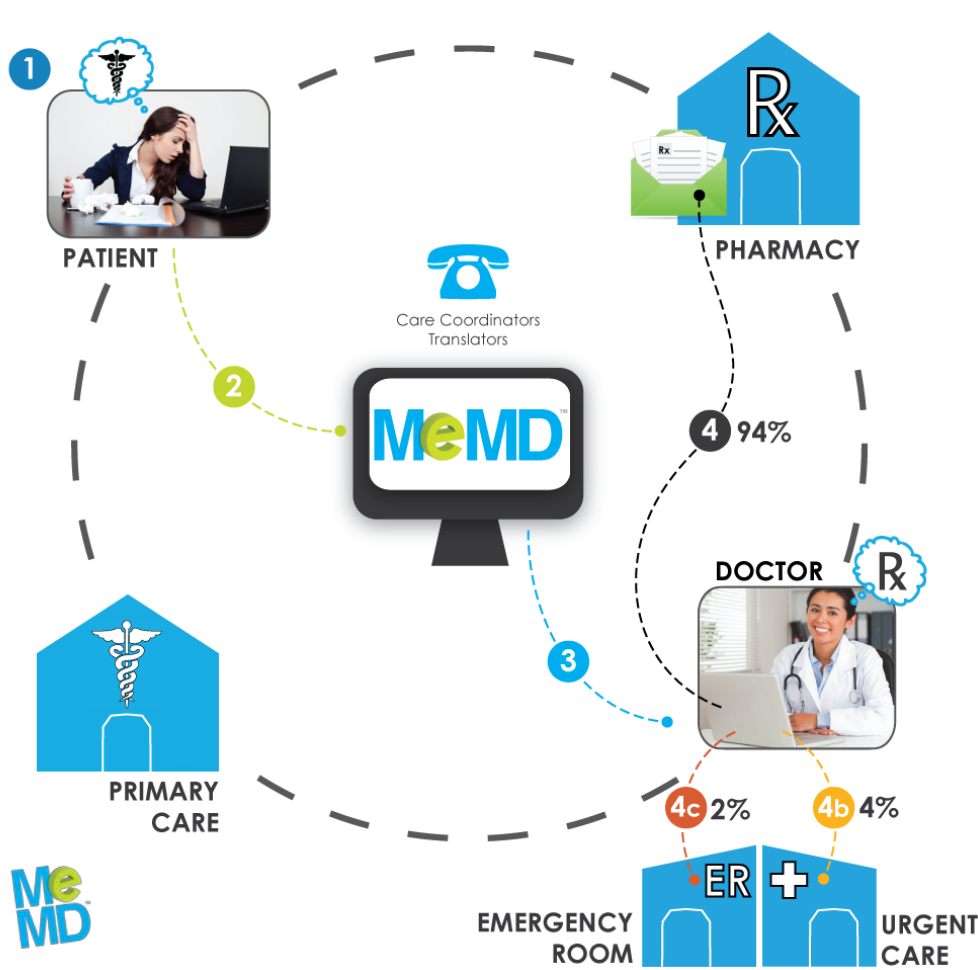


Telemedicine Services increase access to care

- Need care after-hours or on weekends
- Need access to medical care from remote locations
- Need prescriptions / refills for common conditions
- Can't meet face-to-face with physician / specialist
- Can't get a timely appointment
- Can't get to a doctor due to disability
- Don't want to go to ER / Urgent Care Center
- Can't afford to take off from work
- Are traveling and need advice



Telemedicine-how it works



- 1 Patient in need of treatment
- 2 Connect with MeMD
 - One click from Health Advocate member portal, or
 - Dedicated 1-800 line
 - Pays with credit card
- 3 Medical provider reviews history and performs WebXam™
- 4 Patient receives medical record and Care Instructions; Rx (if needed) is sent electronically
 - 4b Patient requires Urgent Care evaluation
 - 4c Patient requires Emergency Room evaluation



Conditions That Can Be Treated

- Abrasions and Contusions
- Allergies and Hives
- Arthritic Pain
- Bites and Stings
- Cough and Cold Symptoms
- Conjunctivitis
- Dysuria
- Earache
- Fever
- Gastroenteritis
- Minor Burns
- Minor Headaches
- Occupational Health
- Prescription Refills
- Return to Work Notes
- Skin Infections
- Sore Throat
- Sprains and Strains
- Triage to appropriate provider
- Upper Respiratory Infections
- Urinary Tract Infections

Are prescriptions available through MeMD Telemedicine visits?

