

An aerial photograph of a winding asphalt road through a forest. The trees show vibrant autumn colors, including bright yellow and orange, interspersed with evergreen trees. A person is running on the road. Two large circular overlays are present: an orange one on the left containing text, and a blue one in the top right corner containing the Cigna logo.

Digital Health Advocacy

Passport Concept



THE CHALLENGE

Many of Cigna's health insurance customers participate in high-deductible, low premium plans as a way to avoid the extraordinarily high costs of health insurance today.

And what many of those customers don't know is that they have access to TONS of reductions in their healthcare costs. And because they don't know, they don't take advantage of their options.

So Cigna asked us to create an experience that exposes those cost-reduction incentives in a natural and easy to use way.

OUR THINKING

The average health insurance consumer is busy and overwhelmed with the demands of their day, and often can't muster the energy, or doesn't know where to look/who to trust to help them take greater control of their health and health insurance responsibilities.

An agent? A pamphlet? The trainer at the gym? The doctor?

It's confusing...

And along the way healthcare costs have skyrocketed, and plans have become more complex to understand and manage - regardless of whether or not we make healthy decisions in our lives.

So why shouldn't there be a health insurance company, and a health insurance provider experience, that helps me get the very most out of my plan by being healthier?

THE SOLUTION

Meet Cigna Passport, a mobile app (with a web widget companion) that serves as your Cigna wallet by way delivering a digital ID card and insights into your health savings account.

And Passport goes beyond just storing your insurance (\$\$\$) information - it becomes your virtual assistant in connecting the dots between your healthcare needs, your healthcare status, and your related healthcare plan incentives - along the way challenging customers to engage in a more healthy and active lifestyle to address their healthcare concerns.

Welcome to gamified healthcare.

MEET TOM, PASSPORT USER

Tom's starting his third year as a JP Morgan Chase (JPMC) employee. He gets an email touting JPMC's new Passport App.

"Passport gives personal guidance on maximizing your health plan and minimizing your out-of-pocket costs."

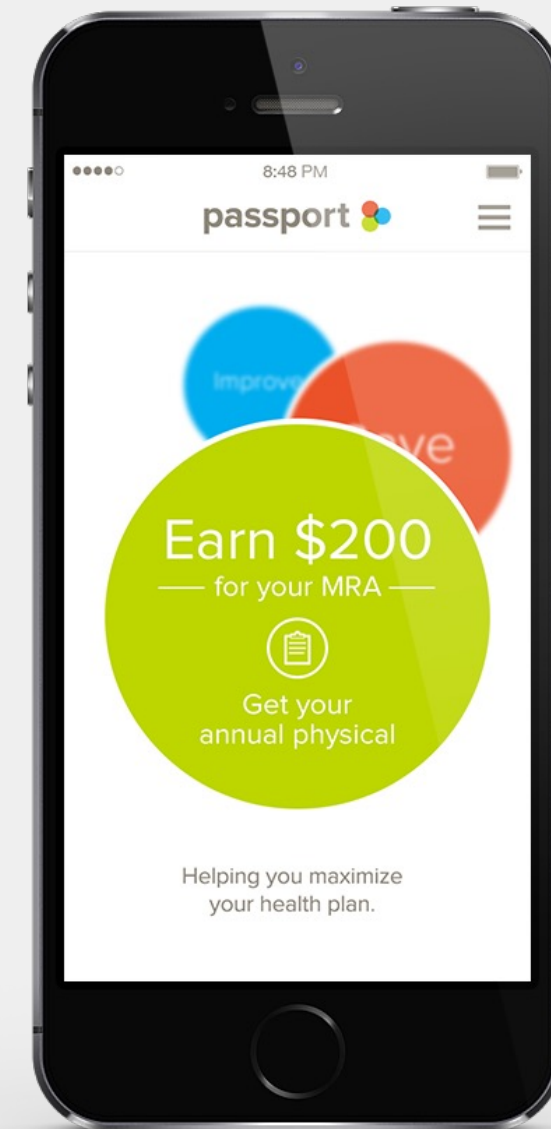
He downloads Passport and signs in.

Home Screen

Passport gives Tom three immediate actions he can take to better his wallet and his wellness.

They're presented in three categories:
Earn, Save & Improve.

The first action presented is to Earn \$200 for his MRA by getting his annual physical. Tom selects that task.

