

Health Plan Marketing and Branding

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My Journey

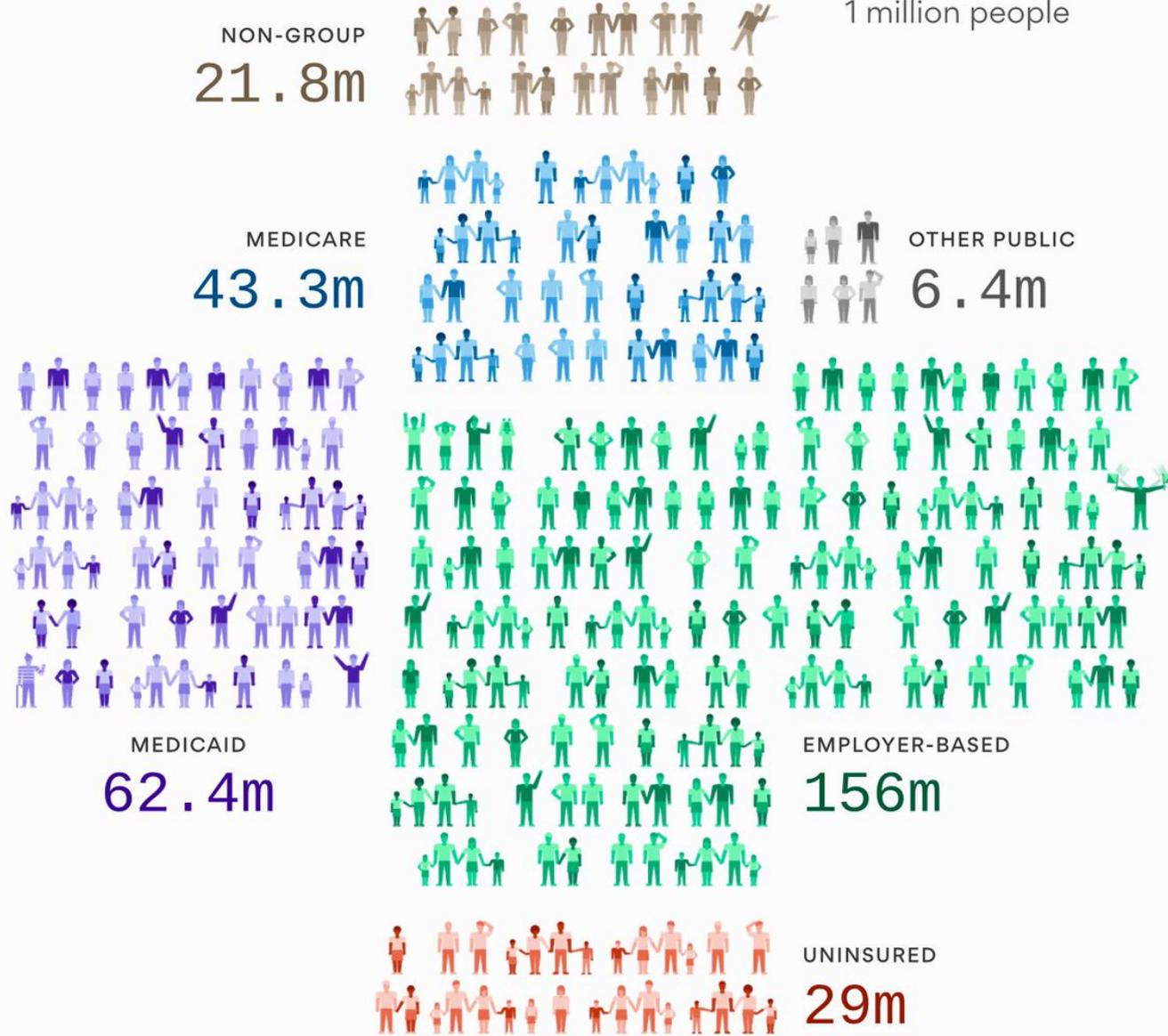


Private Practice

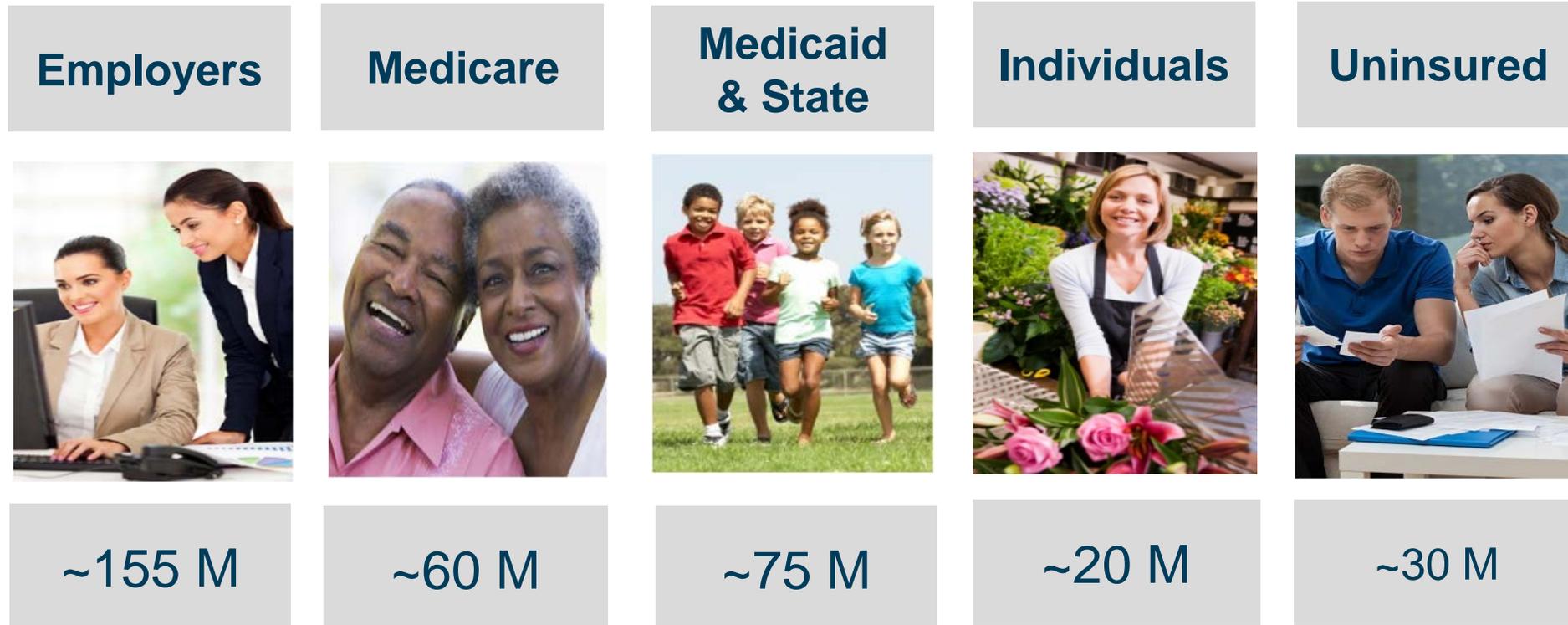


