

An Inside Look at the Accolade and Independence Blue Cross Collaboration

On September 30, 2014, Accolade and Independence Blue Cross announced a new strategic relationship to transform the consumer health care experience. Through this initiative, employees and families of a select number of employer groups insured by Independence have an innovative, highly personalized health assistance service to help them make the most of their benefits and get the right care. As we pass the six-month mark on the new collaboration, Independence's CEO, Dan Hilferty, and Accolade's CEO, Tom Spann, share their observations on how it's going. Portions of this interview are included in the February issue of *Managed Healthcare Executive*.

How has this collaboration been working so far?

Dan Hilferty: So far, it's gone amazingly well. At Independence Blue Cross, we are strongly



committed to revolutionizing health care. That means providing an outstanding consumer experience and pioneering new, innovative models that improve the quality and affordability of care — and that's what drove our

collaboration with Accolade. It's one of many ways we're innovating to provide high quality customer service and to ensure that our members receive the appropriate care at the appropriate place at the appropriate time. We're several months into the pilot program, and we're consistently hearing from members that they're happy with the service they're receiving from their Accolade Health Assistants.

Tom Spann: Independence Blue Cross is one of the most innovative health plans in the country, and we're really excited to be working with partners who are genuinely dedicated to transforming the health care experience for consumers. We're off to a great start with our pilot, where we've seen client satisfaction results nearing 99 percent. Each month, a number of members choose to share with us their perspectives about our service, and we read each comment to ensure that we're on track and continually improving. The most common themes we hear from



Independence members are that we take the time to make complex information easy to understand, really care about resolving their issues, and go the extra mile for them. We also monitor key measures such as percent of the total population engaged, utilization trends and "stickiness," that is, how many members continue to seek our assistance over time.

How many families has this collaboration served?

Tom Spann: During the pilot phase, we're supporting a select group of about 40 employers, with more than 40,000 individual members being served. In our first six months alone, we engaged nearly half, which is many times more than conventional solutions such as disease and case management, and we're steadily working our way toward the more typical 60-70 percent engagement rates that we've seen with our large employer customers.

What are the plans for the future? Does Independence plan to roll this out to more members?

Dan Hilferty: We are committed to the 40 participating employers and to understanding their experience over the two-year pilot. We are closely following members' reactions, assessing feedback, and analyzing results so we can determine how to leverage what we've learned and where we go after the pilot. I fully anticipate increasing the number serve. They get it, and our members welcome the personal touch! I am certain that our relationship with Accolade will grow exponentially.

Tom Spann: Our immediate focus is to continue getting great savings, satisfaction, and quality results for the Independence members we serve. That's the key to earning the right for expansion at some point down the road, and we're very confident in our ability to do that.

Are there ways in place to measure the effectiveness of the program?

Dan Hilferty: We're looking at the member experience and the financial impact on the cost of health care. For example, did the satisfaction rate for our members increase? Have members saved on out of pocket costs, such as deductibles and co-insurance? Did we see cost savings based on how our members use their Independence benefits and services? We're also tracking the program's ability to reduce re-admissions and to find other ways to reduce or streamline costs and increase the quality of care. Early feedback from our members is that they love the service!

Tom Spann: We of course are looking at those same things — Are we lowering costs by engaging a wide swath of the population with a service they love that helps them get the right care the first time? A great part of this collaboration for us is working with Independence on creating new analytical tools and processes to capture not only what is happening in terms of utilization and satisfaction, but also to study the impact of what's happening on outcomes and costs at a more detailed level — for the client, for the employer groups, and for the health plan as a bearer of risk. We also are looking at the effectiveness and efficiency of our operational processes as a collaborative team — this commitment to transparency and continual process improvement is a shared priority.

Please provide some real-world examples of how Accolade Health Assistants are interacting with Independence members and helping families understand benefits and treatment options.

Dan Hilferty: At Independence, we feel a deep sense of responsibility for helping members

with their health care. The stories Tom will share provide examples of very real and immediate impact that we can have on a member's life through this relationship with Accolade. Their Health Assistants are supported by a team of nurses, doctors, social workers, and specialists and develop highly personalized and integrated plans that factor in our member's health status as well as the emotional, financial, and social issues that may affect a member's decisions about their care.

For members in one of the 40 participating employers, their experience starts with their first call to customer service. Calls from these members are automatically directed to Accolade. Each of these members is assigned their own Accolade Health Assistant. From that point on, every time they call they are connected with the same Assistant, who becomes a trusted advisor — learning the member's medical history and personal preferences and addressing their needs.

Tom Spann: Our Accolade Health Assistants become the individual's health care "person," someone they rely on and can talk to the same way they would a knowledgeable friend. On any given day, our Accolade Health Assistants are answering questions about benefits coverage, translating claims forms, reviewing bill accuracy, finding the right providers, explaining treatment options, preparing questions for doctor visits, coordinating medical and behavioral care and checking in to see how the client is feeling and what else they might need.

Here are a few real-world examples from our work supporting Independence members:

- A woman with a baby suffering from a facial deformity called Accolade with questions regarding insurance in order to complete an application for grant funding to pay for surgery. The mom was struggling because the hospital refused to go forward with the baby's next surgery due to a high balance from previous surgeries of about \$7,000, which the family could not pay.

We reviewed past claims and realized that

what the hospital was billing was off by \$5,000. So we called the hospital and walked them through the claims. Subsequently, they adjusted the bill down by the full \$5,000, and the family was able to move forward with the needed surgery for the baby.

- A woman called looking for an in-network ophthalmologist. Rather than just ask her “what zip code?” and giving her some names, the Accolade Health Assistant sought to understand what was going on. After some initial reluctance by the woman to share additional information, the Health Assistant discovered that the woman had a history of glaucoma and was seeing intermittent rainbows/halos.

She immediately brought one of our nurses on the line, who determined that the member needed to see a doctor soon and also discovered that the member had run out of eye drops many months earlier. They found a doctor and made an appointment and also found an urgent care center for her to use if certain symptoms occurred before her appointment. Our nurse also made sure the member had a pharmacy that could deliver her eye drops to her home and discussed the importance of taking the medicine as prescribed. When the member saw her new doctor, he stated that if she waited another month, she would have been blind.

- An Accolade Health Assistant spoke with a member who rarely seeks care but gets a quick physical at work every two years. The member called in early December asking about an urgent care center. He had scoliosis and arthritis, and his back pain was getting worse. He was also recently in the emergency room and was told that his blood pressure was too high. At the emergency room he was given medication for his back pain along with a prescription for medicine to control the high blood pressure. The member was also told he needed to go to the doctor to get blood pressure under control.

The Health Assistant helped him use an online tool to find a doctor. A few days later the Health Assistant called the member to make sure he reviewed the results of the online tool and asked if he had the chance to make an appointment with a doctor. She also probed about the member’s blood pressure — asking if he had it checked since the emergency room visit. The member responded that he stopped taking his blood pressure medication about 20 days ago because he felt better.

The Health Assistant was very concerned about the member’s blood pressure and told him to use his blood pressure monitor to take it immediately while she was on the phone with him. His blood pressure was very high, so the Health Assistant and the member called together to get a PCP appointment. The earliest appointment available was too far in the future, so the Health Assistant tracked down a nurse to get his appointment moved up to the next-available. She also made sure that the member resumed his medication before his PCP appointment.

The member is now seeing his PCP regularly to control his chronic hypertension. The Health Assistant also follows up with the member regularly to ask if he has any questions about his medication or treatment and to make sure that he is following up on his doctor’s instructions. ●



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