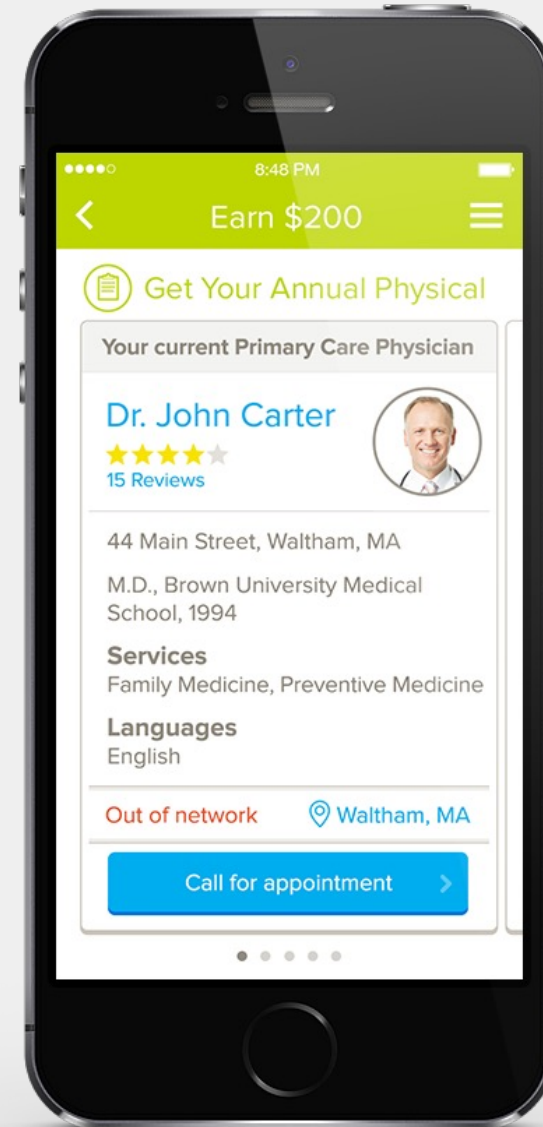


Earn Screen

Passport shows that his PCP is Dr. Carter. It lists contact information, a summary of qualifications and his rating.

Passport also shows that Dr. Carter is out of network.

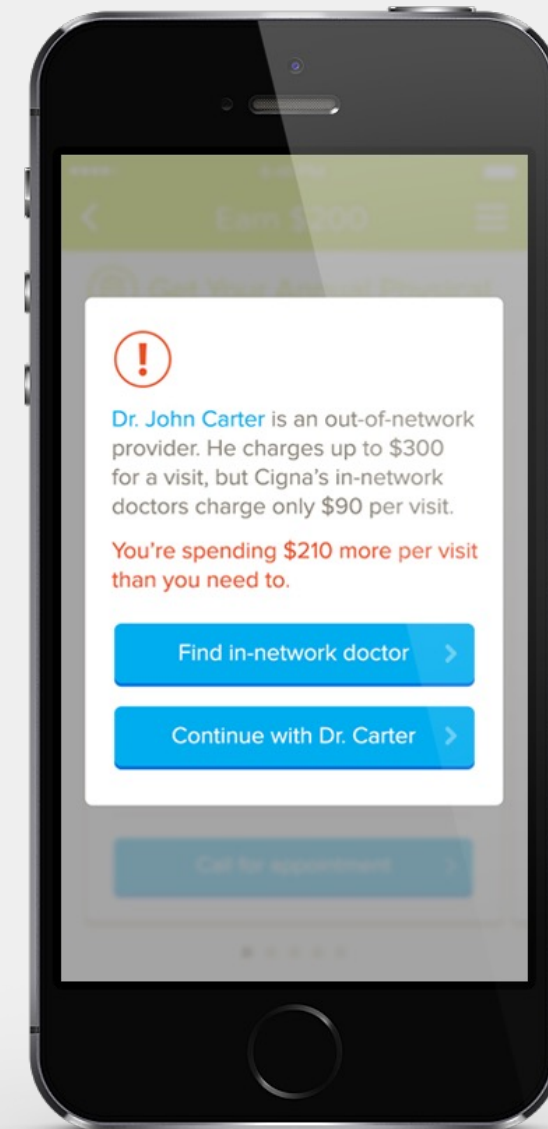
Tom taps the “Call for appointment” button.



Savings Tip Overlay

Before placing the call to Dr. Carter, Passport educates Tom about the costs of using an out-of-network doctor.

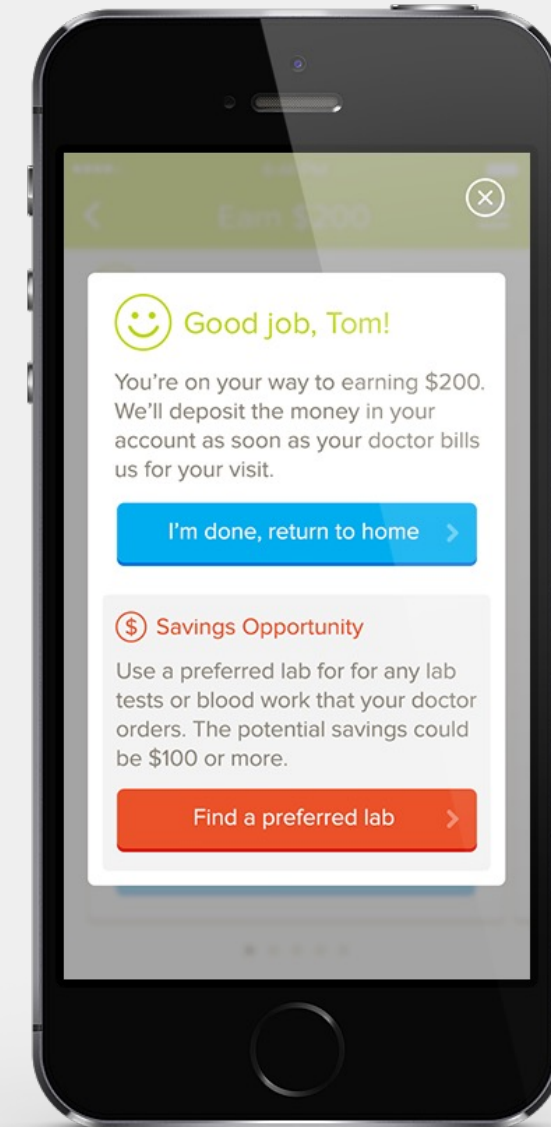
Tom appreciates the savings advice, but he has a long-standing relationship with Dr. Carter. So he taps "Continue with Dr. Carter" and calls the office to book his physical.



