



DECISION POWERSM

Health in balance

The Health Net exclusive program that helps reduce high-cost service utilization and supports workplace productivity by connecting people with the information, resources, and support that fit their health, fit their life.

Guide for Employers



Health Net[®]

For every 100 employees in the United States:

60 are sedentary

25 smoke

20 are at least 20%
overweight

27 have heart disease

10 have diabetes

50 have high cholesterol

24 have high blood
pressure

50 feel distressed

Source: "Stress at Work," National Institute for Occupational Safety & Health



When it comes to beating statistics like these, there's one thing we know after 28 years in the business of health. Everyone's different and the most important step people can take to reverse the health patterns that lead to higher costs and lower economic output is the one they are least likely to take: engage in their health.

Decision PowerSM is the bridge to action.

And one more way Health Net is working in partnership with you to combat the cost of health care and achieve true consumer-directed health.

I. THE PROCESS

Decision Power tackles Metabolic Syndrome

We've all heard the news, seen the magazine covers. Americans are getting bigger, and the resulting health issues are growing. Through Decision Power, Health Net is doing something about it.

In Fall 2008, we will expand the Metabolic Syndrome component of Decision Power, building on the inbound coaching we do today. An industry first, this innovative protocol addresses head-on the risk factors that affect 20-25% of the U.S. population and which predict diabetes, heart disease, colon, prostate and uterine cancers:

- Waist > 40" men or > 35" women
- Blood Pressure > 130/85
- Fasting Blood Sugar > 100
- Triglycerides > 150
- HDL (Good) Cholesterol < 40 men or < 50 women
- Smoking

If unchecked, these factors can lead to a serious disease that requires costly treatment and results in lost workplace productivity.

To reduce the likelihood that these costs will impact your organization, our Health Coaches will proactively reach out to the highest risk members – those with three or more of the six risk factors – and work closely with them to reduce their risk, leveraging all the health and wellness resources Decision Power offers.

Crafted by Health Net medical management in collaboration with provider groups and industry experts such as Health Dialog, Paradigm, and WebMD,[®] Decision Power brings together trusted sources of medical and wellness information, building strong connections between patient, provider and payer.

Through this partnership and integration, Decision Power addresses the health needs of the whole person through integrated resources and support that span the entire spectrum of health – from wellness to health coaching, chronic condition management to end-stage disease support.



Information sharing

Decision Power functions as a data hub with multiple channels for bringing in and sending out information. The primary gateway is our Health Risk Questionnaire (HRQ), which gives members an instant health picture and more ways to take control of their health.

Risk stratification and predictive modeling based on data analysis enables Health Net to identify and reach out to members with chronic conditions such as diabetes, heart disease, asthma, depression, and to others identified as high-risk.

Beyond data, Decision Power uses technology in combination with open-ended questions to build the big picture. The patient profiles used by the Health Coaches reflect claims, eligibility, pharmacy, lab tests, and prior authorization data so they can quickly identify and address other health or life issues that may aggravate a condition or influence a decision.

For example, in talking with a woman facing possible back surgery, the Health Coach asks, "Do you have any health concerns we haven't touched on?" The woman mentions her son has had more asthma attacks lately. The Health Coach pulls up the son's information in seconds so she can advise the mom on how she can help her son manage his stress level, which can bring on attacks. And she coaches the woman on how to deal with her own increased stress of being a caregiver and, now also, a patient.





Informed consumerism – the power to choose, the knowledge to choose wisely

When it comes to quality health care decisions, everyone's different and there's often more than one right answer. That's why employees choose when and how to use Decision Power. By providing anytime access to a wide range of information, resources and support, Decision Power makes it possible to make health decisions based on individual values, situation and preferences.

Online at www.healthnet.com:

Health Risk Questionnaire

(HRQ) – the gateway to ongoing recommendations and resources based on each member's unique health profile and goals. Among the highlights: members receive e-mail alerts on information and action steps to take based on their HRQ results.

Step-by-step plans for losing weight, smoking cessation and nutrition are delivered through online programs and self-help tools. Coaching support is included to facilitate lasting, healthy changes.

Personal Health Record – captures the self-reported data from a member's HRQ, claims data (when members set up the record to do so), and any immunization and test records they enter, so they can manage and track their health. Based on the PHR, suggested next steps and about things to discuss with the doctor are automatically sent to members.

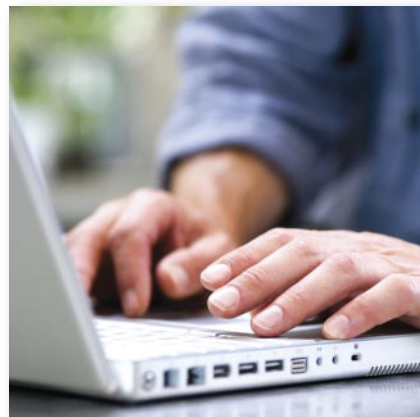
Condition Centers/Education – we consolidate the latest research and material so that members don't have to have to sift through reams of information.

