

# **SURVIVING AND THRIVING IN THE NEW COMMERCIAL ENVIRONMENT**

**MAY 20, 2015**

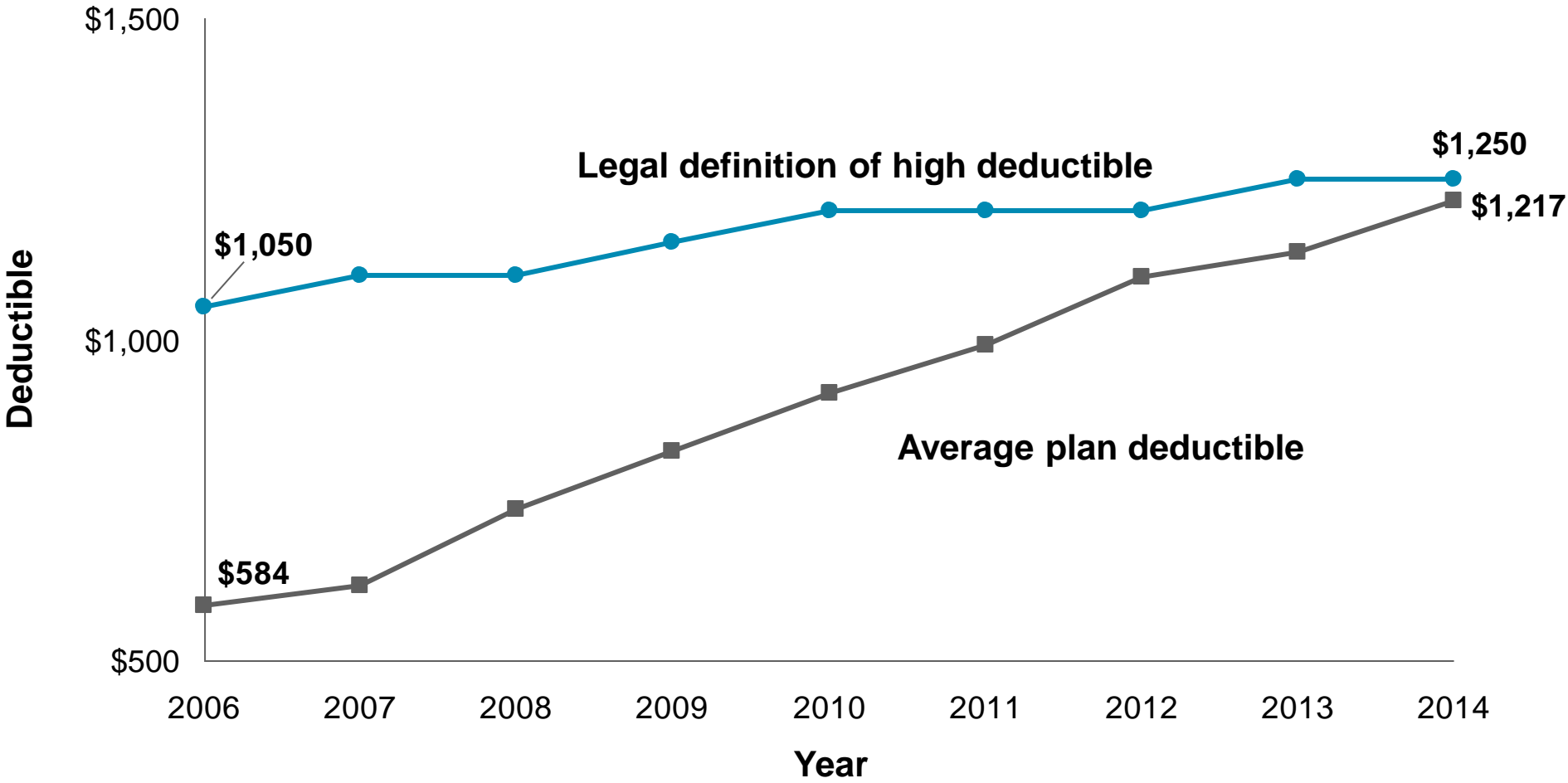
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## The world is changing