Confirmation & Encouragement

After completing the phone call, Passport gives Tom an encouraging message as well as another savings tip.

He can save money by using a preferred lab if Dr. Carter orders any tests.

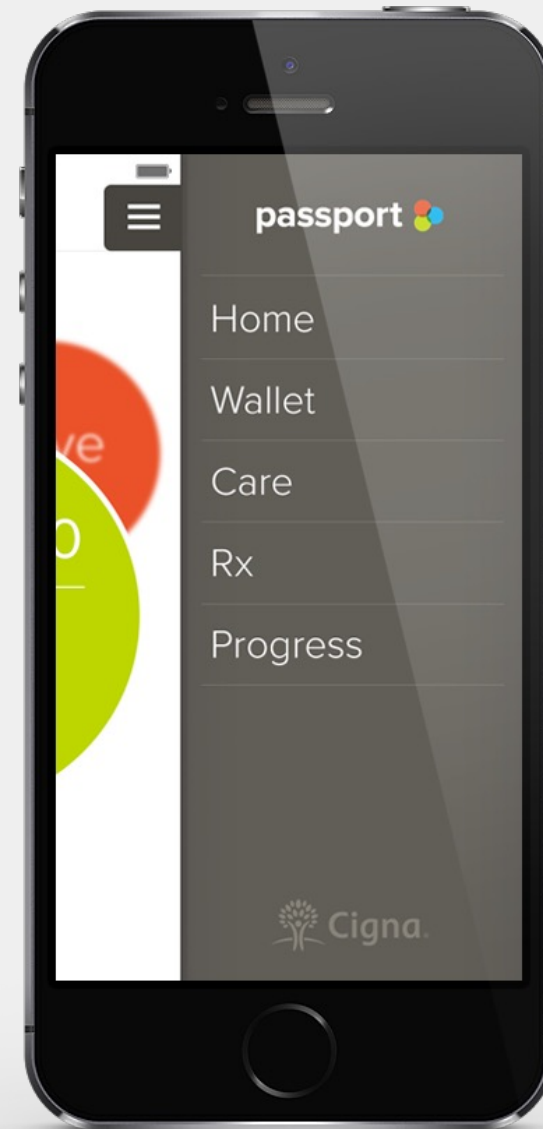


AT THE DOCTOR'S OFFICE

The next month, Tom goes to Dr. Carter for his annual checkup.

Menu

When checking in at the front desk, the receptionist asks for Tom's insurance card. He locates his Wallet on Passport's main menu.



Wallet

Tom finds his ID Card, then shows it to the receptionist. She confirms that the information is the same as last year.

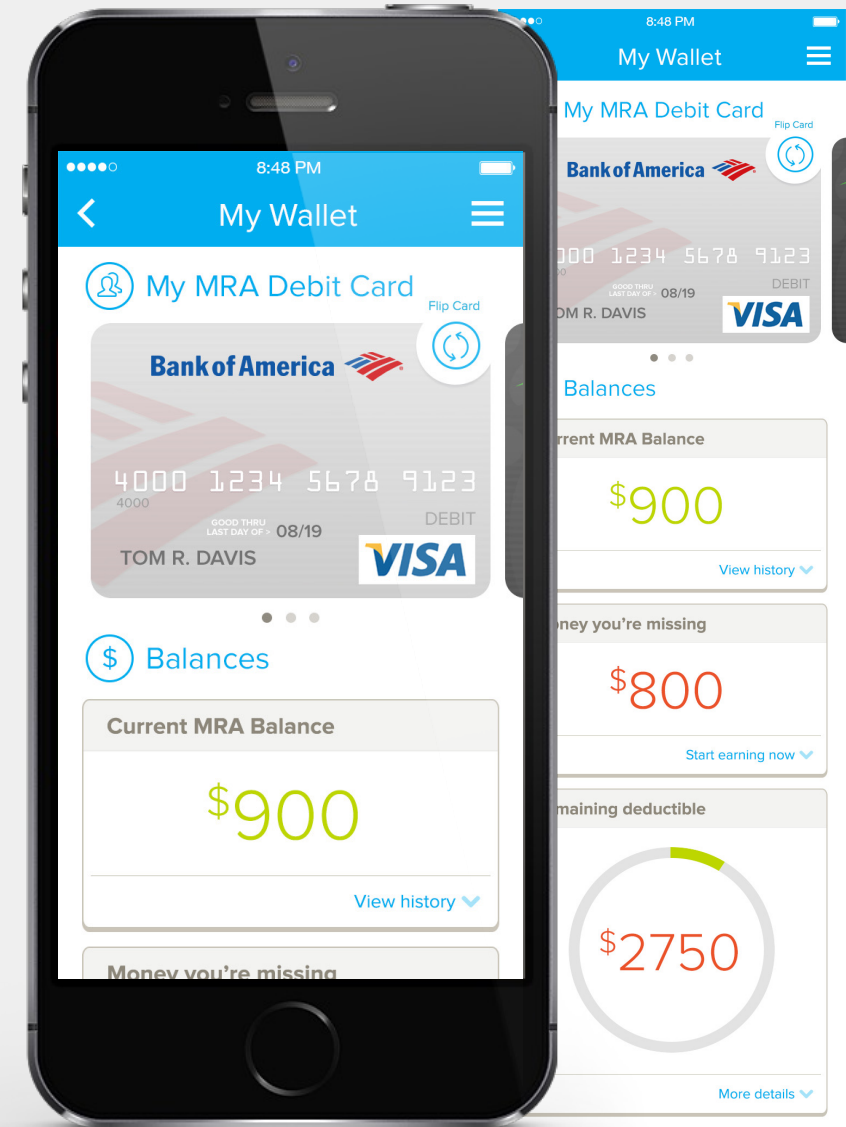


Wallet

Tom's Wallet also has his MRA Debit Card with account details (his available balance, how much he could still earn and his remaining deductible).

