

Lockton Complex Claims Referral Partners



Lockton Centers of Distinction (COD) Program

What is the COD program?

Lockton has established **streamlined direct referral relationships** with some of the country's top institutions to facilitate reviews of cases where members appear to be having difficulty getting the right diagnoses and/or best-fit treatment recommendations. This program is specifically built for **rare and complex conditions** and should be viewed as complimentary to traditional Center of Excellence and second opinion programs our clients may have access to.

Why did we start this program?

The Lockton complex claims team identified an opportunity to **reduce excess cost and improve outcomes** in highly complex clinical situations by opening access to world class subspecialists in niche areas to members in need on our clients' health plans. By establishing a Lockton-wide program, we can make this opportunity available to clients across our book of business regardless of size and eliminate the need for client-specific contracts and processes. The result is a reduction in diagnostic delays and the elimination of unnecessary testing and ineffective therapies.



***Clinical inefficiencies
lead to an estimated
\$27-378 billion in
wasted healthcare
dollars annually****

COD Program Overview (cont.)

Which members might qualify?

Every case is unique, and each program has different qualifications.

Typically, members who qualify have very complex clinical situations (such as rare/multiple diagnoses or the need for multiple care specialists) who atypically utilize healthcare resources. These members are frequently high cost, or likely to become high cost, for the health plan. Examples include:

- **Mayo Clinic:** frequent healthcare utilization, multiple comorbidities, rare diseases, chronic kidney disease, need for diagnosis confirmation and/or treatment plan recommendations from multiple specialties
- **Dana Farber:** rare and complex cancers
- **Cleveland Clinic:** need for diagnosis confirmation and/or treatment plan recommendations in a particular specialty

Is there a program cost tied to this?

The cost varies depending on whether the visit is conducted in person or virtually (Cleveland Clinic only), but most related program costs are paid as claims for physician visits and/or testing, if needed. Lockton will confirm in network status prior to referral.

Mayo Complex Care Program (CCP)

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What is the CCP?

Complex Care Program is a program for individual complex cases, who may benefit from specialist referral and/or care coordination, are identified and referred to Mayo by the Lockton Clinical Team.

- Travel benefit coordinated with employer.

More than 1.3 million patients from the U.S. and over 142 countries worldwide choose Mayo clinical each year. ¹

1. THE MAYO CLINIC.



Who is eligible?

Members with:

- Fragmented Care
- High Utilizers
- Multiple Comorbidities
- Rare Diseases
- Require assistance for diagnosis confirmation or treatment plan

Members **under the age of 16** are required to go to **Mayo Rochester site**.

Complex Care Program (CCP) Process

Pre-Mayo



Identification

1.) Identification of Member

- **Lockton Identified** – Clinical Consultant identifies during claim review process
- **Administrator Identified** – Case Management team refers to Lockton
- **Employer Identified** – HR

2.) Client decision on travel Coverage

3.) Member Outreach

- Lockton or Administrator Case Management team reaches out to member to review program opportunity (will vary)

4.) Forms completed by Member

- Authorization Form
- Travel Form

5.) Lockton enters Member Information and submits forms into Mayo Referral System

6.) Mayo contacts member to schedule visit and assist with travel booking

Mayo Visit



Problem Solve

Trips varies by condition need but average is 3 – 7 days

7.) Member visits one of the Mayo Facilities:

- Phoenix, Arizona
- Jacksonville, Florida
- Rochester, Minnesota

8.) Once there, member will meet with complex care team who will help member through process at Mayo

- Visit could include meetings with multiple specialists focused on identifying underlying cause
- Findings will be communicated to member

9.) Member will receive developed treatment plan based on findings

Post-Mayo



Follow Up

10.) Mayo Clinic transitions patient back to local community for ongoing care

11.) Mayo Clinic will follow up with member and provider as needed

12.) Lockton to provide support as needed

Lockton + Mayo = Real Impact

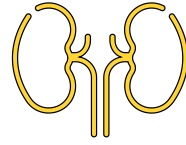
Case Example:

- Member of self-funded plan in Florida seeing multiple specialists and receiving care weekly for multiple conditions: Heart failure, severe anemia, end stage renal disease and rheumatoid arthritis
- Despite this, the member was hospitalized nearly once per month due to severe anemia
- Total annual charges for this member's medical and pharmacy claims were averaging over \$1M
- Lockton Clinical Team identified the opportunity for specialist evaluation and care coordination at Mayo Jacksonville through their Complex Care Program
- Administrator Case Manager introduced program and facilitated patient enrollment; Lockton received travel benefit approval from employer
- During the initial treatment, the Mayo identified cause of the member's anemia and blood loss and was able to treat it
- Patient's claims have decreased due to their treatment at the Mayo and she has been able to return to work and have a reasonable sense of normalcy
- Member is also tracking **\$820k less per year in claims following Mayo's treatment, Year two: \$900k less**
- Feedback from patient:

