



Integrated Value

The Complete Health Care Experience



[aetna.com](https://www.aetna.com)

For more than a decade, consumers have demanded a new paradigm of care delivery — one that considers the whole person and helps them navigate a fragmented health care system. But this new reality has remained out of reach, with only promises of what could come in the future. At CVS Health and Aetna, the future is now.

CVS Health and Aetna joined to help remake the health care experience. Previously, both companies were committed to innovation that makes the health care journey more effective and affordable, with integrated offerings, comprehensive clinical programs and best-in-class PBM and specialty medication management. And that innovation led to results. For example, Aetna’s integration of medical and pharmacy benefits yielded \$20 per member per month (PMPM) savings, with up to a 6% improvement in medical cost trend over four years.¹

But now we are poised to transform the health care experience for members and generate even bigger savings: As a CVS Health company, we believe that Aetna has the power to produce total cost-of-care savings of as much as \$38 to \$40 PMPM for plan sponsors.²

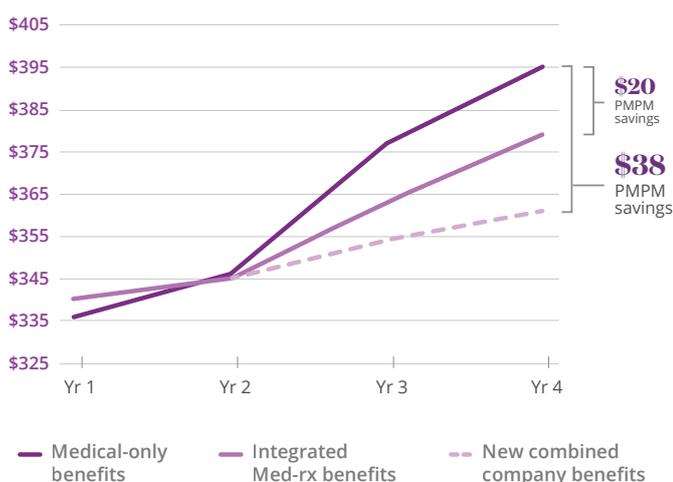
How are we raising the bar this high? CVS Health and Aetna are using our unmatched capabilities to unlock new value for members, plan sponsors and providers to make the health journey better for everyone. We are doing this by:

- Connecting care for both members and providers throughout the health journey
- Engaging members and providers at an unprecedented level to enable behavior change and better outcomes
- Reinventing the member experience to make it more complete and closer to home

Our industry-leading goal is to transform health care in the U.S. — a goal that we believe can be achieved through the combined company’s unique capabilities and assets in the marketplace. These include comprehensive clinical programs, extensive provider networks and an expanded number of consumer touchpoints, from in-store engagement conversations to digital messages. While many of our competitors share some of our aspirations, none currently has all of the resources we have to make them a reality.

This is what the complete health care experience of the future looks like.

Potential Total Cost-of-Care Savings



Connected Care Offers End-to-End Solutions

The first step toward making the health care experience complete is through technology that connects our data and expertise across all of our programs and locations. These connections enable CVS Health and Aetna to help consumers manage their care (and costs) in ways that nobody else can. We offer end-to-end solutions that support members through all steps of their health journeys, from wellness and prevention to survivorship and supportive care. Connected care is especially important for members with complicated conditions like cancer and kidney disease.

Oncology in particular continues to grow in complexity and cost, which represents a growing challenge to payers and now makes up approximately 40% of medical pharmacy spending.³ Additionally, there is growing concern that standard cancer care, typically organized around point solutions without

1 Aetna Analytics and Behavior Change. Value of pharmacy and medical benefits integration: Multiyear study of medical cost savings for plan sponsors with integrated benefits, 2017.
 2 CVS Health – Analytics and Behavior Change. Transformation cost of care potential savings analysis, 2019. (Internal analysis). Savings reflect potential total savings including impact of integrated medical and pharmacy benefits. Actual savings may vary by and depend on products purchased and plan sponsor.
 3 CVS Caremark Analytics, 2018.

integration or specialized care management, places minimal emphasis on improved health outcomes or care delivery. Harnessing the power of our combined enterprise assets, CVS Health and Aetna seek to transform delivery of oncology care in a differentiated way to improve quality, patient experience and physician workflow — and support members throughout their entire treatment journeys.