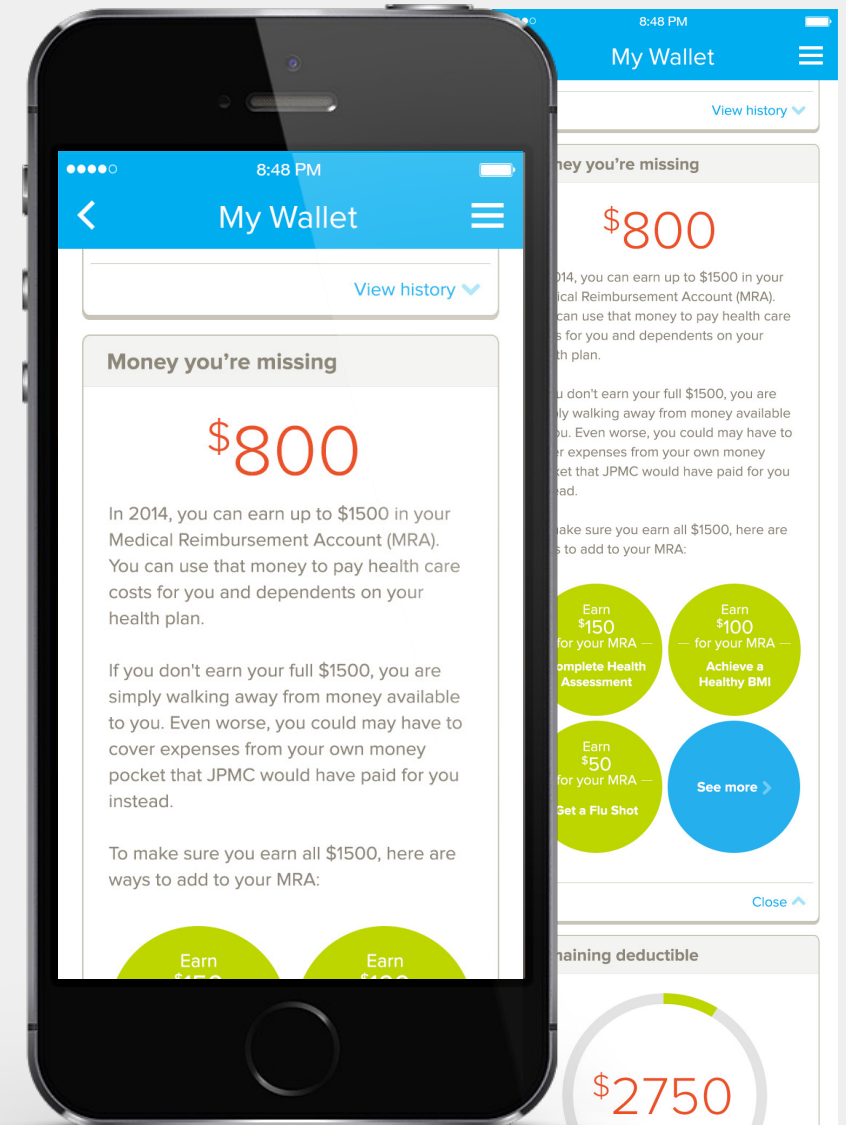
He tells the receptionist to use the e-Debit Card for his copay, happy he doesn't need to carry his cards around any more.

Tom sees that he's missing out on \$800 in his MRA. He taps "Start Earning Now."



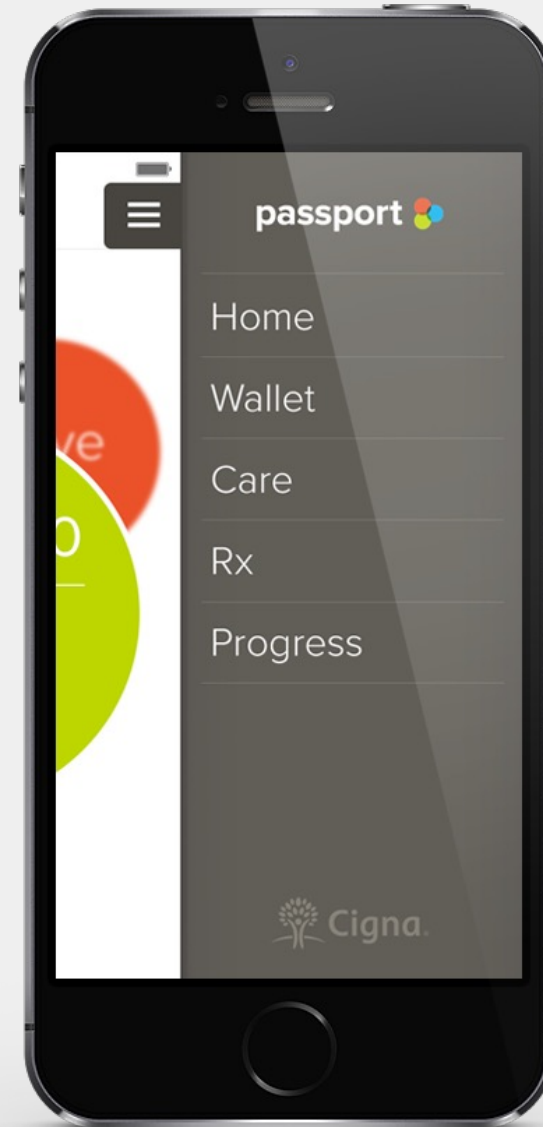
More Prompts to Earn

The module expands, offering a summary of earning opportunities for his MRA. It also serves up several discrete earning tasks.