By 2018, **1 in 3** Americans will be buying a different insurance product than they do today, through a channel that **didn't exist three years ago**, receiving 30% of their care **outside of a traditional health system.**

# Individuals are shouldering more of the cost burden



# Consumers are confused...

Health Insurance

Care Delivery

Health & Lifestyle

Doctor's hours don't match real life hours

I'm often surprised by high costs on things I expect to be covered

I have trouble finding time for healthy activities

I have trouble remembering to take my medication

I have no idea how my insurance works – it's so confusing

I had no idea how stressful taking care of my father would be

I have trouble getting to the doctor

I don't know which coverage is best for my family

I have so much stress from work

My doctor controls my referrals, and I don't know who provides the best care

I don't feel as safe in my home anymore – I wish I still knew all my neighbors!

I just want this claim to be paid!

My marriage is in trouble, how am I supposed to worry about my health?

It's difficult to get an appointment with the specialist I need to see

I can't afford a plan that meets my needs

I feel rushed during doctor visits

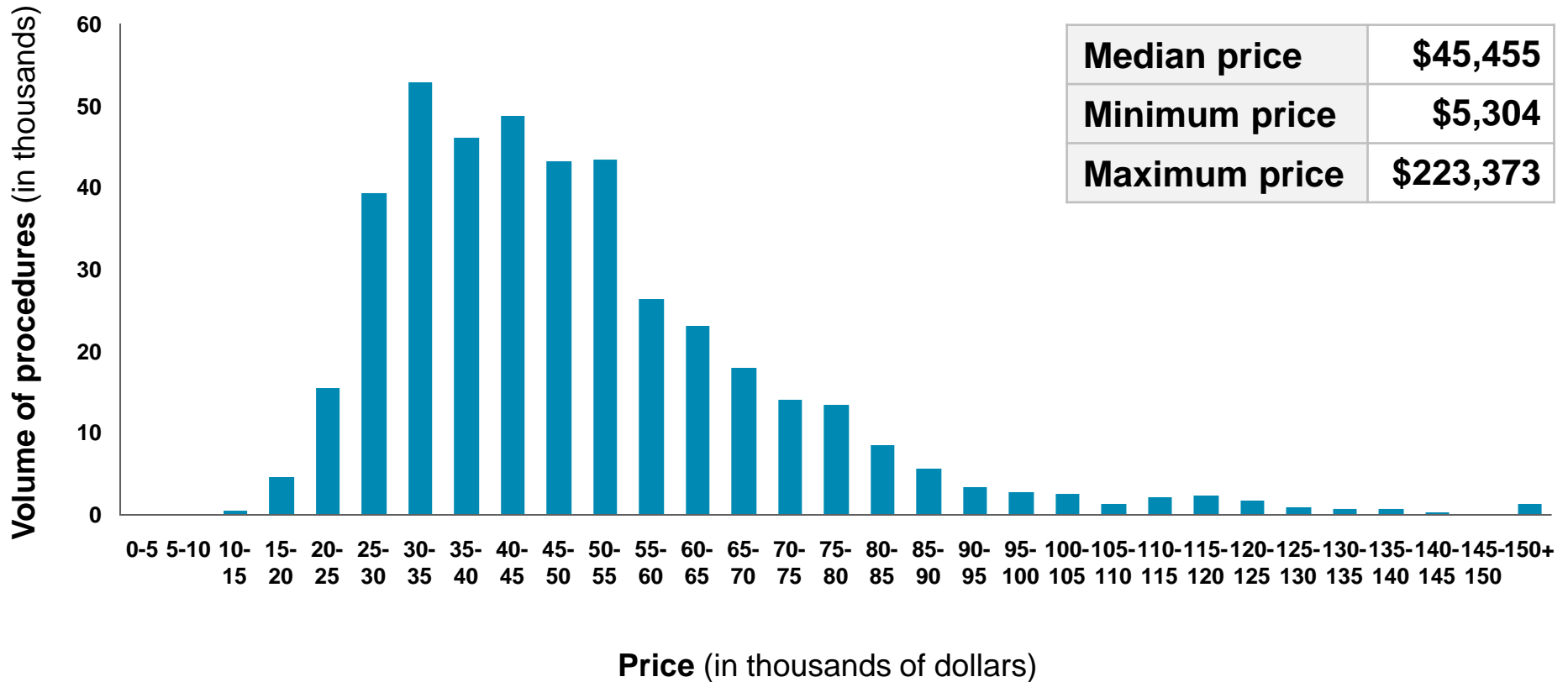
I can't pay my premium / bill electronically