Common Medications Prescribed



- Antibiotics for bacterial infections
- Antihistamines for allergies
- Cough medicines
- Nasal sprays
- Asthma medications
- Medication for nausea or diarrhea
- Analgesics
- Topical medications for skin problems
- Short-term supply of maintenance medications

Yes. Providers will prescribe medications when appropriate for treatment. Prescriptions are sent electronically to the patient's pharmacy. Telemedicine providers will not prescribe DEA controlled substances, "lifestyle medications" such as drugs for erectile dysfunction, hair loss or obesity.

Technology Infrastructure

A HIPAA compliant webcam-facilitated medical health encounter through which providers are able to treat many patients

MeMD™



Available through all major browsers (including Firefox, Chrome, IE, and Safari)



Redundant, cloud-based Software, secure and HIPAA compliant



Video Consultation available on iOS and Android devices.

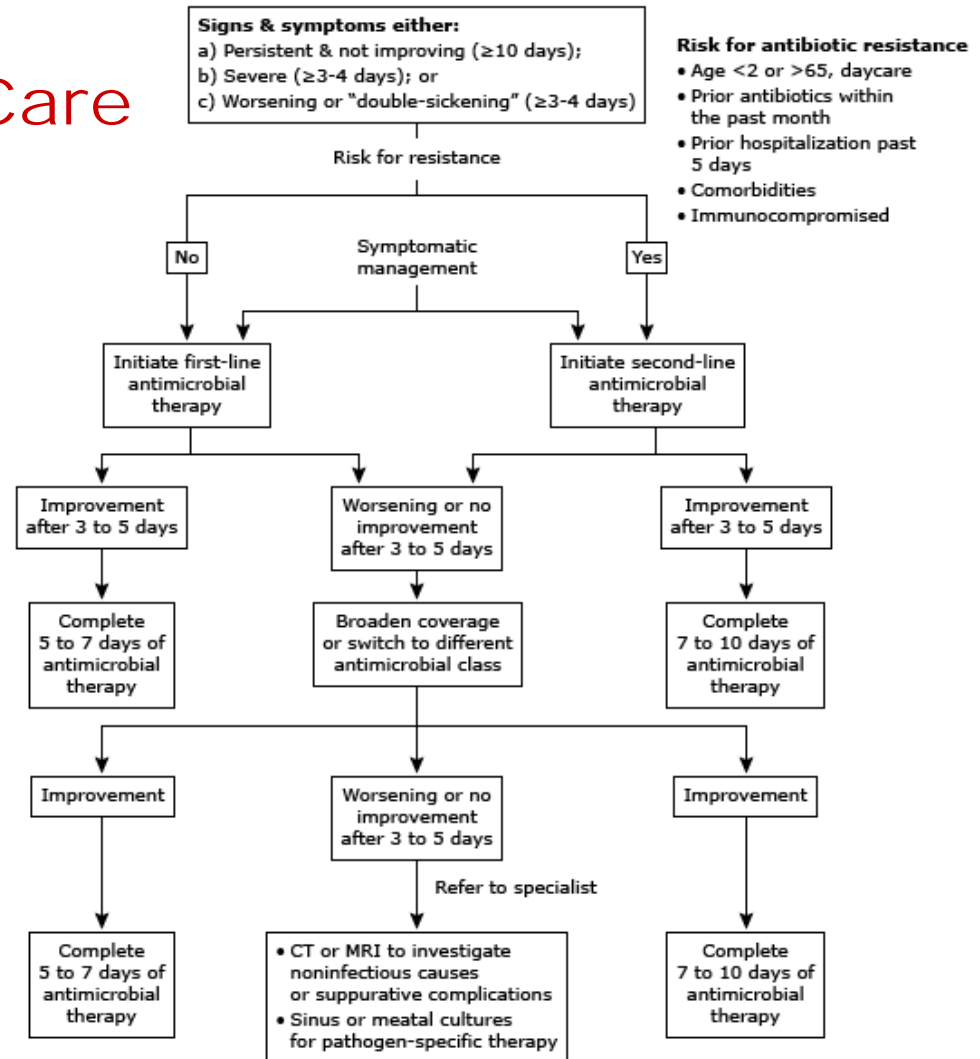
The Provider Network

- Experienced, currently practicing Physicians, Nurse Practitioners, and Physicians Assistants
- US Board Certified
- Credentialing process assesses medical training and computer acumen
- Proprietary Contracted Network