How Americans get health insurance

Each figure is 1 million people



How Americans Get Their Health Coverage

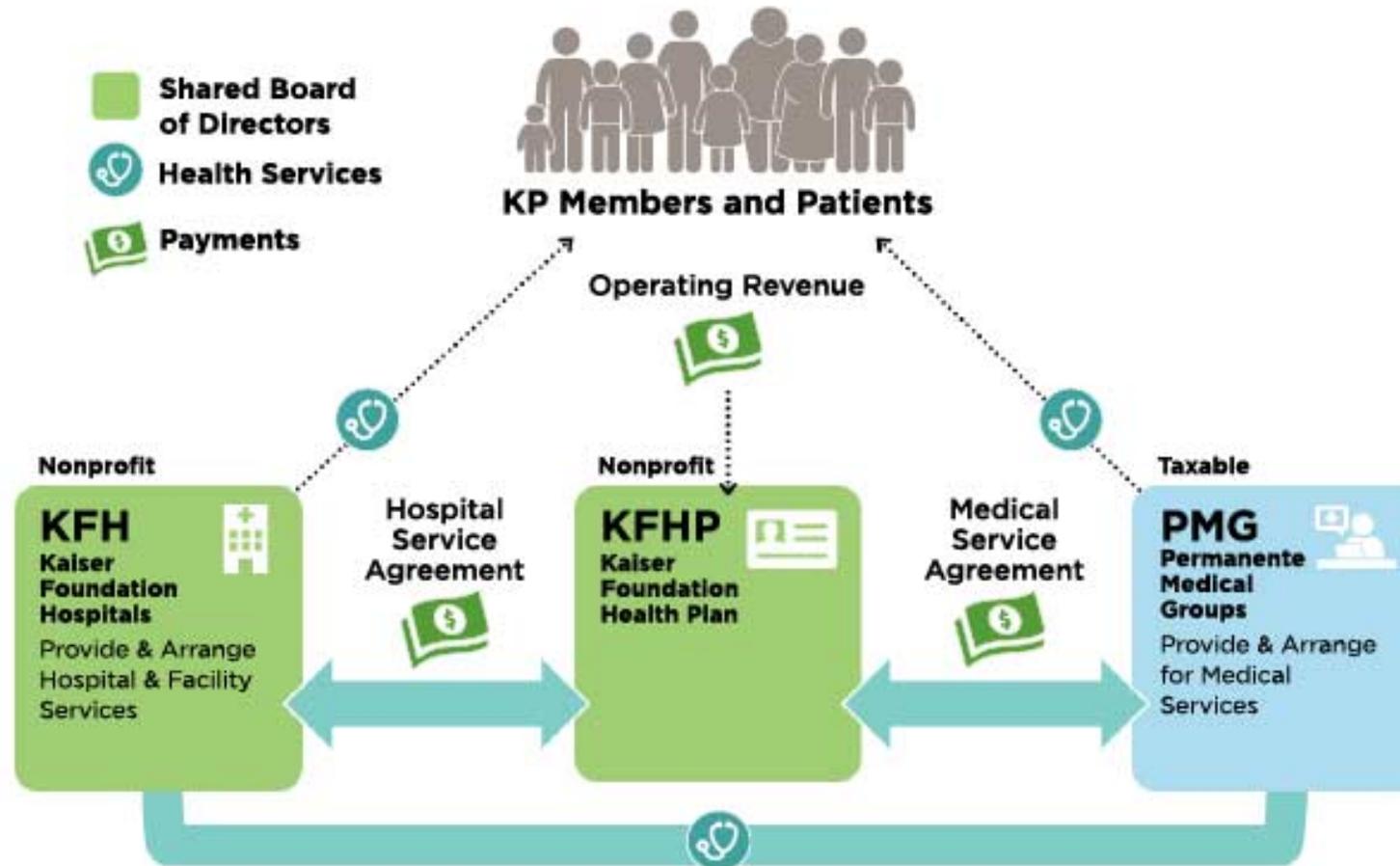


Sources: CMS Dashboard, Medicaid.Gov Medicaid and CHIP Enrollment Data, KFF