I have trouble getting motivated to exercise



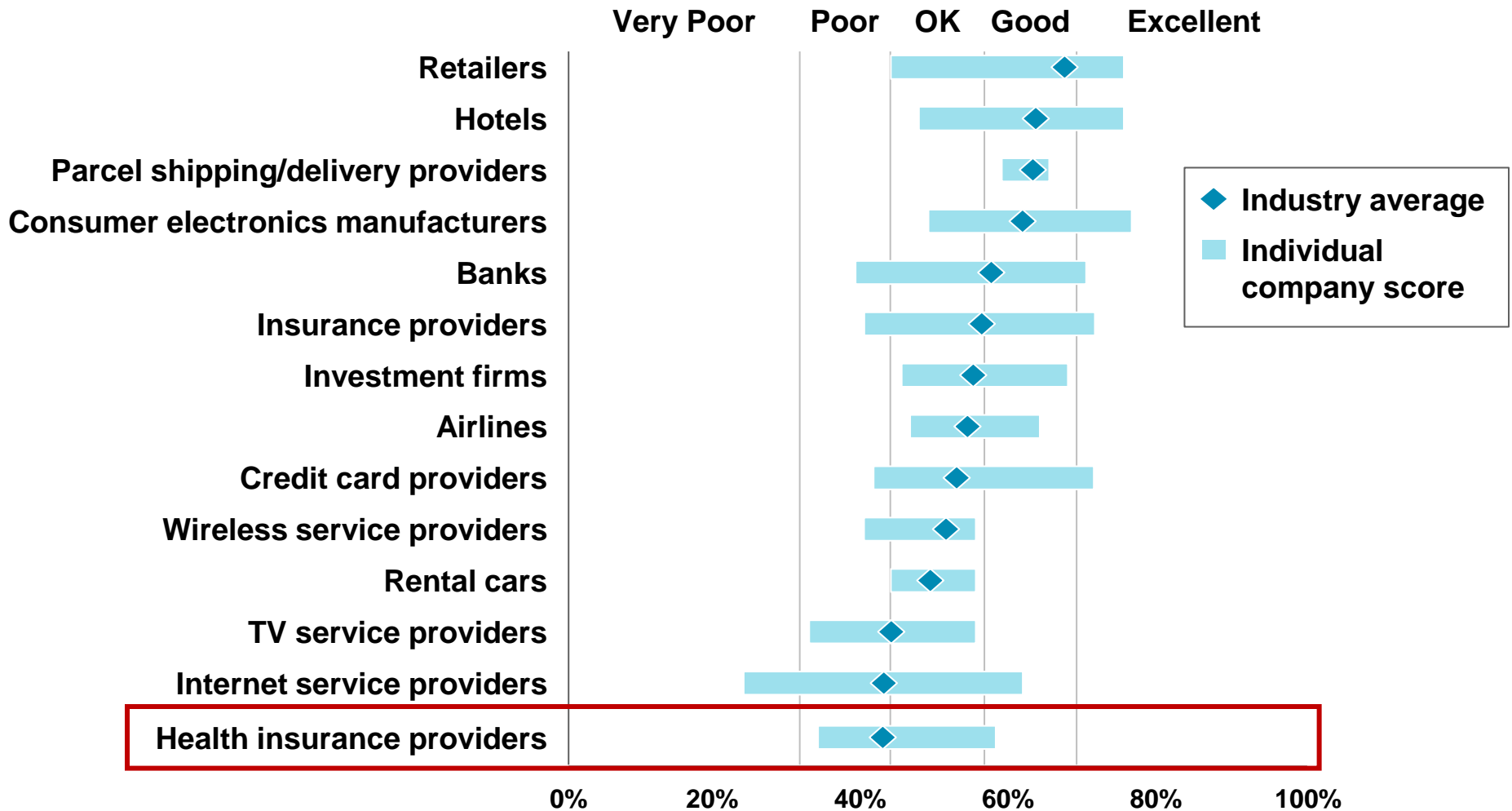
# ...and don't know how to make smart choices