About Quality of Care

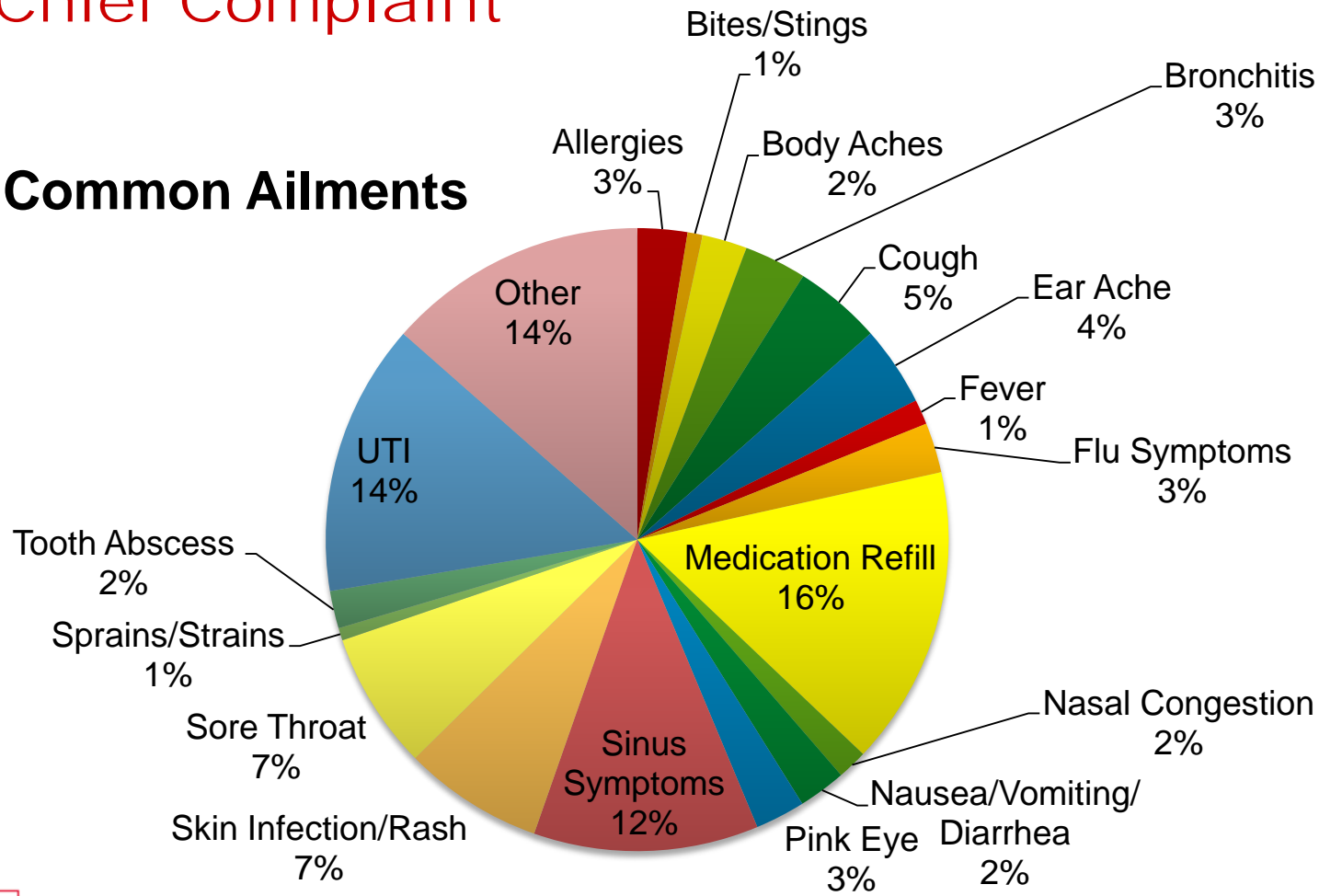
- Standardized clinical pathways aligned to best practices
- Post visit follow-up to assess outcomes and patient satisfaction