Analysis of the CPS ASEC, CDC National Health Interview Study

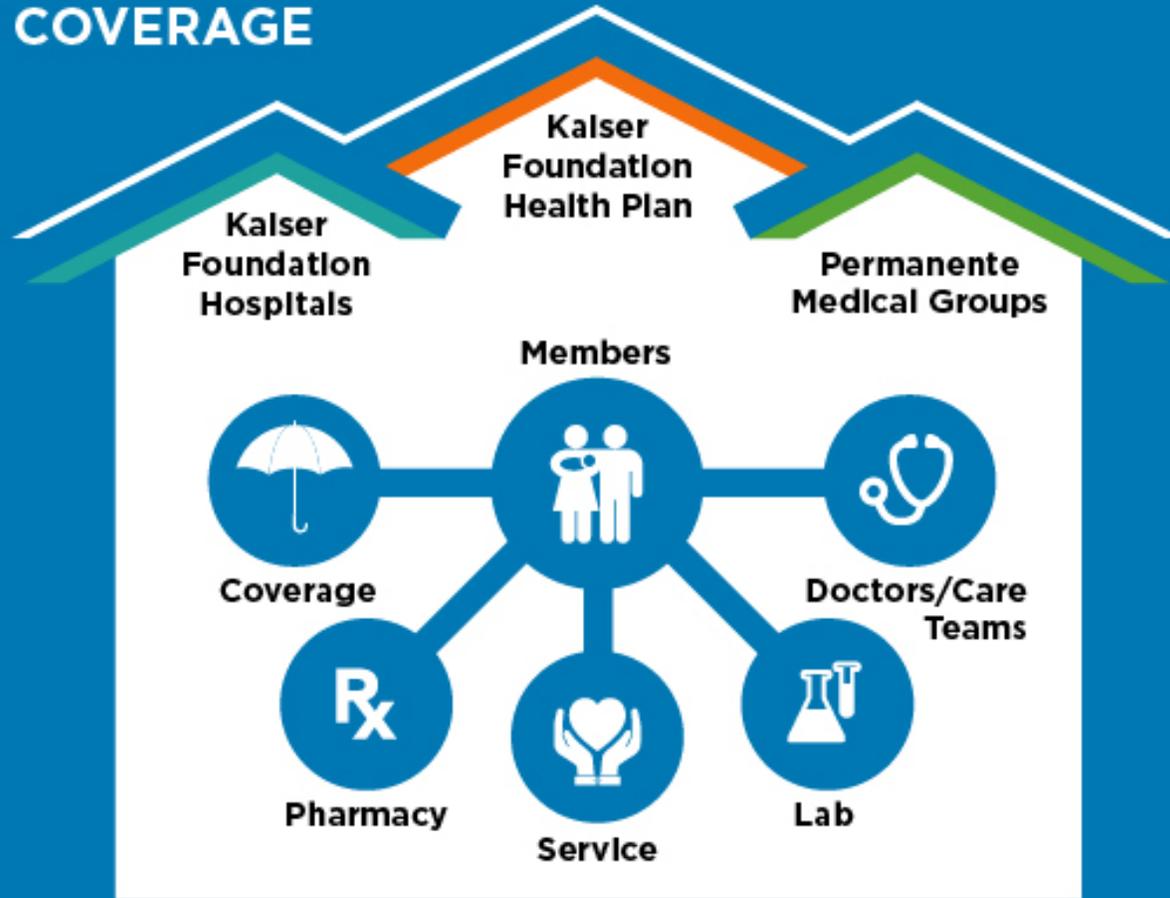
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Integrated Model: Coordinated, Comprehensive Care and Coverage