“*The overall experience has been nothing short of amazing, and once again I want to thank all involved for giving me a chance to be part of this program.*”

Mayo Living Donor Kidney Transplant

Mayo Living Donor Kidney Transplant Program



Living Donor Kidney Transplant (LDKT) is condition-based specialty referral program targeted at providing a more cost-effective approach to ESRD

Living Donor Kidney Transplant benefits to members:

- ✓ Better kidney function
- ✓ Better overall health
- ✓ Longer life and better survival rates
- ✓ Fewer complications
- ✓ Less need for dialysis before and after the transplant

A member who receives a Living Donor Kidney Transplant before dialysis has a **98% chance of living longer** without the need for dialysis.²

2. THE MAYO CLINIC.




Who is eligible?


Members with:


- Chronic Kidney Disease Stage 3 or higher
- Prior to use of dialysis


Mayo Clinic's Living Donor Kidney Transplant Program

How it works:

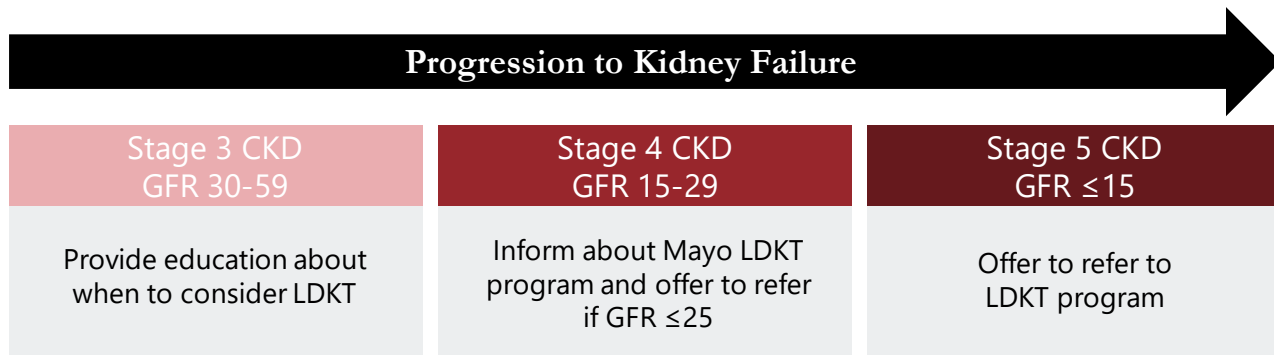
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01 Potential program candidates have advanced-stage CKD and are facing the possibility of dialysis.
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02 A potential candidate must meet certain criteria, including documentation of a kidney function score known as GFR.
- 

03 Lockton's clinicians collaborate with the plan's case management team to assess potential candidates and offer them the Mayo program as an option.
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04 Lockton's clinicians refer potential candidates to the Mayo program.



Dialysis vs Transplant Charges: 3-year Analysis



Treatment	Annual Dialysis Cost	Time on Dialysis (Prior to Medicare)	Transplant Cost	Post Transplant Charges (3 Yr)	Total Plan 3 year Cost
Peritoneal Dialysis No Transplant	\$250,000	2.75	\$0	N/A	\$687,500
Hemodialysis No Transplant	\$300,000	2.75	\$0	N/A	\$825,000
Peritoneal Dialysis then Transplant	\$250,000	2.75	\$250,000	N/A	\$937,500
Hemodialysis then Transplant	\$300,000	2.75	\$250,000	N/A	\$1,075,000
Kidney Transplant No dialysis	0	0	\$250,000	\$125,000	\$375,000

Dana Farber Cancer Institute

Dana-Farber Cancer Institute

As one of the world's leading cancer centers, Dana Farber provides patients highly specialized clinical care, expertise, and research.

TOP RANKED

The **only cancer center ranked within the top 10** for both adult and pediatric cancer care

HARVARD-AFFILIATED

Principal teaching affiliate of Harvard Medical School

Founding member of **Dana-Farber/Harvard Cancer Center**

NCI-designated Comprehensive Cancer Center



HIGH PATIENT SATISFACTION

95% satisfaction rating amongst patients

Dana-Farber investigators contributed to **1 in 4 FDA oncology drug approvals**

LEADERS IN INNOVATION

Pathways puts the latest evidence at the point of care and matches patients to our **1,100+ clinical trials**