Aetna has a history of innovation in oncology. In 2014, Aetna created the industry-leading Oncology Medical Home Program, which combines value-based provider payments, data sharing and provider collaboration to promote high-quality, evidence-based oncology care. Now, our combined company is uniquely positioned to transform oncology care further by expanding this concept to utilize CVS Health assets, including technology and specialized oncology care management.

A joint team of experts across the enterprise has established an integrated oncology program, “Transform Oncology Care,” with the goal of improving health outcomes and member satisfaction by offering a comprehensive solution. The program is centered on simplifying the process for providers and allowing them to deliver high-quality, evidence-based care that supports patients throughout their treatment journeys, including prevention and screening, diagnosis, treatment, survivorship and supportive care.

By better managing the cancer journey, we can help reduce hospital admissions and ER visits among members with cancer by

10-15%⁴



Take the example of Joyce, a 44-year-old member battling breast cancer.⁵ Joyce is a working mother of two in Raleigh, North Carolina. She is able to start her therapy more quickly, because approval of her

medication has been expedited. Her oncologist used Novologix, a best-in-class clinical decision support platform that employs important diagnostics and simplifies the approval process for her treatment. Her nurse care manager, a specialist in cancer care, understands and anticipates her needs and can help guide her through the journey so she can focus on her treatment. Joyce’s care team will also be there to support both her clinical and non-clinical needs during and after the completion of her treatment to support lifelong health.

By supporting members with cancer every step of the way – and streamlining their health care experiences – holistic oncology care helps them focus on what matters in their lives. The assets of the integrated model come together seamlessly to better manage oncology costs across benefits, reduce waste, enable more-precise care and ensure a better patient experience.

Complete Oncology Care



Transforming Oncology Care

- Leverages the elements of Oncology Medical Home Model
- Value-based provider payments with aligned incentives
- Enhanced reporting and performance feedback



Integrated, Member-Focused Solution

CVS Caremark’s Novologix real-time clinical decision-support platform for providers streamlines the approval process for cancer medications, making it easier for physicians to provide timely, quality oncology care



Engaging Members Across the Health Journey

Enhanced care management provides personalized support for members’ health and social, emotional and financial needs throughout the entire health journey

4 CVS Health – Analytics and Behavior Change. 2018 Oncology analysis – pathways and care management potential savings, 2019.

5 The patient examples used in this paper are fictional composites used for illustrative purposes. No identification with actual persons (living or deceased) or places is intended or should be inferred.

CVS Health and Aetna are also working to transform care for people with chronic kidney disease (CKD). Many people don't even know they have the condition. In fact, in the United States 43% of those with severely reduced kidney function are not aware that they suffer from CKD.⁶ We can change that by promoting early diagnosis through predictive analytics, which can lead to member engagement and education through highly personalized care management. By doing this, we can help avoid emergency hospitalizations and delay the onset of dialysis, the biggest drivers of cost in kidney care.⁷

Unmatched Engagement Promotes Behavior Change

As an enterprise, we engage with over 4.5 million Americans daily! These interactions happen in person, telephonically and virtually, at a number and frequency that is difficult to match. Driven by rich data and analytics, these interactions are entirely seamless and connected. They help us identify health opportunities for your employees that could otherwise be missed.

New Touchpoints Drive Unprecedented Engagement^{8,9}



9,800 retail locations; 86% of the U.S. population lives within 10 miles of a CVS Pharmacy®



2.5 billion prescriptions managed or filled every year



Each year, 30,000 pharmacists provide 140 million consultations, educating patients on medications and ways to save



42 million visits since inception to approximately 1,100 MinuteClinics



More than 40 million pharmacy users engage digitally with CVS Health



4.5 million customers shop at CVS Pharmacy stores daily



3M+ virtual interactions per day (text, email + digital/app)

6 United States Renal Data System. 2018 USRDS annual data report: Epidemiology of kidney disease in the United States. National Institutes of Health, National Institute of Diabetes and Digestive Kidney Diseases, Bethesda, MD, 2018.