Our integrated model aligns hospitals, physicians, and the health plans to drive coordination of care across all settings and providers, while also connecting coverage in a way that results in superior health outcomes for members and value for our customers.

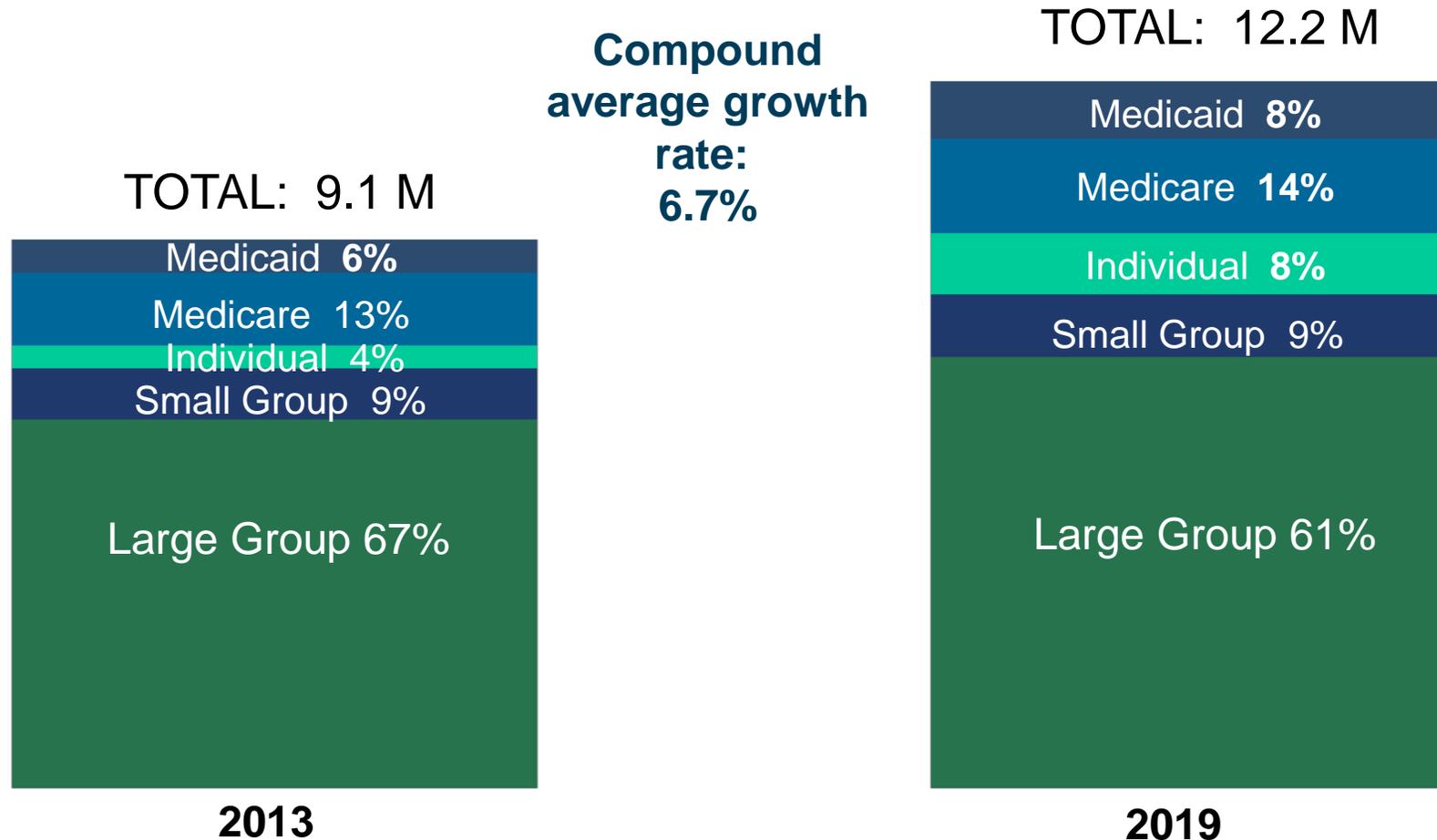


KAISER PERMANENTE IS BOTH CARE AND COVERAGE



Because of our unique combination of health plan, hospitals, and doctors, members get a connected experience and are at the center of everything we do.

Membership Growth 2013 - 2019



Product Portfolio

- Traditional HMO (67% of Commercial Members)
- Deductible HMO - DHMO (26% of Commercial Members)
- High Deductible Health Plans - HDHP (7% of Commercial Members)
- Point of Service (POS) and Preferred Provider (PPO) (1% of Commercial Members)
- Prescription Drug Coverage (95% of Commercial Members)

Our Health Plan Competitors

NATIONAL CARRIERS

UnitedHealthcare®

Anthem. 



CIGNA

 Aetna®

HUMANA.

NOT-FOR-PROFIT and REGIONAL PLANS

SHARP



BlueCross
BlueShield

 Health Net®

 PROVIDENCE
Health Plans

GOVERNMENT PROGRAMS



SPECIALIZED PLANS

CENTENE®
Corporation



 MOLINA®
HEALTHCARE

Our Market and Growth Challenges

- Price Position
- Provider Choice
- Plan Consolidation
- Geographic Footprint
- Consumer Cost Sharing