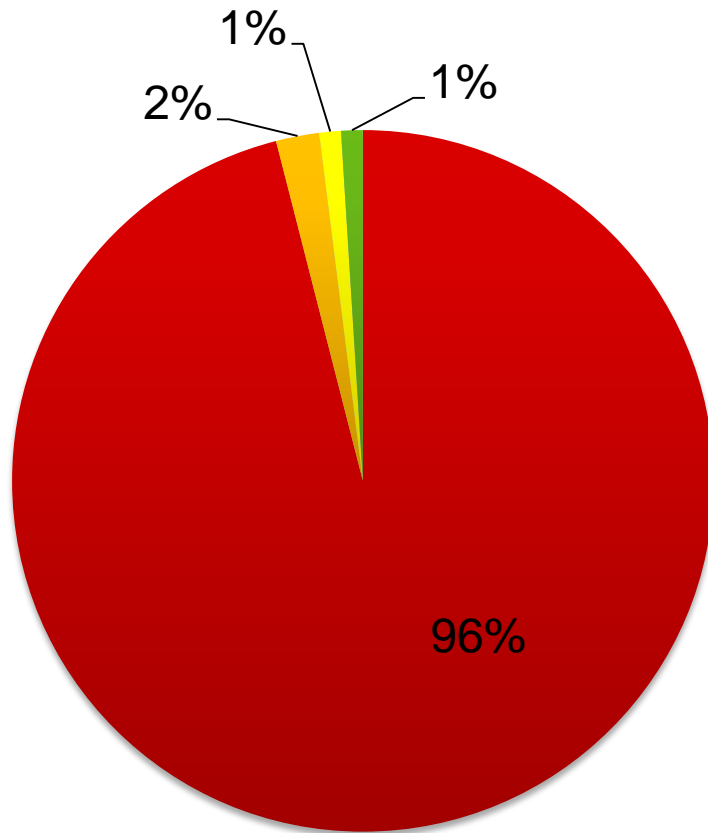
2014 National Telemedicine Experience-

Chief Complaint

Common Ailments



Telemedicine Visit Outcome



Patient Follow-Up*

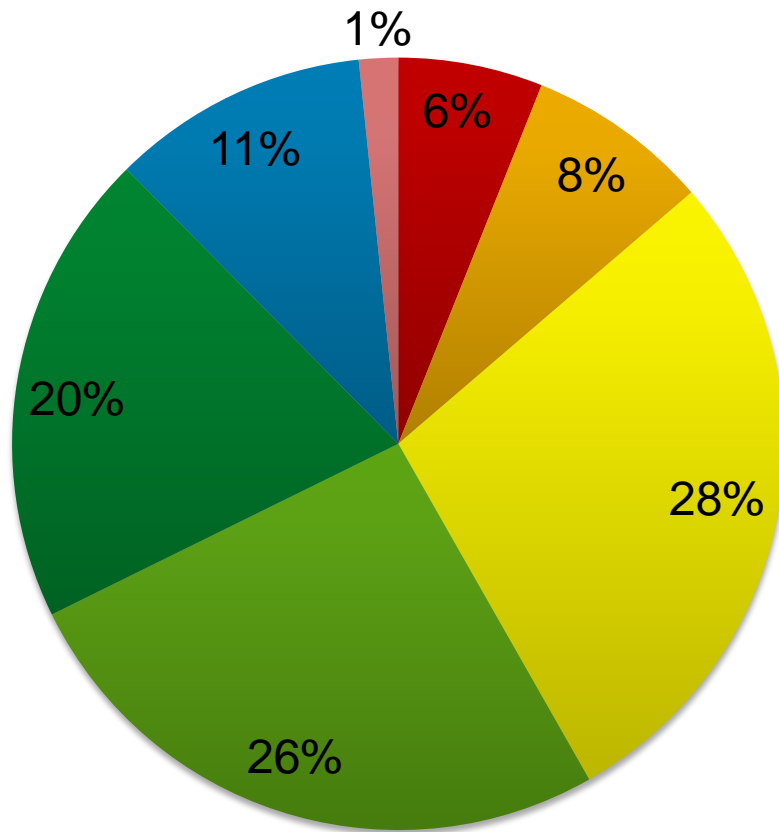
- Given Care Instructions
- Sent to PCP
- Sent to Urgent Care
- Sent to ER



*1/1/14 – 10/17/14
N = 11,240 visits

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Telemedicine Visit Patient Age



