Welcome

Today’s presentation will begin shortly.

- In order to hear the audio for this presentation, please turn up your speakers.
- If you’d like to ask a question, please use the Q&A area of the console.
- A PDF of the presentation and other relevant resources are available in the More Information area of the console.
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THE ER COST CRISIS
WHERE TO GO WHEN IT’S NOT AN EMERGENCY
The ER cost crisis is real... and growing

More and more people are going to the Emergency Room because they do not know where else to go

- **75% of ER physicians have seen an increase** since ACA was implemented

"They don’t have anywhere to go but the emergency room... We know people come because they have to."

1American College of Emergency Physicians;
One out of every five visits to the emergency room is unnecessary, yet trips to the ER are on the rise.

Avoidable ER visits:
- Second highest outpatient cost driver
- $1.2 million in unnecessary expenses each day
- $445 million in unnecessary expenses each year
We always recommend calling the PCP first, but when they are unavailable, there are other options for certain issues

Issues that usually don’t require the ER

Sprains
Animal bites
Stitches
Mild asthma
Cold and flu
Strep throat
Rashes
Eye irritations
Ear irritations
Headaches
Nausea
We offer 3 solutions to address the ER cost crisis

**24/7 Nurseline** is available 365 days a year, 24 hours a day and can be a first line of defense when faced with a non-emergency

**ER Alternative Flyers and Mobile App** help your employees understand what other places are available for them to receive care in place of an ER

If seeing a doctor is necessary, but it’s not possible to get away, **Live Health Online** is your convenient solution

Your employees may not know these resources are available to them – we can help! Find resources to promote these in the [webinar supporting materials section on Time Well Spent](#) and make sure your workforce is in-the-know.
24/7 NurseLine:
Telephonic access to trained, registered nurses

Our 24/7 NurseLine provides access to a registered, trained nurse over the phone 24/7, anytime, anywhere for assistance or just to hear a reassuring voice.

- Helps members understand their symptoms or medical condition
- Helps ensure members access the right care in the right setting
- Touchpoints via telephonic coaching, audiotape library and web resources
24/7 NurseLine can equip members with information that prevents unnecessary trips to the ER

The goals of the program are to:

▪ Promote self care via **immediate access to health information and education**

▪ **Promote care and treatment** by providing information to access network providers

▪ Provide **immediate information on symptoms** appropriately

▪ **Help lower health care costs** by providing callers with medical information to assist them in deciding which level of care to seek

▪ Provide **seamless integration** with our other care management programs

▪ **Help increase participant satisfaction** with their health care plan
Both members and employers benefit from 24/7 NurseLine

**Member Benefits**
- **Credible information** that’s accessible **24/7, 365 days a year**
- Saves **time**
- Health benefits integration

**Employer Benefits**
- **Cost** Avoidance
- **Appropriate use of services**
- **Employee satisfaction** with health benefits
We see a higher participation rate with clients who incorporate more program promotion.

- Spanish speaking nurses available
- Network Services Language line available
- Satisfaction Survey cover letter
- Branded promotional materials available

91% were either “very comfortable” or “comfortable” talking with a NurseLine nurse.
Faster, less expensive, more convenient:

**Retail health clinic**: good for basic medical services, usually found in a major pharmacy or retail store

**Walk-in doctor’s office**: doesn’t require an appointment, handles routine care and common family illness

**Urgent care center**: when someone needs to be looked at right away but isn’t experiencing a severe emergency, can do X-rays, lab tests and stitches

We offer materials that help members understand where else they can seek care for a non-emergency.
Health care you can carry in your pocket
Find the help you need in a flash.

Your employees may need to find an urgent care or retail health clinic while they are on-the-go.

- Our mobile app is there anywhere, any time
- Use GPS to locate urgent care facilities nearby
- Access to your ID card
Awareness and education to drive better member decisions around when to use the ER and when to seek care elsewhere.