- Trend Toward Self Funding
- Employment and Benefit Trends
- Competitors, Imitators & Innovators
- Government Program Growth and Payments
- Low Customer and Consumer Awareness or Interest in KP

KP's Market Strategy

Creating customer and consumer value and access to high quality, affordable health care through our distinctive Kaiser Permanente care delivery system



- Price
 - 10-15% lower than most competitors
- Products
 - Competitive product portfolio that features our care delivery system and recognizes requirements of customers
- Presentation
 - Strong Account Management, Group Sales, Direct to Consumer Sales and Distribution Channel Management
- Promotion
 - Differentiated brand position
 - Effective, evidence-based direct marketing
- Lines of Business
- Competitive and Convenient Administration & Customer Service
- Personalized, Connected Member Experiences

Accolades

Our Leading Quality



Consistently above the 90th percentile nationally for Healthcare Effectiveness Data and Information Set, or HEDIS®, scores



11 consecutive years rated 5 stars (highest possible) by the California Office of the Patient Advocate

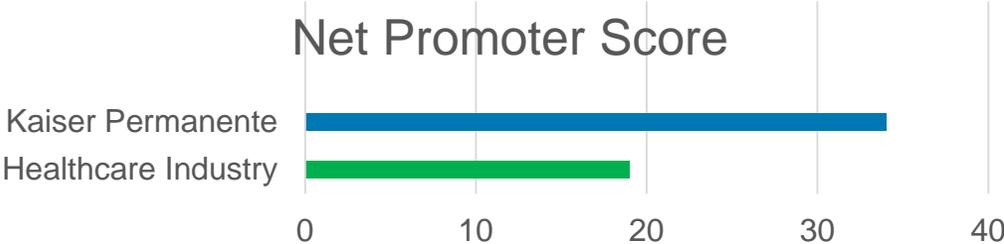


71% of the nearly 1.8 million enrollees in 5-star Medicare plans nationwide are KP Medicare members