7 CVS Health – Analytics and Behavior Change. 2018 Chronic kidney disease health care costs and utilization, 2019.

8 <https://cvshealth.com/about/facts-and-company-information>

9 <https://cvs.morningconsultintelligence.com>

What's more, with our connected data and predictive analytics, messaging is coordinated and personalized across channels (pharmacy, clinic, digital, care manager) so that your employees get the right message at the right time and in the right way to have the most impact. This allows us to manage your whole population through frequent, meaningful and timely interactions — when members are thinking about their health and wellness or even when they aren't (but should be) — in three key areas: (1) in person; (2) with Aetna Advice; and (3) by using analytics to help prevent illness in the first place.

In Person

The in-person channels available through CVS Pharmacy® stores — including our new HealthHUB® locations and at MinuteClinic® locations where available — allow our combined company to engage members in a relevant and contextualized way at unmatched levels and lower costs. The average Aetna member with a chronic condition visits a health care provider (PCP or specialist) 3 times per year but interacts with a pharmacist 15 times per year – giving us 5 times as many opportunities for engaging members about their health!¹⁰

What's more, according to our engagement analyses, in-person conversations that happen during a natural “health moment” — while a member is picking up a prescription, for example — are 77% more effective than phone conversations and 325% more effective than typical non-telephonic programs (e.g., IVR, email).¹¹ Further, we are able to use these in-person interactions to drive additional engagement in our care management programs, with initial pilots showing a 31% increase in engagement rates when combined with multichannel capabilities like “click to call” and call scheduling.¹²

Our unique in-person channels enable unparalleled engagement and provide a further opportunity to boost the performance of our health programs, including Aetna Advice and Aetna One Advocate.

Aetna Advice

Aetna Advice is a novel approach to health care navigation made possible by our new touchpoints, deep

analytics and behavioral science expertise. Focused on a broad population, Aetna Advice encourages members to make smart site-of-care choices and can save as much as an incremental \$3.10 PMPM.¹³ Care management and other programs for the sickest, highest-risk members account for about 30% of total claims. Aetna Advice engages an additional 21% of the population, targeting an additional 38% of total claims.¹⁴

With Aetna Advice, all members — not just those in care management — will get personalized behavioral nudges that will help them improve their health, generate out-of-pocket savings and reduce overall medical costs. And again, that's through every new touchpoint we offer: in person at stores, pharmacies, MinuteClinic and HealthHUB locations; and electronically via website, email and text message.

Of course, our ultimate goal is to help members prevent illnesses before they become serious, improve members' health (and boost your employee productivity) and lower medical costs. We are working now to go well beyond our competitors in achieving this: We can use data collected at the CVS Pharmacy to better identify members who are “at risk” earlier — and use this channel to encourage them to change their behavior. For example, statistical models and clinical guidelines might help us better identify which members are at risk for prediabetes. By using CVS pharmacists to both gather members' information and nudge them to take steps to close care gaps, we can engage the right members earlier in their care journeys.

The New Health Care Experience: How You Need It, Where You Want It and How It Should Be

We're creating a new kind of health care experience. One that feels more whole and connected, embedding the type of personalized care and support our members need into their daily lives. Part of that means bringing care closer to home, which makes it easy for members to access the right health care services when and where it matters most, particularly in the communities where they live and work.

10 CVS Health – Analytics and Behavior Change. Aetna commercial membership health care visits study, 2019.

11 CVS Health – Comparison of channel effectiveness in medication therapy management programs, 2019.

12 CVS Health – Analytics and Behavior Change. Impact of multi-channel capabilities in improving care management reach rate, 2019.

13 CVS Health – Analytics and Behavior Change. Study of Aetna Advice Impact on Aetna's Fully Insured Business, 2019.

14 CVS Health – Analytics and Behavior Change. Overview of population stratification for care management and Aetna Advice health management programs, 2018.

One way we're bringing this new health care experience to life is through our HealthHUB and MinuteClinic locations. By combining retail convenience, face-to-face engagement and bundled products and services, we're delivering a health care experience that's simpler and more relevant for the member. And we're providing opportunities for improved care management that not only offers great value but fits our members' busy lifestyles. We're already seeing consistently higher customer satisfaction rates at HealthHUB locations compared to other CVS Pharmacy locations. And we're continuing to expand our nationwide HealthHUB footprint to 1,500 locations by 2021, providing greater access to local, affordable health care to members across the country.