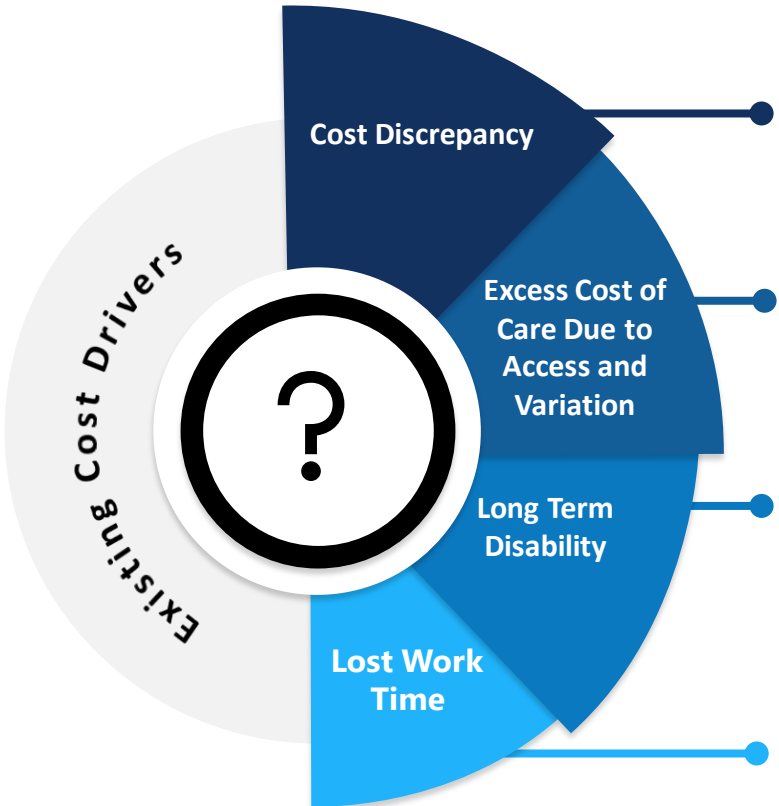
Notable researchers include **William Kaelin, MD**, 2019 Nobel Prize winner

Profile, a research project launched by scientists at Dana-Farber Cancer Institute, **is one of the nation's most comprehensive personalized cancer medicine initiatives.**

BEST-IN-CLASS OUTCOMES

Significantly **higher outcomes/survival rates** compared to other NCI-Designated Cancer Centers, academic medical centers and community oncology providers

Cancer diagnoses are a major health care cost driver for employers



Cancer claims are only **1% of total claims** but amount to **12% of medical cost** ¹

50% of cancer-related ED visits and hospital admissions can be avoided by more comprehensive care management²



17% of cancers are misdiagnosed³

High costs due to variations in care and utilization of precision medicine - validation study of Pathways shows **22% lower costs**⁴



Cancer is the **number 1 reason for long term disability claims**, representing 17% of claims⁵



\$139 billion are associated with **diminished productivity and lost work time**, either for cancer treatment or for caring for someone with cancer. Employees with cancer are absent 3.8 more days. ⁶

Sources: 1) Nobel, J., Sasser, E., Weiss J., Pickering, L.; Northeast Business Group on Health, "Cancer and the Workplace: The Employer Perspective," Oct. 2015. 2_ Panattoni, L., Fedorenko, C., Greenwood-Hickman, M. A., Kreizenbeck, K., Walker, J. R., Martins, R., ... Ramsey, S. D. (2018, March 14). Characterizing Potentially Preventable Cancer- and Chronic Disease-Related Emergency Department Use in the Year After Treatment Initiation: A Regional Study. Retrieved from <https://www.ncbi.nlm.nih.gov/pubmed/29452549>. 3) BWH Pathology, ADCC study. 4) Jackman et al. Cost and Survival Analysis Before and After Implementation of Dana-Farber Clinical Pathways for Patients with Stage IV Non-Small-Cell Lung Cancer 5) Unum 6) Advisory Board

Patients and employees feel supported throughout their care journey

First-hand experiences captured by our patients and dedicated clinicians



*"As a ten year breast cancer survivor, who also has a friend who has survived a brain tumor for over three years (he wasn't give more than a year when first diagnosed) Dana-Farber is the elite of the elite. From the Doctors to the Valet parking attendant you will **never be better treated. Compassionate, caring, supportive (for your entire family)**. I cannot say enough about how wonderful EVERYONE is..." Martine, patient*



*"I once had a referral for a **second opinion**. I spoke with the patient's wife since he had a brain tumor and difficulty communicating as a result. I **guided her through the process** and had **constant contact** with the New Patient Coordinators **until things were completely settled.**" Tera Feldman, PA-C, Direct Connect*