No. 1 in 30 National Committee for Quality Assurance, or NCQA, measures

Our Leading Service



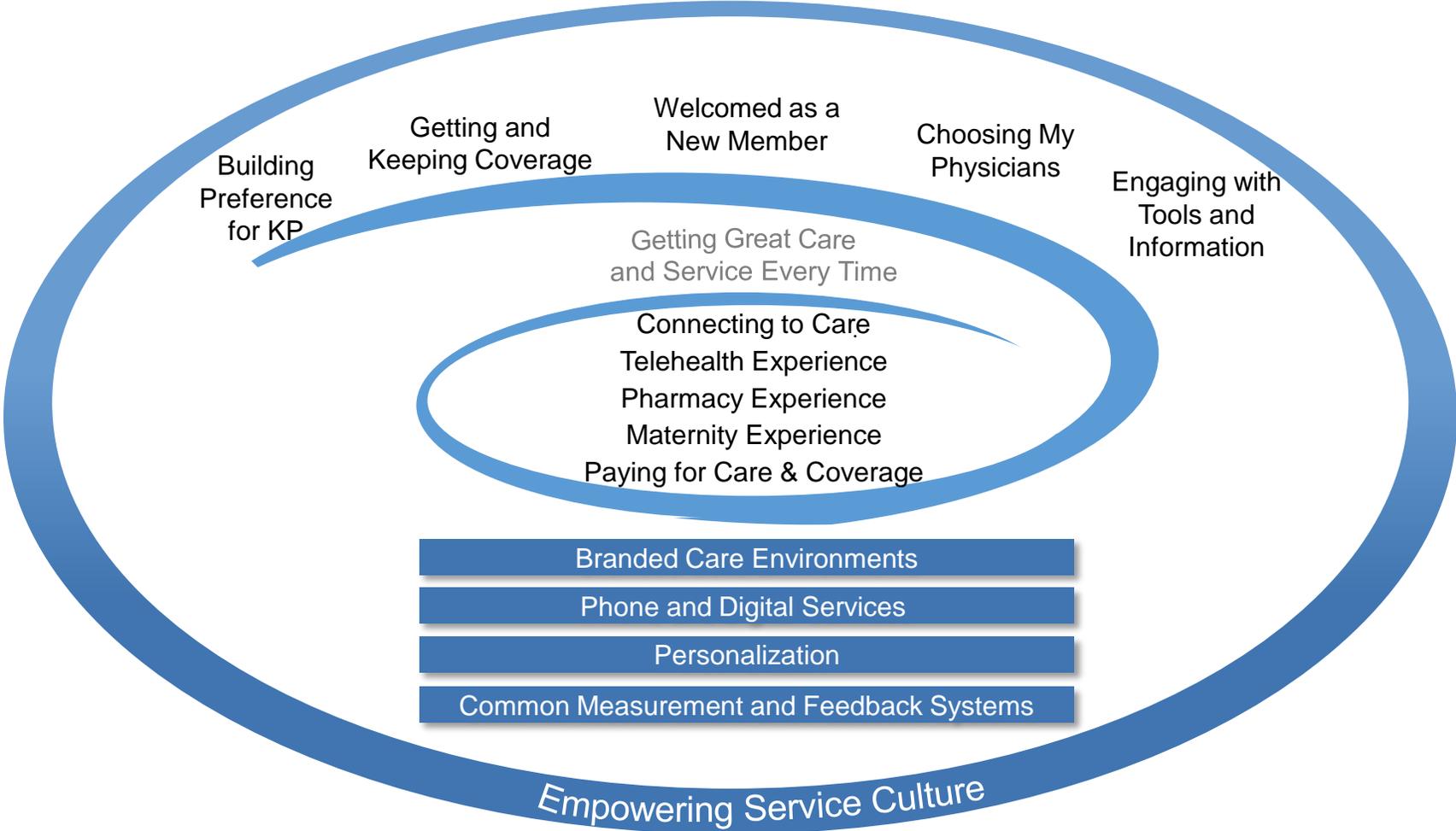
Kaiser Permanente Brand

We Stand for Total Health



KP's Comprehensive Consumer Strategy

10 Experiences
5 Enablers



Consumer Experience Leaders



Know and respect your customer deeply.



*Intuitive design...
It just works.*



Focus on a great employee experience



Resolve issues quickly and easily. In plain (plane?) view.



Deliver immediate gratification. With ease.