## Hip & Knee Replacements

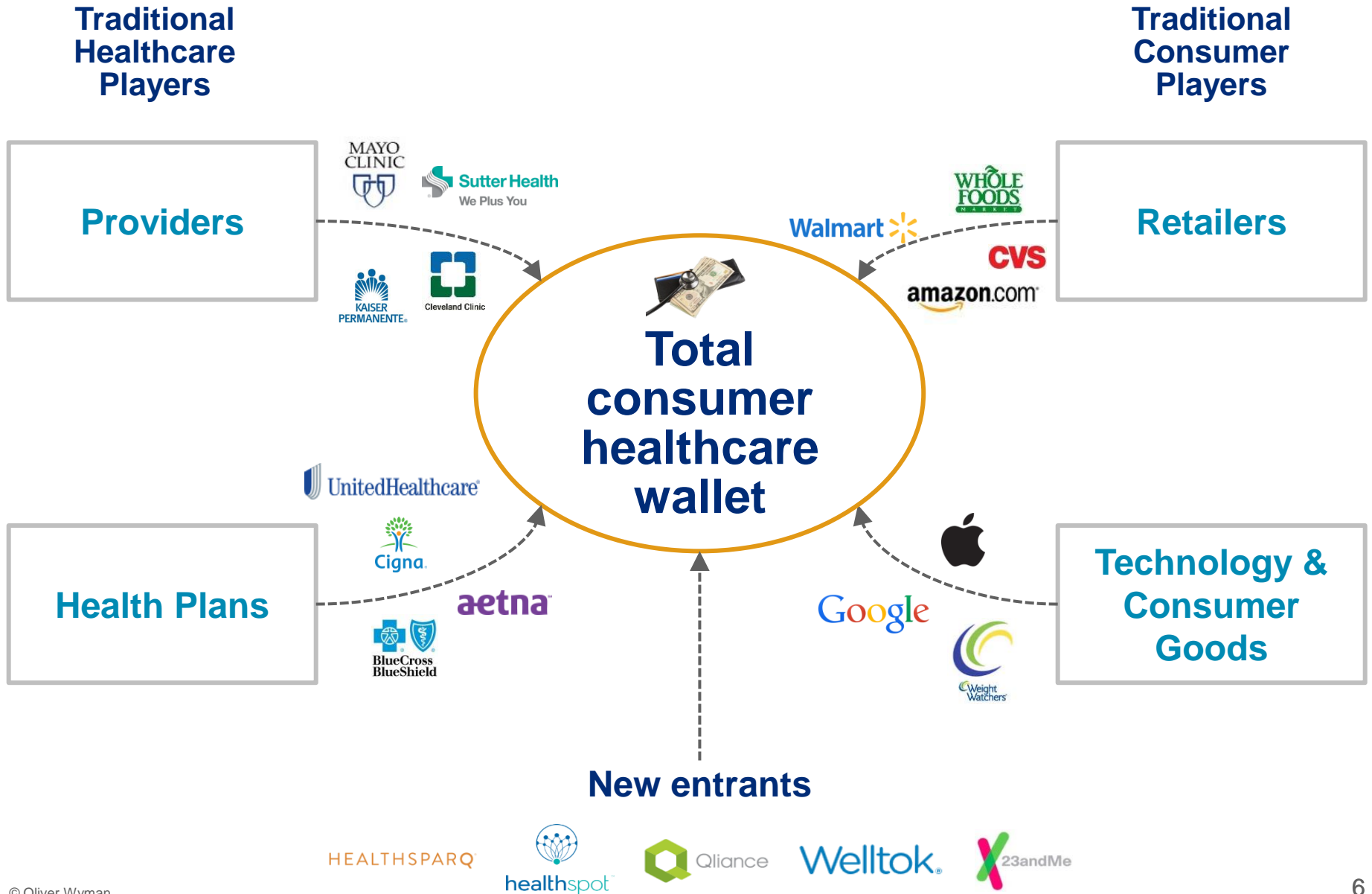


# They don't trust their health plans...

## 2014 Forrester Customer Experience Index

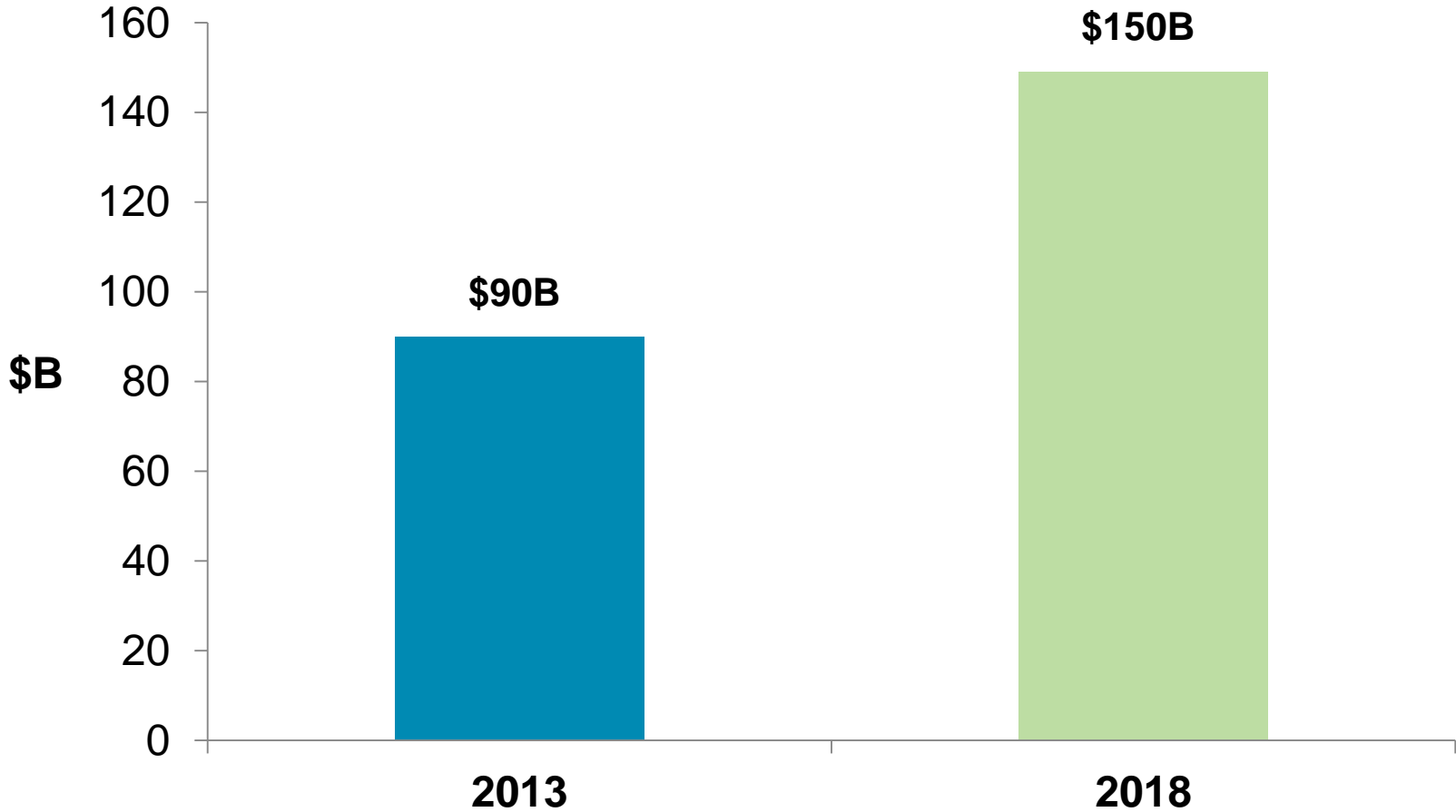


# ...and everyone is gunning for them



# Employers continue to spend (is there ROI?)

## Self-Insured Employers, Non-Claims Healthcare Spending

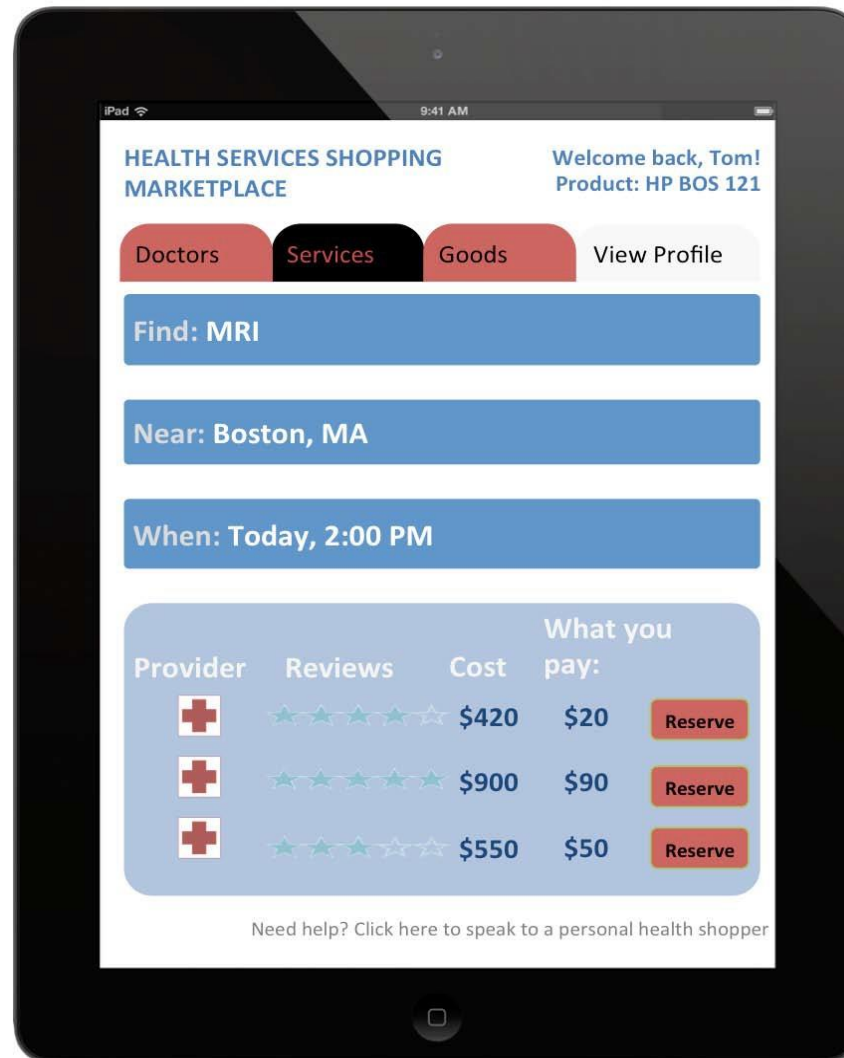




# Other complex markets have simplified



# The new transparent market



# The new front door to health



# Personalized and preventative health



# What if American Express went into healthcare?



Industry-leading customer service – by phone, web, twitter, email



Cards and rewards designed for your lifestyle/ motivational profile



Easy health account management and mobile bill pay



Real-time mobile offers, on the go, linked to your HSA & rewards



Dispute resolution for merchant billing questions / issues

*Question or concern about this charge?  
Send a note to the dispute resolution team:*



**\$5,700**  
9/15

**Knee Replacement**  
Memorial Hospital

Book procedures and pay in advance – transparency in pricing





# Who will emerge? Who will win? ... At stake: \$1T+ in value



