



## A Next Generation Healthcare Champion Emerges

*For more than a decade, expert medical opinion and treatment decision support services have remained stagnant. Over time, this has led to a suboptimal experience for members, exacerbated by changes in health benefit design, delivery of care and the continued rise in medical costs. A next generation is now emerging, capable of responding to the complexity of the environment with greater value for individuals and employers. This next generation promises better cost management, improved outcomes, greater engagement and more robust support by providing patients with a highly personalized and holistic approach.*

### **Overview:**

- Expert medical opinion and decision support services were first delivered through insurers and administrators via complex case management or second surgical opinion programs.
  - Structured primarily for savings for the insurer.
  - Engendered suspicion among patients that the goal was cost containment – often, against the patient’s best interest.
- Recognizing the need for an independent and comprehensive solution, an industry of third party firms emerged offering unbiased reviews of a diagnosis or procedure, as well as recommendations on physicians or facilities that might best handle care.
  - The core service set remains largely unchanged today, after 20 years, largely focused on referring to specialists from a database rather than facilitating access to objectively top experts.
  - Enhancements have been incremental, emphasizing initial physician contact or introducing technology to substitute for human interaction.
- Leading employers have viewed the resource as a valuable one with 22% of large employers currently offering the service and 27% planning to adopt an approach over the next several years\*.
  - Renewed interest in expert medical opinion and treatment decision support is fueled by a rapidly changing health care environment and new employer and patient needs.

### **Forces Compelling Change:**

- Employer and patient needs have evolved.
  - Benefit designs have shifted from modest fixed dollar copayments to high deductible plans with significant patient cost-sharing.
  - Patients are overwhelmed with a plethora of internet-based medical information ranging from competent to questionable.
  - Navigation through the health care system has become monumentally more complex.
- Employer views have changed.
  - The employer is intent on providing a differentiated employee experience, with health care playing a critical role.



- A recent national survey\*\* of large employers indicates that 96% of the respondents view the improvement of the employee health experience as a top priority in the next 2-3 years.
- Employers want a holistic approach to employee health, going beyond just physical health to now incorporate emotional, financial and social support.
- The patient also needs a deeper experience.
  - Less desirous of a “one and done” encounter.
  - Values a flexible, personalized longitudinal relationship with the ongoing support.
  - Wants curated and preference sensitive referrals to top specialists as well as guidance about the financial ramifications of care options.
- Employers value the patient needs and see them as deeply embedded in an optimal employee health care experience
- Both patient and employer want a champion. Including a flexible experience with an advisor, delivered directly with technology as an enabler, not as a replacement for human interaction.
- Employee retention, disability.

#### **Next Generation of Healthcare Advisory Services:**

- Expert medical opinion purveyors have remained largely static with dated approaches, product-based rigidity, lengthy, often obsolete provider rosters and myopic interest in collecting data, opining and referring.
  - Employers are inured to the vendor choices available and have not tested the marketplace in years, if not a decade or more
- PinnacleCare, founded in 2001 as an expert medical opinion and treatment decision support resource, introduces a next generation service that champions the needs of the member.
  - An updated approach that builds on longstanding core competencies and a unique network of specialists and Centers of Excellence.
  - Focus on driving patient awareness and understanding, highly personalized decision support, access to an ongoing health champion throughout care and treatment for a medical condition that requires specialized services.
    - This is coupled with a unique and continually updated referral network that is actively curated and refined by the PinnacleCare Physician and Institutional Relations team.
  - A team based approach consisting of a personal advisor, research, physician and referral specialists, behavioral health experts and insurance advocates helps assure collaboration and recommendations that are grounded in the best research, patient preferences and best available referrals.
- PinnacleCare aligns with the employer’s workforce value proposition, addressing a broad definition of patient wellbeing, collaboration with other health partners engaged by the employer and recognition of the need for clear patient understanding of both treatment options and personal financial consequences.

**Attributes of a Next Generation Solution:**

PinnacleCare defines a next generation service as:

- Personal - a dedicated health care advisor.
- End to End – support throughout the process from education to care to financial integrity to optimal outcomes.
- Fast – case review, turn-around of research, facilitated access within days.
- Current – de-novo assessments of treatment paths, physicians and Centers of Excellence.
- Coordinated – communication and referrals between all members of the team including health plans, TPA's, EAP and BPM vendors and benefits teams.
- Trusted – an NPS score consistently in the mid-80s.
- Curated – Vetted and approved network of Centers of Excellence and physician contacts

Employers may recognize that a next generation service requires a shift in how the experience is measured:

- Engagement replaces utilization.
- Clinically significant outcomes substitutes for activities.
- Realized savings versus reliance on industry estimates.
- Referrals as a measure of customer satisfaction.

**Summary:**

- After more than a decade of status quo service delivery and scarcely differentiated vendor choices, a next generation of health advisory services has emerged.
- PinnacleCare responds directly to the contemporary employer and patient needs at a price point competitive with lesser service portfolios. The financial results rival or exceed traditional approaches while delivering a highly personalized and differentiated employee experience.
- Employers now have a truly unique choice, grounded in 16 years of experience and catapulted to the forefront through strategically repositioning and redesigning the patient experience and critical success factors.

We invite those employers currently using another expert opinion service as well as those seeking a new solution to explore and examine the PinnacleCare approach.

\*Willis Towers Watson Emerging Trends Survey of March 2017

\*\*Willis Towers Watson Employer Trends in Health Care Survey of March 2017