Back to the Menu

In the waiting room, Tom selects the Progress section from the Passport menu.



How I Stack Up

Metrics compare Tom's earnings and savings to others. Turns out, he's doing pretty well.

He taps the Challenges tile to see more details.



Challenges

Tom sees his progress in an office-wide challenge to shed pounds.

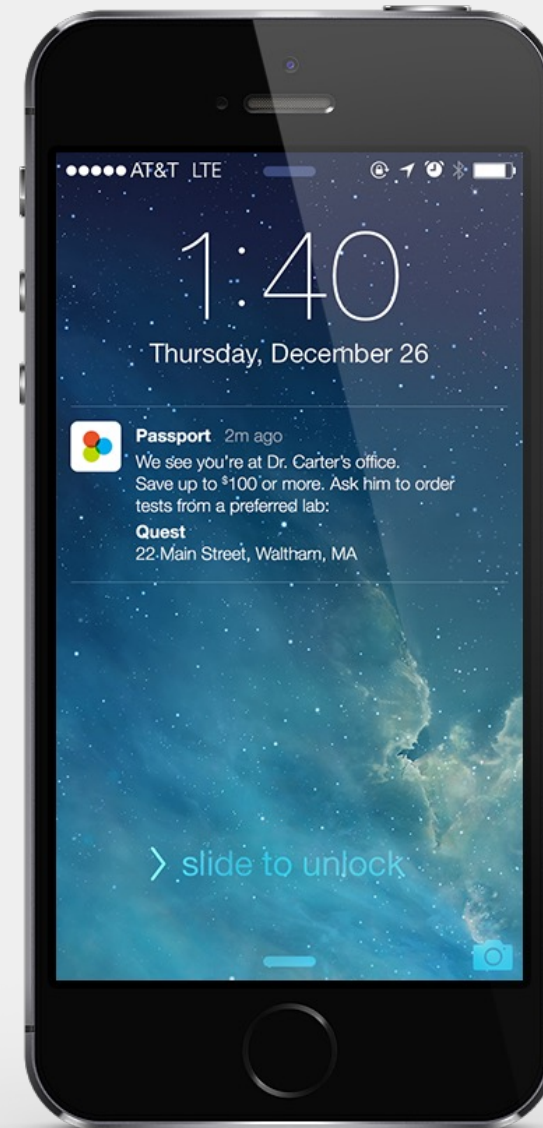
Based on data from the Lose It! app he synced with Passport, Tom's near the head of the pack.



Push Notification

While still in the waiting area, Tom gets a push notification from Passport.

It's a reminder to ask Dr. Carter to use a preferred lab for tests, which could save Tom \$100 or more. Passport even shows him the closest preferred lab.

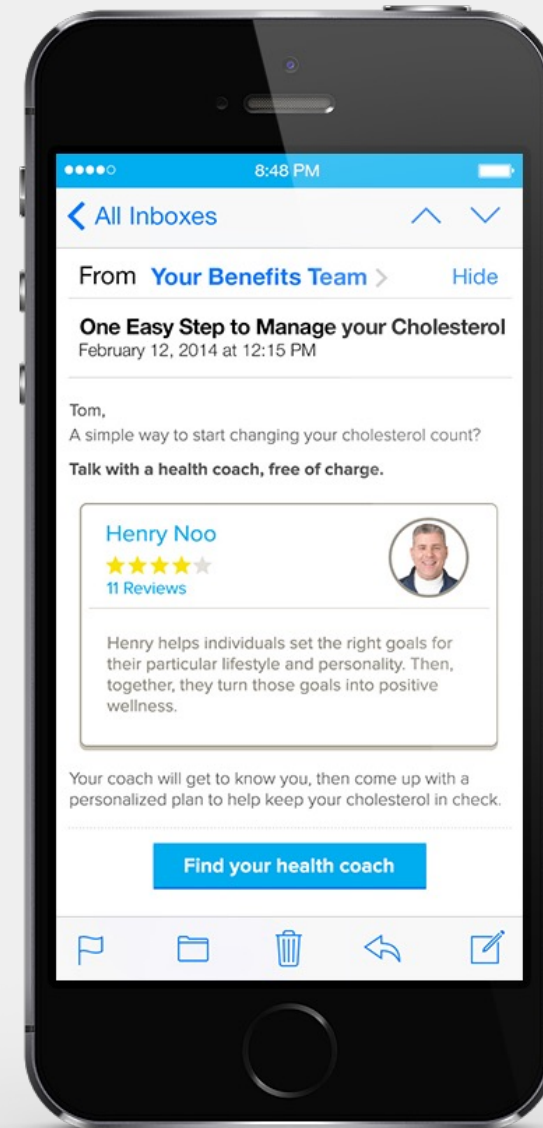


AFTER THE DOCTOR'S VISIT

Tom's lab results are in. His cholesterol is higher than last year.