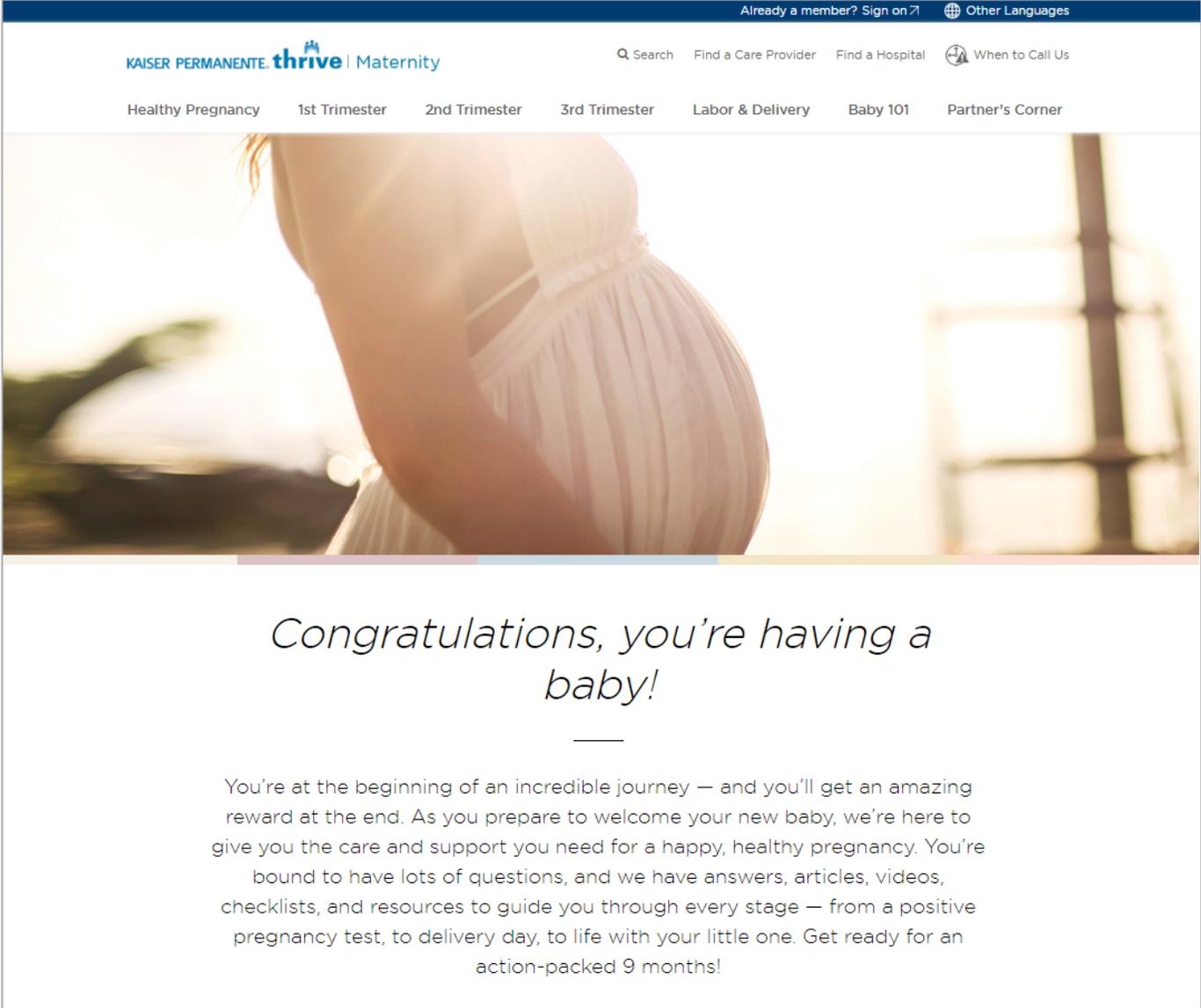


Trust your customers first.