Patient Age

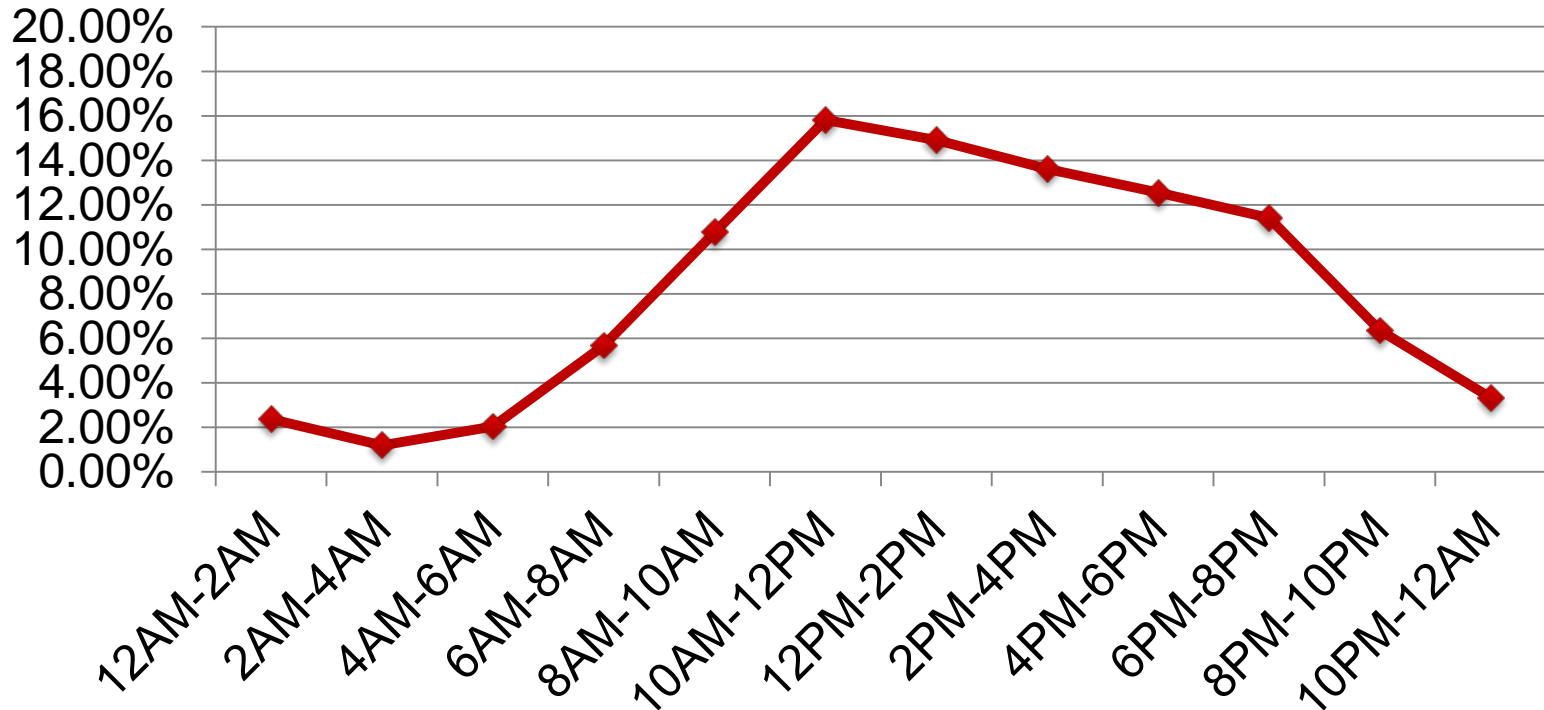
- Under 18
- 18-25
- 26-35
- 36-45
- 46-55
- 56-65
- 66+