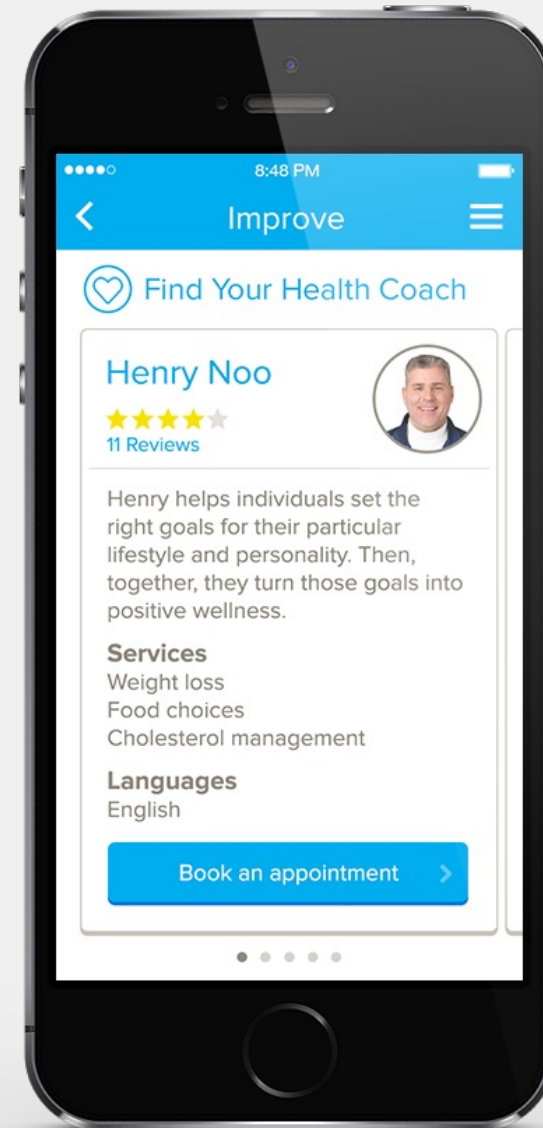
Proactive Email Message

Passport sends Tom a message featuring a health coach to work with him on getting his cholesterol back in line.



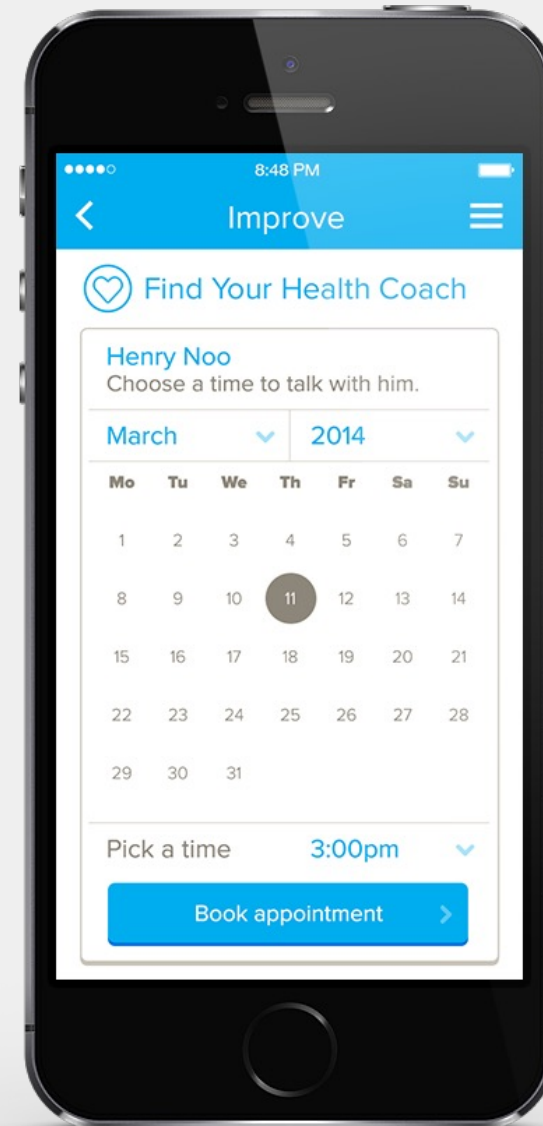
Health Coach Invite

Tom clicks through the email to launch the Passport app. He sees the professional summary for a recommended health coach and a button to book an appointment.



Appointment Scheduling

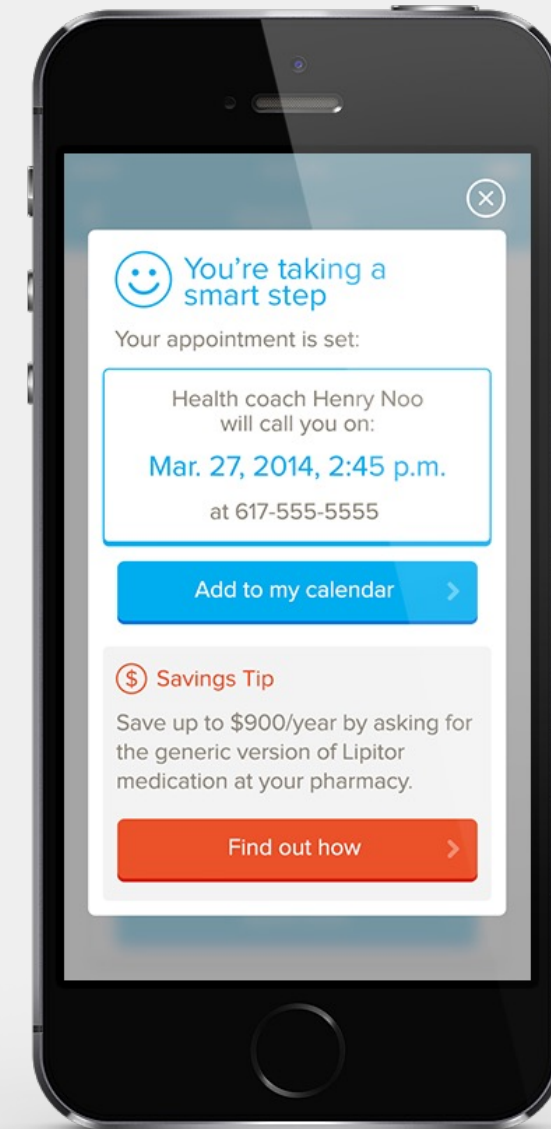
Impressed with the proactive approach Cigna is taking to help manage his health, Tom books a health coach appointment right from the app.

