



Cambia Health Solutions Testimony

U.S. House of Representatives Ways and Means Subcommittee on Health
Hearing on Exploring the Use of Technology and Innovation to Create Efficiencies and
Higher Quality in Health Care
September 14, 2016

Chairman Brady, Subcommittee Chairman Tiberi, Ranking Member McDermott, and
Members of the Subcommittee:

My name is Jared Short and I am the Chief Operating Officer of Cambia Health Solutions
headquartered in Portland, Oregon.

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Cambia is a nonprofit health solutions company that is committed to creating
personalized experiences for people and improving the health care system. We are best
known for creating employer-based health insurance 100 years ago, but today our
footprint has grown. We are a family of 20 companies serving 80 million people,
integrating technology to make health care simpler and more personalized.

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As members of this Committee know well, health care in America is undergoing rapid
change. Now more than ever, people have the ability to take a more active role in
managing their own health. To respond to this demand, the marketplace is introducing
hundreds of new consumer products and services.

And while the scope of these emerging technologies is breathtaking, people do not want
to be overwhelmed with shiny new products – they just want health care to be simpler.

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Cambia is making health care simple for people by creating a human services platform,
powered by technology. We are putting people at the center of everything and connecting
the dots in health care that have not been connected before. With our tools, people can
search for the treatment they need, find out how much it will cost them, schedule an
appointment, and have drugs or a medical device delivered to their home – all in one
place. If they need help, we have a human being waiting to talk to them.

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Let me give you an example of one of our health solutions; a transparency tool that allows people to shop for health care services called HealthSparq. It is a first-of-its-kind platform that shows individuals the price and quality of health care services, allowing customers to purchase while they shop. People will particularly appreciate the fact that their health insurance information is already loaded into the system, so they will know instantly what their out-of-pocket costs will be. Cambia was a pioneer in the transparency space, developing this program in 2005. You may think of it as an Amazon or Expedia-like experience, but for health care. Today, the HealthSparq tool serves 74 million insured people across 71 health plans access to the vital information they need to compare procedures and providers. HealthSparq reduces multiple frustrating searches into a simple, one-stop shopping experience.

We have another solution called **MedSavvy** that helps people talk to their doctors about their prescription drugs. It is an online tool that provides information about the effectiveness and cost of prescription medications. MedSavvy assigns letter grades – like a report card in school. A drug would be assigned an “A” or a “B” or a “C” or worse -- so people can more easily compare one drug to another. Patients and their prescribing doctors can access the evidenced-based data analyzed by our team of specially-trained pharmacists that is used to determine the grades. People can also post ratings and reviews about their own medication experiences. MedSavvy offers a new and simple way for patients to understand what their medications can do, and gives them the ability to discuss them intelligently with their doctor.

Another example of how we are simplifying healthcare is **Caremerge**, a company we invest in that created a web-based “dashboard” that allows everyone involved in a patient’s care to see what is going on. The goal is to improve communication and care coordination among seniors, their families, health care providers and insurers. With Caremerge, everyone has access to the right information when they need it most. In addition to helping improve overall wellness and satisfaction, Caremerge helps lower costs by reducing the amount of time and paperwork it takes to capture and share information. Caremerge also provides an instant and easy solution to meeting the new requirements for accurate reimbursements. Caremerge is a simple way for patients, families and providers to share information.

GNS Healthcare is another company we invested in that uses big data analytics to help people remember to take their medication, and more precisely match treatments to individuals – which improves health outcomes. GNS does this with a machine learning and simulation platform, called REFS (Reverse Engineering and Forward Simulation), that collects patient data, including information from electronic medical records, connected health devices, medical and pharmacy claims, genomics, and consumer behavior. The company uses this data to identify which health interventions and drugs would be best suited for individual patients. This process helps healthcare organizations improve outcomes and lower costs related to preterm birth, medication adherence,



metabolic syndrome, comparative effectiveness in diabetes, specialty care, oncology and more.

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We understand that health care is complex and deeply personal, which is why we're focused on putting the consumer at the center of everything we do. Cambia's platform is all about making it easier for consumers to learn, decide, and pay for healthcare without intruding on the important relationships with trusted providers.

Our tools will be a great fit for the senior population. Elderly patients are frequently utilizing the system and we can help them manage their health care. Our tools and customer service will help them get the right amount of care when they need it, saving them money, the system money and giving our seniors the health care experience that they are hoping for and deserve.