Streaming videos and audio/visual resources use real-life stories to make it easier to weigh the pros and cons of various treatments. Plus online questionnaires encourage members to test their knowledge about the pros and cons of specific treatment options, and to document their values and preferences.

Medication Center – tracks prescription drug history, provides important education about drug interactions.

Mental health support – resources for depression, excessive alcohol use, eating disorders, etc.

Tools – health trackers (cholesterol, diet, fitness), treatment cost estimator and hospital comparison reports.



Personal health coaches deliver:

1-to-1 Consultations – members can talk to the same Health Coach every time they call. Conversations are not time-limited or scripted, so that our Health Coaches have the flexibility to help with the member's primary concern while exploring and addressing the range of issues that may be related to and complicated by it. Health Coaches suggest and schedule follow-up calls to make ongoing contact easy for the member.

24-hour answers for issues like high fever, bites, sprains, etc.

Techniques to help patients feel **comfortable in talking with their doctor** and expressing their values and preferences.

Pointers on setting **achievable health goals** and evaluating treatment options.

Ongoing guidance/support for people **living with a chronic illness** such as diabetes, asthma, heart disease and depression.

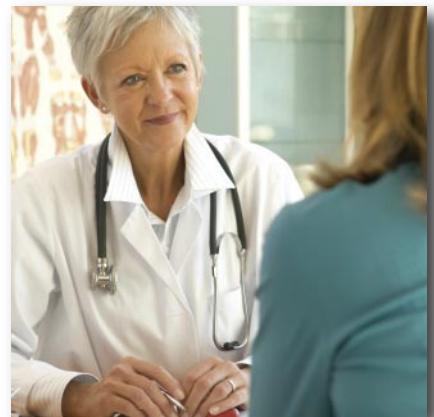
Education about **preference-sensitive conditions** such as chronic back pain, breast cancer, and arthritis of the hip and knee; conditions where there are multiple treatment approaches and the right one depends on the individual's specific condition, personal preferences and values.

Specialized support from nurse case managers to help both patients and family members deal with the complexity of **end-stage illnesses**.



Doctor-patient principle

Working with doctors, not around them, is the lynchpin that distinguishes Decision Power from typical health and wellness programs. We work in respectful partnership with the physicians closest to the patient, creating an environment of professional collaboration versus one of contention.



II. THE PROOF

Grounded in science

The foundation for Decision Power is based on the work of John Wennberg, M.D., who spent 35 years researching the distinctive variations in clinical practice patterns that characterize medical care in the United States. This research became the basis for the Dartmouth Atlas of Health Care and impetus for the Foundation for Informed Medical Decision Making.

Dr. Wennberg's work shows that it is the convergence of medical evidence with patient values and preferences that creates a quality decision in medical care.

Results-driven Quality + Satisfaction. Decision Power works by presenting choices, explaining options and supporting people based on their individual values, situation and preferences. It's a design that gets results.

Member Satisfaction: 87% of users stated that speaking with Decision Power Health Coaches made the quality of care they received from the providers better or much better.¹

Provider Satisfaction: Nearly 90% of providers who were aware of Decision Power agreed that they provided enhanced communication as a result of information from Decision Power to those patients who came in with evidence-based information culled from our expert online sources.²

Lower High-Cost Service Utilization: 3.8% reduction occurred in both hospital utilization and ER visits per 1,000 chronic members.³

Effective Outreach: 76% combined reach rate to Commercial and Medicare plan members in the high-risk chronic population.⁴

¹Based on the independent 2007 Decision Power Member Satisfaction Survey, enterprise-wide average. Sample size: 802 program users and 800 non-users, yielding 95% confidence intervals of ± 5 for all measures on the survey.

²Based on independent Health Net 2007 Decision Power Satisfaction Survey, conducted October 2007- January 2008 with 1,608 respondents for a 17.7% response rate.

³Commercial trends August 2006-July 2007 compared to August 2005-July 2006: Decision Power Monthly Contact and Utilization Report for Health Net of California.

⁴Decision Power Monthly Contact and Utilization Report, as of December 2007, for Health Net of California.

Good for people, good for business

Fully informed consumers. Evidence-based care. Active collaboration and decision-making between doctors and patients.

Decision Power from Health Net: our long-term investment in the health of your organization.

Find out more! Call your broker or Health Net sales representative or visit us online at www.healthnet.com today!

Members have access to Decision Power through their current enrollment with any of the following Health Net companies: Health Net of Arizona, Inc.; Health Net of California, Inc.; Health Net of Connecticut, Inc.; Health Net of New Jersey, Inc.; Health Net of New York, Inc.; Health Net Health Plan of Oregon, Inc.; Health Net Insurance of New York, Inc.; Health Net Life Insurance Company.

In Arizona, benefits are underwritten and/or administered by Health Net of Arizona, Inc., for HMO plans and Health Net Life Insurance Company for indemnity plans and life insurance coverage. The Health Net of Arizona, Inc. service area includes all Arizona counties. Health Net, Inc., is the parent company of both Health Net of Arizona, Inc., and Health Net Life Insurance Company.

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