MinuteClinic Locations



At MinuteClinic locations, our family nurse practitioners and physician assistants can:

- Diagnose, treat and write prescriptions for common illnesses like strep throat, bladder infections, pink eye and infections of the ears, nose and throat
- Provide vaccinations for flu, pneumonia, pertussis and hepatitis, among others
- Treat minor wounds, abrasions, joint sprains and skin conditions (like poison ivy, ringworm, lice and acne)
- Provide a range of wellness services: sports and camp physicals, health screenings, TB testing, weight-loss programs, and the Start to Stop[®] smoking cessation program
- Provide routine lab tests and education for those with diabetes, high cholesterol and high blood pressure

HealthHUB Locations at CVS Pharmacy



Additional services are available for your members at HealthHUB locations at CVS Pharmacy:¹⁵

- **Care Concierge:**
Provides in-store support, helping members navigate HealthHUB services as well as community and home-based resources from their health plans and other service providers
- **Expanded role of pharmacist:**
Offers guidance to members, helping to close gaps in care and connect members to the right resources, including case management programs
- **MinuteClinic:**
Offers expanded services through clinical professionals, supporting chronic disease management and a connected care experience.
- **Lifestyle management and wellness:**
Provides private spaces for one-on-one coaching and community spaces for group activities and discussion
- **Chronic care management:**
Focuses on supporting adherence to treatment plans through care delivery and personalized interactions that help with chronic disease management
- **Convenient health and wellness items:**
Supports members' individual care plans and personal health goals through expanded health and wellness products and durable medical equipment

¹⁵ Services may vary by location.

Healing Better

Another way members can have the complete health care experience is through our program Healing Better. Nobody likes having surgery, but our objective is to help make that health care experience — and all health care experiences — unfold as smoothly as possible so members can focus on healing. Ultimately, better experiences help members navigate a confusing, uncoordinated health care system.

Healing Better streamlines the disparate and confusing experience of surgical recovery for Aetna medical members. The goal is to reduce stress and help members feel more confident in their recovery journeys.

Healing Better is a care program that coordinates a member's key needs across education via a digital microsite, targeted outreach with clear recommended next steps, and a seamless shopping experience for covered durable medical equipment.

In addition to digital education and outreach materials, a Care Package will be delivered to eligible members undergoing a planned procedure. The Care Package contains easy-to-use tools and bite-sized information to help the member manage pain and get back on the path to wellness. When applicable, the package includes a convenient way to get covered products through CVS.

This program includes:

- Predictive modeling to identify members early in their journeys
- Care Package to surprise and delight our members, with information on pain management, preparing for surgery, and tools to track recovery progress
- Digital Support Center available to Aetna members, with information on treatment options, finding a second opinion, and pre- and post-op expectations delivered through the authenticated member portal
- Curated CVS site where a member can obtain covered Durable Medical Equipment items

Integrated Benefit Design

Another way we offer a seamless member experience is through our unmatched ability to provide integrated medical and pharmacy benefits. Bundling low- and no-cost services at MinuteClinic and HealthHUB locations into Aetna's core medical plans can increase the use of these best-in-class channels for lower costs while improving adherence to recommended care. Integrated management of specialty medication benefits means expedited access to treatment for members, with consistent criteria for approvals and copays across both medical and pharmacy benefits. Plan sponsors receive integrated reporting showing total utilization and costs of care, allowing for better benefit design and program recommendations to optimize outcomes.

Conclusion

With unmatched capabilities and offerings, we are remaking health care by connecting and engaging members and providers. And the future is just beginning. As we move forward, new opportunities for providing a complete health care experience continue to emerge.

Our combined company expects to deliver improved outcomes and economics as more members connect to more of our touchpoints. As they manage difficult diseases more effectively, take positive steps to make better health decisions and boost their everyday well-being at thousands of CVS Pharmacy locations, and at MinuteClinic and HealthHUB locations where available, our members — and our plan sponsors — will also discover more potential savings.

In ways that no one else can, CVS Health and Aetna are enabling the new, complete health care experience. Join us to take advantage of this unique opportunity.



**See how you can partner with us for success.
Just reach out to your Aetna account team to learn more.**

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