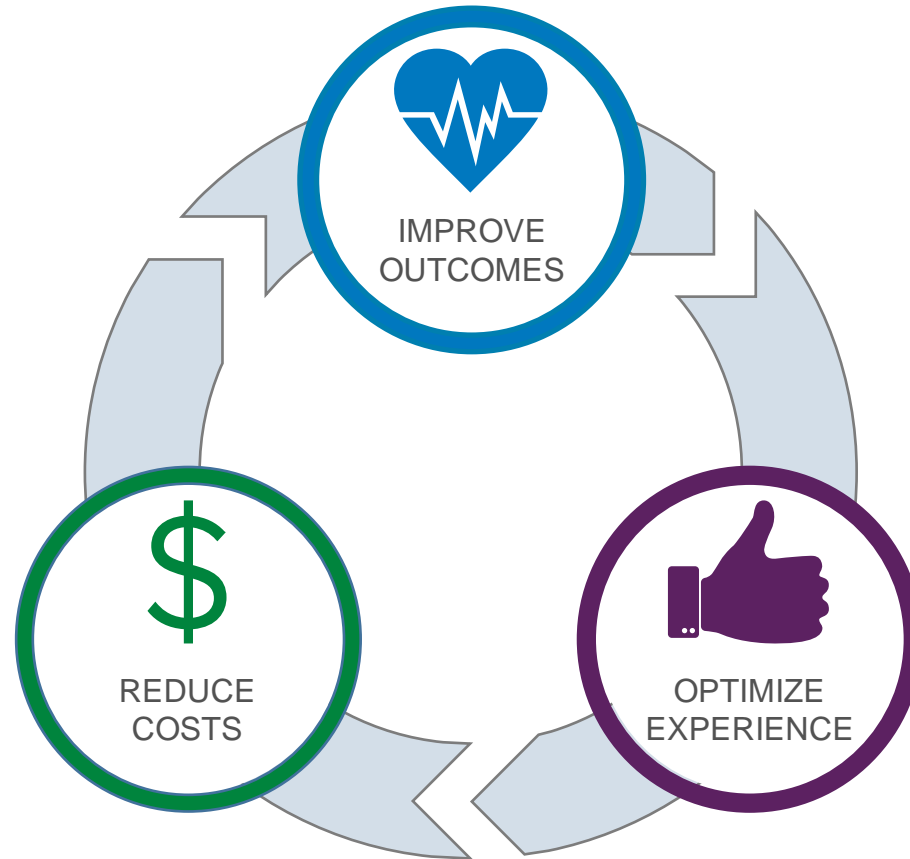
*"Dr. Winer and Jen McKenna, MSN have been my medical team for years. They are wonderful & responsible for my surviving breast cancer. Having the **results of your mammogram immediately is such a relief**. No having to wait several days to get the results is **unique to Dana-Farber.**" Laura, patient*



*"I **listened to her** and we discussed the difficulty of **managing life**, getting business and life affairs in order and managing emotions. All in all, we spent an hour on the phone. She **reached out to me by text a few times** and decided to make an appointment." Tera Feldman, PA-C, Direct Connect*

Cleveland Clinic

Goal of Cleveland Clinic Clinical Review



Clinical Review

- Cleveland Clinic team reviews medical records remotely to educate and inform on potential treatment options
- Ensures optimal diagnosis and treatment plan
- Facilitates a timely connection to the right Cleveland Clinic provider
- If participant selects Cleveland Clinic for treatment, dedicated team assists with scheduling and customizes itinerary
- Offered domestically from Ohio and South Florida facilities



Our Rankings

SPECIALTY AREAS	U.S. Ranking
Cardiology and Heart Surgery	1
Geriatrics	2
Rheumatology	2
Urology	2
Gastroenterology & GI Surgery	4
Obstetrics & Gynecology	4
Cancer	6
Pulmonology & Lung Surgery	6
Neurology & Neurosurgery	8
Diabetes and Endocrinology	11
Ophthalmology	11
Orthopaedics	14



U.S. News & World Report
Best Hospitals 2022-2023

Informal Partnerships



Johns Hopkins

- Johns Hopkins is among the top 5 hospitals in the country
- They are located in Baltimore, MD, which has state-wide price caps, making them highly cost competitive
- Top programs include Neurology and Neurosurgery, Psychiatry, Rheumatology, and Ear, Nose, and Throat
- Lockton has established a direct contact at Hopkins who can assist us with expedited appointment scheduling

Menninger Clinic

- Menninger is a top 10 behavioral health (BH) program located in Houston, TX and is affiliated with Baylor College of Medicine
- They have an innovative approach to complex behavioral health conditions. Visits are typically 5 days in length where the member sees multiple subspecialists in both BH and other related medical conditions (e.g. neurology)
- Upon follow up, members are connected with a Menninger affiliated BH specialist in their local market for continuity of care
- Due to the innovative nature, Menninger is OON on most health plans; they have agreed to providing a substantial discount on any referrals coming through Lockton

Complex Claims Referral Team



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Please direct all referrals and program questions to CCUMD@lockton.com

Independence changes everything.



LOCKTON®

UNCOMMONLY INDEPENDENT