The Medicare Program can modernize its systems just like the private sector is doing -- beneficiaries can similarly access these tools that will allow them to live healthier and better. Cambia looks forward to helping members of this Committee transition Medicare into the next-generation of data analytics, health care coordination and patient engagement. Seniors are just as eager for timely, consumer-friendly access to comparisons of clinical quality and price. They do not want to go in and out of the hospital if they do not need to, and our system can no longer afford this level of inefficiency. Cambia is interested in participating in a broader discussion about how to apply our innovations to the Medicare Program so our seniors may also have access to a modern, high-quality experience.

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The following is a complete list of the many innovations Cambia owns or is investing in that are powering or informing our efforts to provide a seamless, personalized health care experience for people and their families:

Caremerge is a communication and care coordination platform that helps forge meaningful connections among senior care providers, payers, families and seniors seeking to improve communication and outcomes in today's complex health care environment.

Carena provides a white label telehealth platform that allows health systems to extend their services with cost-effective virtual clinics, where consumers can receive care 24/7 from brands they know and trust. Carena's solutions get systems to market quickly with high-quality care.



CoPatient is an easy-to-use service that protects consumers against medical billing errors and overcharges, enabling people to manage and minimize their health care expenses.

GNS Healthcare uses big data analytics and readily available real-world data to create products, like MAX™ for Medication Adherence, that more precisely match health interventions to individuals, maximizing ROI and improving outcomes.

HealthSparq helps people make smarter health care choices through personalized transparency solutions that empower them to shop, compare and save on health care.

hubhub is a comprehensive well-being solution that seamlessly uses technology, biometric screenings, activity trackers, health coaching, targeted incentives and game mechanics to inspire positive behavior change, one healthy habit at a time.

lifeIMAGE is the nation's most utilized network for sharing medical imaging information. Its services allow hospitals, physicians and patients to securely connect and virtually exchange imaging data and history—regardless of format—leading to faster, better quality care delivered at a lower cost.

LifeMap Assurance Company is an ancillary benefits company offering products and services that provide financial protection and peace of mind to allow customers and their families to live life to its fullest.

Maxwell Health partners with brokers to provide employers with its revolutionary online benefits platform and app—it's a centralized place to access health and benefits services, engage employees and incentivize a holistic view of health.

MDsave is the world's first online health care marketplace, bringing together patients seeking affordable care with providers offering high-quality services at fair prices. MDsave simplifies the billing process through negotiated rates, bundled pricing, and up-front payment.

MedSavvy is a solution to the prescription drug shopping experience. It gives patients and providers easy access to medication treatment options, effectiveness results, prices and personal experience from others. Our specially trained pharmacy team assigns each drug a report-card style grade making it easy to compare treatment options.



mPulse Mobile offers proven mobile engagement solutions to health plans, pharma and providers that drive better health outcomes and improve administrative efficiencies.

PokitDok is a cloud-based API (application programming interface) platform that powers health care transactions and interoperability to improve the business of health.

Retrofit offers a science-based, tech-enabled approach to weight loss delivered with the human touch of multi-disciplinary certified wellness experts. The program improves lives by closing the gap between what people know and the actions they take toward weight loss.

True Link offers a suite of configurable financial tools to preserve seniors' financial independence and protect them and their families from scams, fraud and impairment-driven spending.

TytoCare enables consumers to perform a variety of medical examinations at home, guided by a hand-held device that sends information to a clinician for an advanced remote visit and diagnosis. The HIPAA-compliant cloud platform allows secure data and analytics sharing between patients, providers and health organizations.

UpFront Healthcare Services delivers technology-enabled pre-visit services that optimize the ambulatory experience—preparing and supporting patients while streamlining administrative and clinical operations for providers.

Wildflower Health delivers smartphone-based programs for maternity and newborn care—including its flagship program Due Date Plus—that integrate with payer benefits and programs to drive behaviors for safer, healthier and lower-cost pregnancies.

Thank you for the opportunity to speak with you today. Cambia Health Solutions would be pleased to share additional information about our platform. Health care innovation is a work in progress and we stand ready to assist the subcommittee as it continues its exploration of how technology can improve the health care experience for Americans and their families.