Education and awareness before a member makes a decision about where to get care:

- **Smartphone**
- **Member web resource with enhanced provider finder**
- **Interactive tutorials**
- **Multichannel member materials: Fliers, emails, articles, etc**
- **24/7 NurseLine (For clients with 24/7 NurseLine)**

Member chooses appropriate care:

- Urgent care center
- Retail health clinic
- Walk-in doctor's office
- LiveHealth Online

Member going to the ER for an avoidable visit:

- **Post-ER Visit Education**
- **EOB messaging**
- **Automated calls**
- **MyHealth note**

EOB reminders when the member could have used an ER alternative.

Automated calls with option for email follow-up.

For clients with MyHealth advantage.
LiveHealth Online: Health care when and where your employees need it.

LiveHealth Online lets members easily connect to a doctor online to address non-emergency health issues right away. It encourages members to seek care quickly—maximizing productivity for you, your employees and providers.

24/7 Online access
Members can connect to a doctor from home or work with a computer, tablet or smartphone.

IT’S AS EASY AS 1-2-3 (and 4).

1. CHOOSE A DOCTOR
2. START A SESSION
3. RECEIVE YOUR DIAGNOSIS
4. PAY FOR SESSION
Visit with a doctor online, anytime. From work, at home or on the go.

**LiveHealth Online:**
- Is available in **most states** including DC*
- Is available **24 hours a day, 7 days a week, 365 days a year**
- Is available anywhere you have a computer or mobile device with Internet access
- Provides access to **in-network, board-certified doctors**
- Allows doctors to **ePrescribe**** utilizing local pharmacies (where applicable)**
- Takes **member payments** via Visa, MasterCard and Discover.
- Is **secure, convenient and easy-to-use**

*LHO is not yet available in the following states: AK, TX, LA, AR, AL and NH.
**In certain states, prescriptions cannot be issued as a result of an online interaction with a doctor.
For state telehealth availability, check the map on [www.LiveHealthOnline.com](http://www.LiveHealthOnline.com).

Easier and less expensive than urgent care

To learn more about how LiveHealth Online works, check out this [video](http://www.LiveHealthOnline.com/video).
LiveHealth Online doctors consult with patients on a variety of conditions, that may otherwise drive employees to the ER:

- Fever
- Sore throat
- Cough and colds
- Flu
- Urinary tract infections
- Sinusitis
- Allergies
- Eczema, rashes and skin lesions
- Heartburn

What is LiveHealth Online?
LiveHealth Online adds value to your existing employee benefits packages without additional costs.

SAVINGS
Employees make fewer visits to higher-priced sites of care.

INCREASED PRODUCTIVITY
Employees spend less time traveling to and waiting at the doctor’s office or urgent care center.

EMPLOYEE SATISFACTION
Employees have access to doctors when they need it.

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.
For employees, it’s like having a doctor’s office at their fingertips.

CONVENIENCE
Access to live consultations — anytime, anywhere.

CHOICE
Their choice of physician based on helpful physician profiles.

IMMEDIATE SERVICE
Real-time visits — no waiting for a callback. Average time savings — 2 to 3 hours (per post-visit survey results).

LOW COST
Cost is lower than or equal to a doctor’s office visit. Easier and less expensive than urgent care.

EASE OF USE
Fast, easy setup and login.
Sample employee communications

Enrollment email

Reminder email

Direct mailer with key fob
Sample employee communications

Posters

Flyers

FAQs

Postcard
Promoting these valuable resources is critical to their success

Promotional Materials*

- Program Fliers
- Videos – Engagement videos, LiveHealth Online instructional video
- Interactive ER quiz (located on member website)

Promotional Strategies

- Promote programs through email or on internal company website
- Encourage members to save important numbers and sites
  - Save NurseLine number in their cell phone
  - Bookmark LiveHealth Online page
  - Download our app
- Promote during summer months, holidays, flu season

*See Time Well Spent on the webinars page for examples
2015 “Wellness on the Run” Webinars

Employer Events

- June 24: The pre-diabetes warning – changes that can help prevent diabetes
- July 22: The price of lost sleep – how sleep affects productivity and how to address it
- August 19: When they’re down and out – strategies to help employees work through stress and depression
- September 23: Building a culture of health – putting together a plan and reaping the rewards

Check out the webinar archive for recordings of past events
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