

# MANAGED CARE

## OUTLOOK

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### **Accolade, Independence Partnership Relies on Health Assistants to Help Consumers Navigate the System**

Health plans have struggled with member engagement and behavior change for years, but a recently formed alliance between Independence Blue Cross in southeastern Pennsylvania and Accolade, also based in Pennsylvania, seeks to address those challenges.

The two companies have formed a strategic partnership aimed at redesigning the health plan's consumer experience. Under the alliance, employees and families from 40 employer groups insured by Independence will have their own Accolade Health Assistants® who get to know them and serve as their allies to help with all aspects of their health benefits and care coordination. These health assistants build individual relationships at a large scale, using technology and behavioral science to influence consumers to use the health system correctly and avoid the errors that drive unproductive care.

“A lot of these large health plans are watching their business model become disrupted,” notes Jack Stoddard, Accolade's chief operating officer. “Increasingly, the consumer is taking more of a center stage and gaining more purchasing power, through both the exchanges and the marketplace in general. Health plans understand the transformation that is taking place and are rapidly trying to put consumers front and center.”

Accolade's business model hinges on the ability to engage consumers and influence how

they make decisions, thereby driving a better consumer experience. This includes providing the kind of support consumers need to a) make better decisions and b) navigate a very complex system, ultimately resulting in more efficient and higher quality care for them and their families.

In addition to improving care, helping consumers navigate the health care system also translates into lower costs, says Stoddard. “Consumers who have trouble navigating the health care system or understanding their benefits are more likely to either make mistakes or underuse their benefits. If we can help them ‘get it right,’ so to speak, the first time around, this will result in better health outcomes *as well as* reduced costs. We've seen the number of days in the hospital go down; readmissions go down; while simultaneously seeing the use of preventive care go up and prescription drug compliance improve — in large part because people have a better understanding of what is covered by their benefits; where they need to go for care; and what they need to do to overcome barriers that might stand in their way of care.”

Health Assistants — supported by a team of nurses, doctors, social workers, and other specialists — build relationships with individual members and develop highly personalized and integrated action plans that factor in not only the member's health status but also the emotional, financial, and social issues that affect the member's decisions about care.

“Consumers typically enter the health care system at a very vulnerable time. They aren’t feeling well or a loved one is sick or injured. They are anxious, overwhelmed, and more often than not confused about what they need to do, what is covered, where to go, et cetera,” notes Stoddard. “There are also a lot of logistical, social, and emotional barriers that get in the way of complying with their doctor’s care plan. Our mission is to meet them where they are, establish and build a relationship, and then help them navigate the system as seamlessly as possible. We have Web tools and mobile apps, but the heart of what we offer is the personal Health Assistant, a trained professional who knows them, knows their benefits, and knows the health care system. We’ve found that when

you get to know someone and understand their life circumstances, their emotional health, their perception of health, and the barriers that often get in the way of compliance with a care plan, you can help them in a much more meaningful way.”

Since it began serving clients in 2009, Plymouth Meeting-based Accolade has steadily grown, with Accolade Health Assistants now serving more than half a million Americans. Accolade’s savings calculation methodology has been found to be valid, reasonable, and accurate through separate, independent studies conducted by Dr. Clyde Schechter of The Albert Einstein College of Medicine and by leading global actuarial firm. ■

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