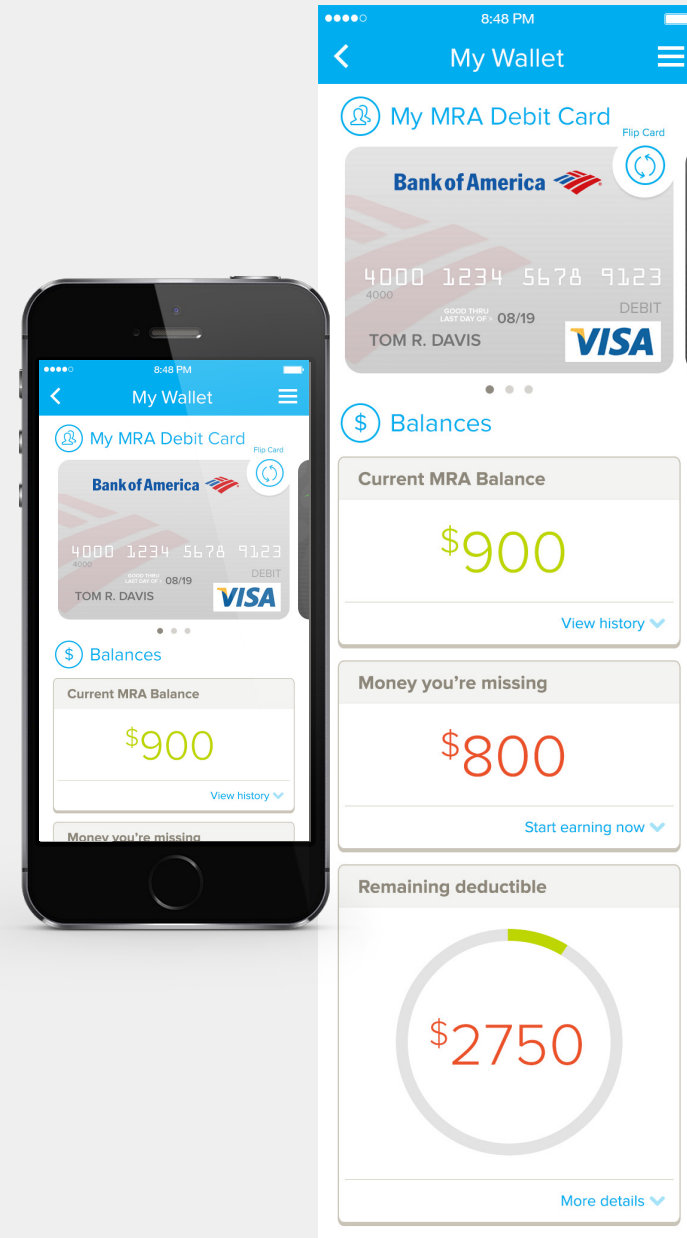


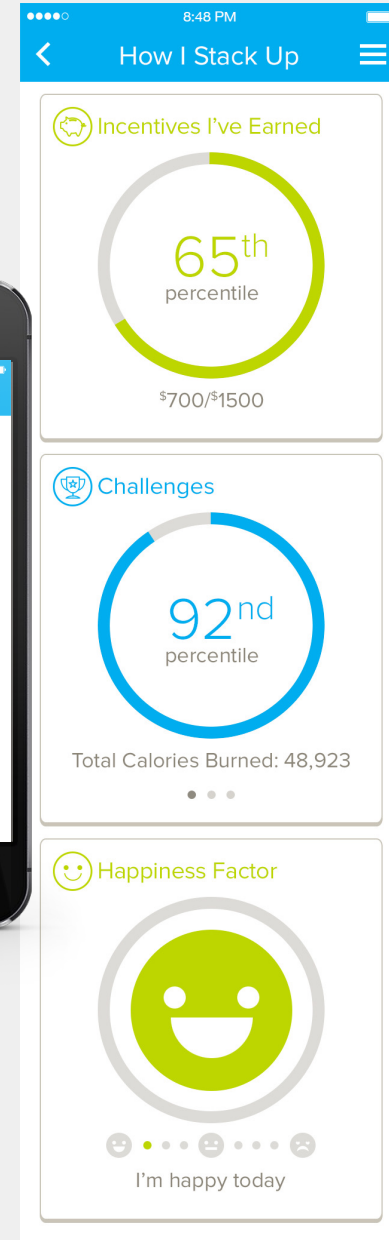
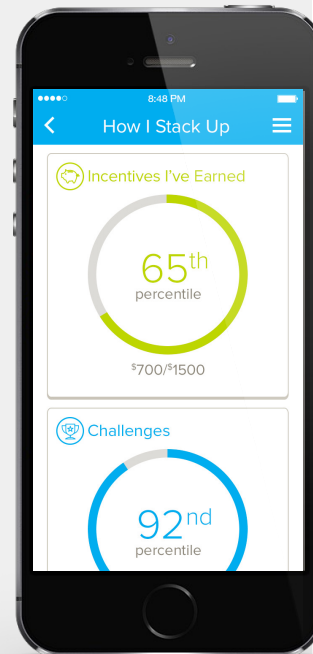
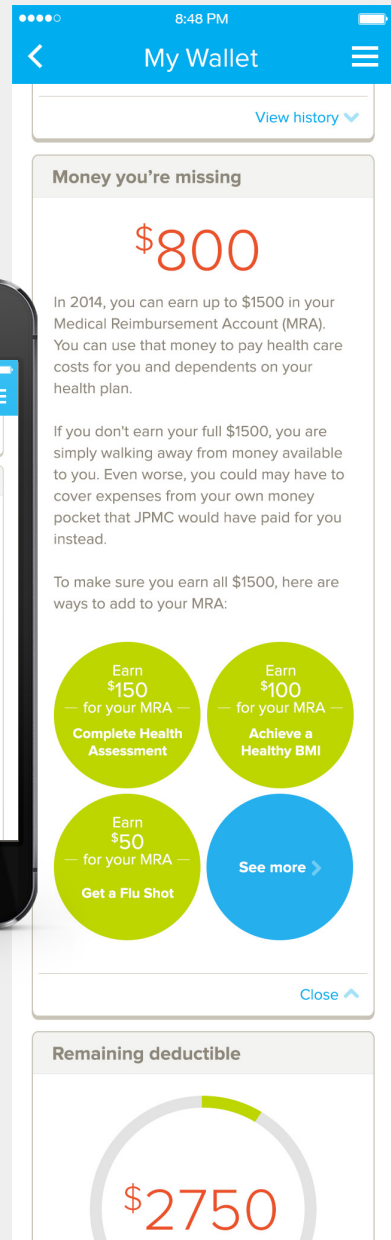
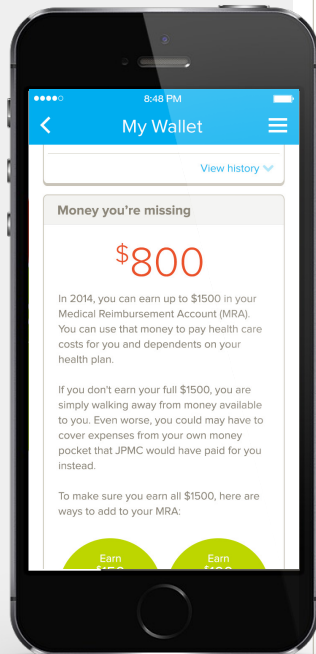
Confirmation & Encouragement

Tom gets a confirmation of his appointment, and Passport asks if he'd like to add to his calendar. He does that so he won't forget.

Again, Passport takes the chance to give Tom a savings tip. This time, it's a prompt to switch to generic cholesterol medication.







CIGNA.COM

PASSPORT WIDGET

REVIEW MY
COVERAGE +

MANAGE CLAIMS &
BALANCES +

FIND A DOCTOR OR
SERVICE

ESTIMATE HEALTH
CARE COSTS

MANAGE MY HEALTH +

Secure Inbox (0) »

passport
+



Complete Your Wellness Assessment by February 28, 2014

Good News: If you completed a Wellness Assessment in 2013 you will earn MRA Funds for 2014!

[TAKE MY WELLNESS ASSESSMENT](#)



Track Your Wellness Activities

[View details now](#)



ID cards

[Get one today](#)



Track Your Wellness Funds

[View details now](#)



I want to...

- [Print or Request ID Cards](#)
- [See my Explanation of Benefits \(EOB\) Documents](#)
- [Change my Communication Preferences](#)

Stay Healthy


- [Wellness Funds](#)
- [My WebMD Health Manager](#)
- [Manage My Health](#)

Help

- [Change Other Insurance Information](#)
- [Health Care Glossary](#)

Contact Cigna


- [Customer Service & Claim Offices](#)