*1/1/14 – 10/17/14
N = 11,240 visits

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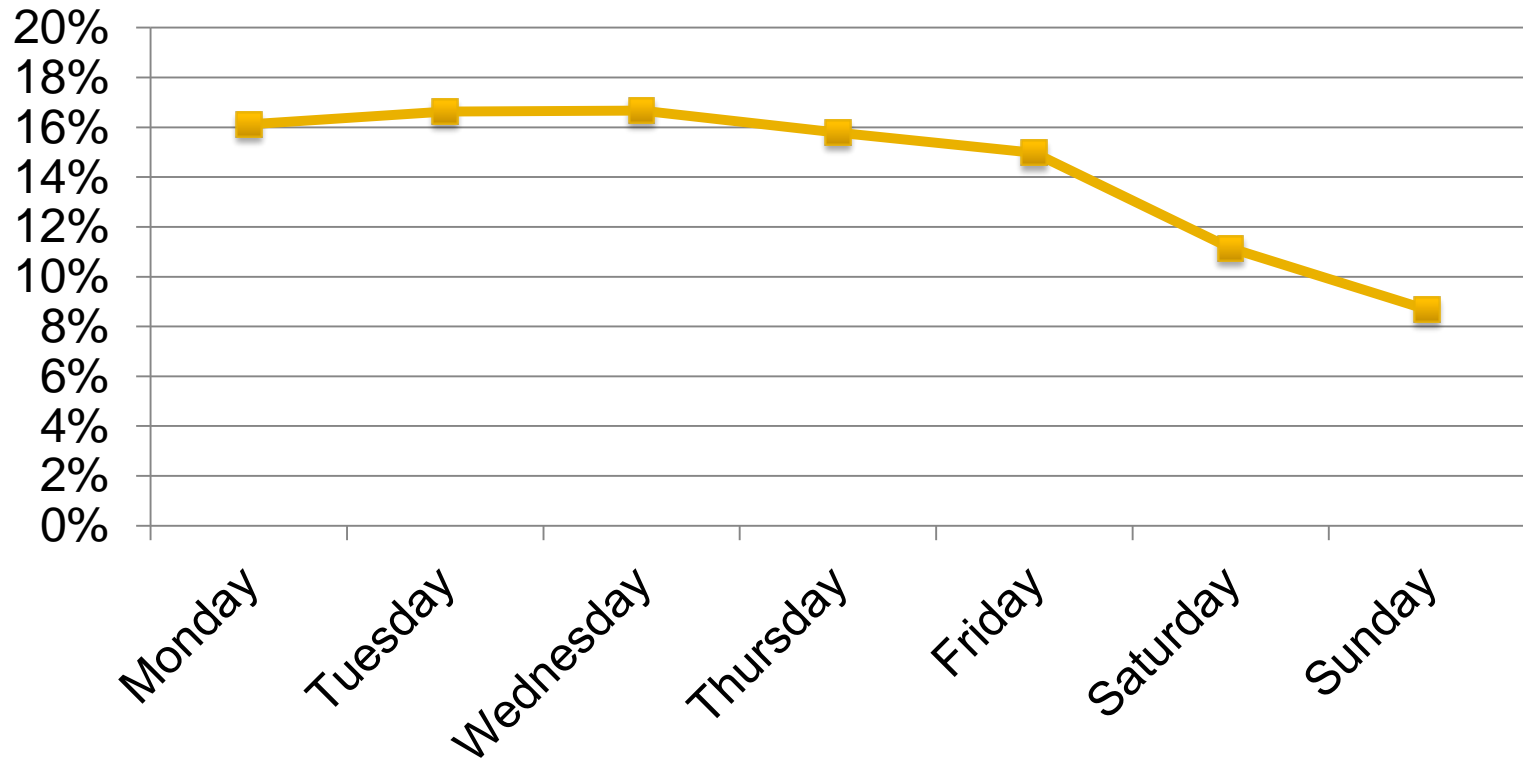
What time of day do patients receive a telemedicine consultation?



*1/1/14 – 10/17/14
N = 11,240 visits

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What day of the week do patients receive a telemedicine consultation?



*1/1/14 – 10/17/14
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What's in it for the Member?

Convenience and peace-of mind:

- Licensed physicians available 24/7/365
- No waiting rooms, no closed offices, no waiting weeks for an appointment
- Receive answers and treatment within 30-60 minutes via phone or video
- No limitations on use

Affordability:

- Significantly less expensive than typical office, urgent care or ER visits
- Saves on out-of-pocket expenses, i.e., deductibles, co-pays
- Less time off from work for doctor appointments



Flexible Pricing Model gives employees telemedicine access at a valuable discount

Price to Employer from Health Advocate	Copay that member pays at time of telemedicine consultation
Lowest \$PEPM	\$35.00/consult*
Medium \$PEPM	\$15.00/consult*
Highest \$PEPM	No copay
	*can be split between employer and consumer



What's Needed to **Get Started?**

- A signed Agreement with employer
- Eligibility information monthly for employees, spouses and dependents over 18 who will be eligible to receive telemedicine services under the agreement
- A primary account contact for ongoing communications



In Summary...

Improve Access

Multiple ways to Consult 24/7



Phone, Email, Video, Mobile Application

Lowers Cost

Avoid high cost settings like the Doctor's office, Urgent Care/ER



Save Time
Save Money
Reduce Absenteeism

Convenience

24/7 Physician consultations
Clinically efficient, effective and most convenient



Get Information/
Diagnosis Anytime, Anywhere 24/7

Quality Care

Licensed Physicians that can provide information, diagnose and prescribe Rx medication*



Feel Better Fast
Most Affordable Setting
Better Outcomes

* If appropriate



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Thank You!

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