

## Frequently Asked Questions (FAQs)

#### Q: What is Banner | Aetna?

A: Banner|Aetna is an insurance company — a true partnership known as a joint venture that combines Banner's fully integrated care teams and caremanagement capabilities with Aetna's health plan experience and analytical insights. Our aim is to promote better health, enhance care coordination and clinical effectiveness and increase patient access to their own health information.

#### Q: Why create this sort of partnership?

**A:** Aetna and Banner are committed to continuously seeking — and finding — new ways to deliver more efficient and effective care for every person, every family and every community. By working together, we realized we could do more to improve the way people experience health care in Arizona while reducing the cost members and employers pay for it.

# Q: Does Banner|Aetna expect to see the same level of success as the Banner Health Network — Aetna Whole Health™ ACO?

- **A:** We do! We have a great history of working together to provide members and employers with higher-quality, more affordable care and improved outcomes through Aetna Whole Health Banner Health Network. Here are some of the latest results:
  - 24 percent decrease in surgery admissions<sup>1</sup>
  - · 4 percent increase in generic prescribing<sup>1</sup>
  - 11.5 percent overall reduction in medical costs (vs. expected costs for the market)<sup>1</sup>
  - More than \$2.6 million in final fully insured savings for 2015<sup>1</sup>

<sup>1</sup>Medical cost-savings and quality performance measures based on Aetna Whole Health<sup>™</sup> product and attribution data. January – September 2016.

#### Q: What are the goals of Banner | Aetna?

- **A:** We want to reinvent the health care experience for members, while also delivering affordable, high-quality and integrated health care coverage. We're developing a multi-year road map that will completely change how members experience their health care. We want to create a unique health care experience that is easier and personalized at a lower cost. Banner | Aetna aims to deliver:
  - · Convenient and seamless member experience
  - A new care model that empowers doctors and puts them in your neighborhood
  - Personalized health care through analytics and digital tools
  - Collaborative hospitals, doctors and enhanced access points
  - Greater efficiency and affordability

We'll simplify how members shop for their health benefits, access doctors and pay for their care. And we'll streamline members' interactions with us related to clinical care and administrative questions via our integrated portal and customer service team.

### Q: What are some real, noticeable differences a member can expect with Banner|Aetna?

**A:** Our members are at the heart of Banner|Aetna and because of that, we're working on several key differentiators. Such as:

An online combined portal — One place to access both insurance and health care information by linking Aetna's secure member site to Banner's provider portal. This saves time and removes the hassle of figuring out where to go for information. Through this portal members can:

- Message their doctors directly
- Request prescription refills
- · Schedule an appointment
- · View lab and test results
- Track deductibles and health savings account spending

### FAQs (cont.)

Integrated customer service — A toll-free number specifically for Banner | Aetna members to help resolve any administrative or clinical issues in one call. Representatives can also assist with claim payment in some cases. They will provide a direct transfer to the Banner Health Network Nurse On-Call line. Should additional clinical support be needed, members will be direct transfered to the Banner Health Network Nurse On-Call line. This service is available at no cost 24/7. The new toll-free number is on the back of the member's ID card

Easier and increased access to care — In addition to the Banner Health Network Nurse On-Call services, Banner | Aetna members will experience a truly unique approach to care. Our neighborhood care model and multi-disciplinary care teams allow a doctor to lead and direct a member's care without barriers and administrative hassles. And, it puts care teams directly in the community for easy access and extended knowledge of local resources to aide every aspect of the member's life.

Our clinical teams include a medical director, primary care physicians, specialists, nurses and pharmacists. These highly engaged and integrated teams have access to a member's medical history and test results. In-network, Banner Health Network emergency rooms have electronic medical records with real-time technology that aide in personalized care planning. If a member is admitted to the hospital, they will be assigned a case manager. Their case manager can help coordinate their care during and after their stay.

Our multi-disciplinary care team oversees those members who require a higher level of care coordination and generate the highest claims.

#### Q: What does the network look like?

- **A:** Banner|Aetna features Banner Health's network of doctors, health centers, clinics and hospitals, working together to provide high-quality health care. We've recently added Honor Health to our network which provides more options for members in northern Phoenix and Scottsdale. Doctors within the network will work with each other and clinical teams to ensure patients are healthier and satisfied with their care. Banner Health Network includes:
  - Over 1,650 primary care physicians<sup>2</sup>
  - · More than 9,000 specialists<sup>2</sup>
  - · Access to more than 120 urgent care centers
  - · 23 hospitals
  - 11 Banner Health Centers offering primary & specialty care under one roof

Joining Banner | Aetna means joining the goal of higher quality of care, in more places, for more people. All backed by our strong network of providers to give employers and patients' choices.

#### Q: Where are Banner | Aetna plans available?

**A:** To start, plans will be offered in Maricopa and Pinal counties. We do have plans to expand throughout the state over time.

<sup>2</sup>Some providers practice solely within a facility setting and are not available to members for appointment.

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