Complete Wellness Assessment 2014


Good News: If you complete your assessment, you'll earn \$200 in Wellness Funds for 2014!

[TAKE MY WELLNESS ASSESSMENT](#)



Track Your Wellness Activities

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Helping you maximize your health plan.

Earn \$200 for your MRA

Call to schedule your annual physical. As soon as you go to the appointment you'll earn \$200.


Current Primary Care Physician

Dr. John Carter

★★★★★ 13 Reviews

44 Main Street, Waltham, MA

617-555-1212



Out of network ⓘ

SAVE \$\$ ON DOCTOR VISITS. FIND AN IN-NETWORK DOCTOR.

Current MRA Balance

\$900

[View History](#)

Money you're missing


\$800

[Earn Now](#)

Remaining deductible


\$2750

[More Details](#)



HOW I STACK UP

Keep Passport in your pocket. Get the app >



Complete Assessment 2014

Good News: If you contribute to your Health Savings Funds for 2014!

[TAKE MY WELLNESS](#)

Helping you maximize your health plan.

Current MRA Balance
\$900
[View History](#)


Money you're missing
\$800
[Earn Now](#)

Remaining deductible
\$2750
[More Details](#)

HOW I STACK UP

Incentives I've Earned
65th percentile
\$700 / \$1500

Challenges
92nd percentile
48,923 total calories burned

Happiness Factor
 I'm **happy** today

[Keep Passport in your pocket. Get the app >](#)

Track Your Wellness Activities
[View details now](#)

ID cards
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