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Using data to improve care How new joint effort changes the rules of the game

What is this thing called population health medicine? We have been doing it at our Harvard Pilgrim Institute for years - studying the data collected from many sources to determine patterns, predict outcomes and test best medical practices.

Take that and surround it with personal, clinical outreach and you get what we - in collaboration with our New Hampshire hospital partners - are creating in Benevera Health.

Let me be clear: It is not an insurance company. Benevera Health is a health care management company that brings clinical, financial and operational data together from across all partner clinical



facilities and provides actionable analytics for caregivers to improve patient care and efficiency.

It will zero in on health care outcomes, monitor patients in real-time and support them with care advocates located at partner hospitals. The advocates will provide focused, coordinated care for those with chronic, complex or emerging conditions.

Instead of the clinician and the insurance company being at odds, this new partnership aligns the interests of both around the health of the patient. At the end of the day, it will benefit people, as patients and consumers, by improving the quality of health care and helping drive down cost, allowing us to keep premiums lower and consistently more competitive.

We estimate a 4 percent differential in 2016 in New Hampshire, the first year of the program, with continuing improvement in succeeding years.

nprovement in succeeding years. Our joint venture partners in Benevera are Lebanon-based Dartmouth-Hitch-cock, Manchester-based Elliot Health System and Frisbie Memorial Hospital of Rochester. Together, we will share risk around the health of patients. Our provider partners will also share risk in our overall New Hampshire business and they will have input into the design of our insurance products and our strategy in New Hampshire, injecting a strong clinical influence.

Benevera will support all of our insured members in New Hampshire no matter which plan they have and our plans and networks will not change. Benevera's technology will enable easy and secure sharing of information between clinicians and provide them with more robust information about best practices and care outcome patterns to guide their care recommendations.

A key component will be our patient care advocates - trained New Hampshire health care professionals who will work at partner hospitals to help facilitate patient outreach and coordinate communication among the technology, the clinician and the patient.

They will enable timely health care intervention to reduce the need for urgent care, thus reducing costs and providing better health outcomes.

Patients with chronic, complex or emerging conditions will experience increased outreach from partner hospitals. Behind the scenes, Benevera's technology will enable easy and secure sharing of data and information about best practices.

All Benevera partners are making financial investments in technology systems, analytics and personnel to get the new company off the ground. Again, this is not an insurance company. Instead, it is one of the first companies to be formed around the concept that heightened health care coordination, backed by informatics and shared analytics, will create a new breed of medicine and health care, centered around the health of the patient.

We believe it will be a gamechanger. **IIIBR**

Eric Schultz is president and CEO of Harvard Pilgrim Health Care.

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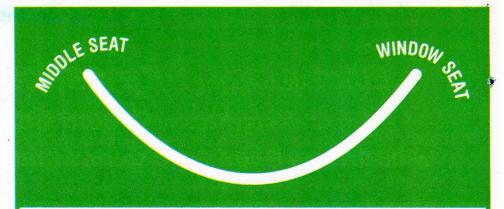
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