Welcome New Members

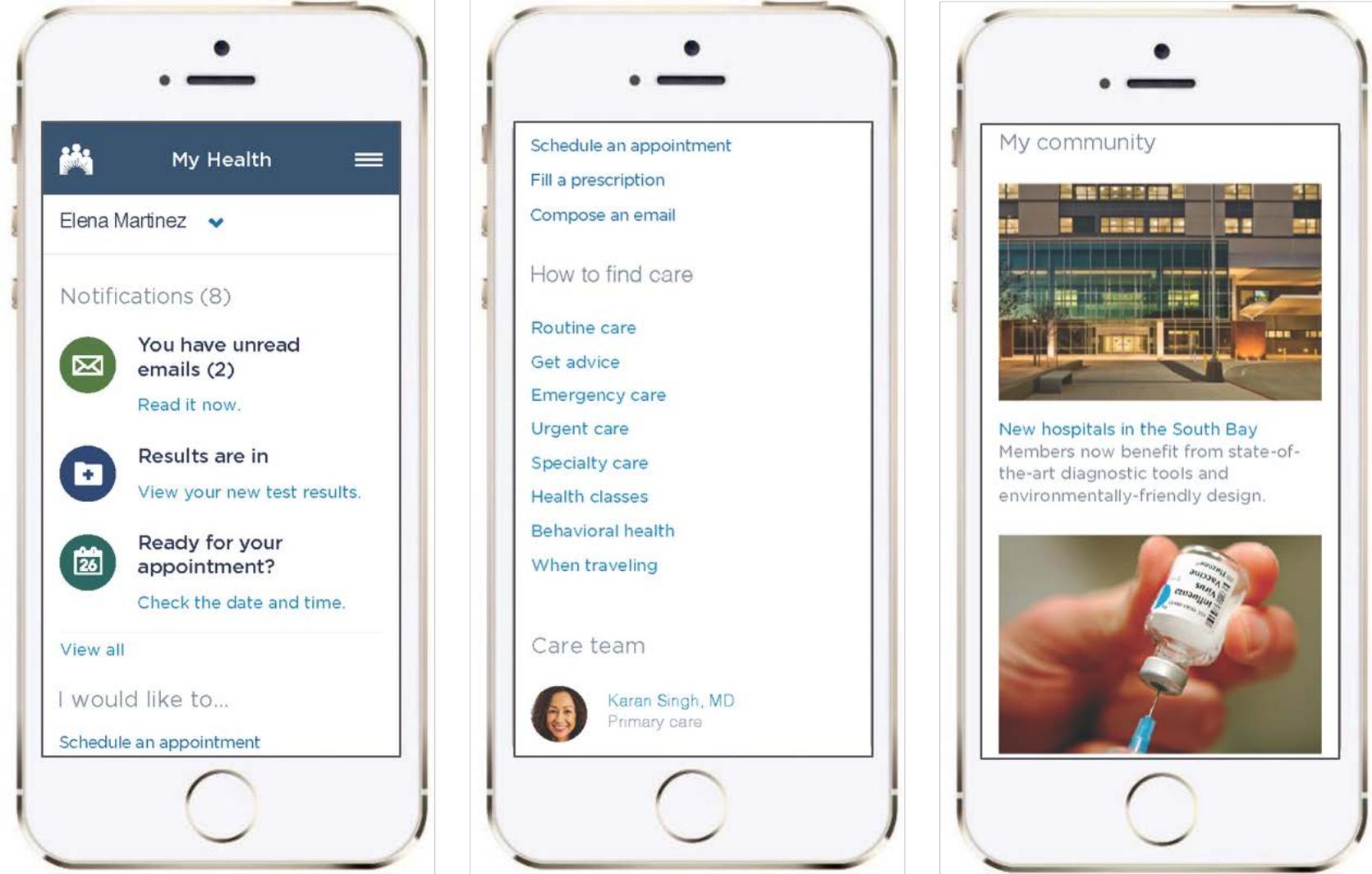


Care Experience



The screenshot shows the Kaiser Permanente Maternity website. At the top, there is a navigation bar with links for 'Already a member? Sign on?', 'Other Languages', 'Search', 'Find a Care Provider', 'Find a Hospital', and 'When to Call Us'. Below this is a secondary navigation bar with links for 'Healthy Pregnancy', '1st Trimester', '2nd Trimester', '3rd Trimester', 'Labor & Delivery', 'Baby 101', and 'Partner's Corner'. The main content area features a large image of a pregnant woman's belly. Below the image, the text reads: 'Congratulations, you're having a baby!' followed by a horizontal line and a paragraph of text: 'You're at the beginning of an incredible journey — and you'll get an amazing reward at the end. As you prepare to welcome your new baby, we're here to give you the care and support you need for a happy, healthy pregnancy. You're bound to have lots of questions, and we have answers, articles, videos, checklists, and resources to guide you through every stage — from a positive pregnancy test, to delivery day, to life with your little one. Get ready for an action-packed 9 months!'

Market-Leading Digital Experience



Financial Experience

Our Goal:

The financial experience should support the care experience — cost should not be a barrier to care.

Make it easy for members to:

- Understand their benefits
- Know what we charge for services
- Pay medical services bills
- Anticipate and plan for future costs

Customer Service: Provide extended hours and multilingual information and services digitally and by phone that explain what the member owes, answer questions, facilitate payment, and rapidly resolve issues.

Financial Assistance: Provide advice, payment plans, and easy access to financial assistance to members who cannot afford to pay all they owe for their care.



A photograph of a person walking on a cobblestone street. The person is wearing a purple dress, white socks, and bright yellow rain boots. They are holding a large green umbrella. The street is wet, and there are puddles reflecting light. The overall tone is somewhat desaturated, with a blueish tint.

PRACTICE HAPPINESS.

KAISER PERMANENTE  **thrive**