

Innovation at Humana



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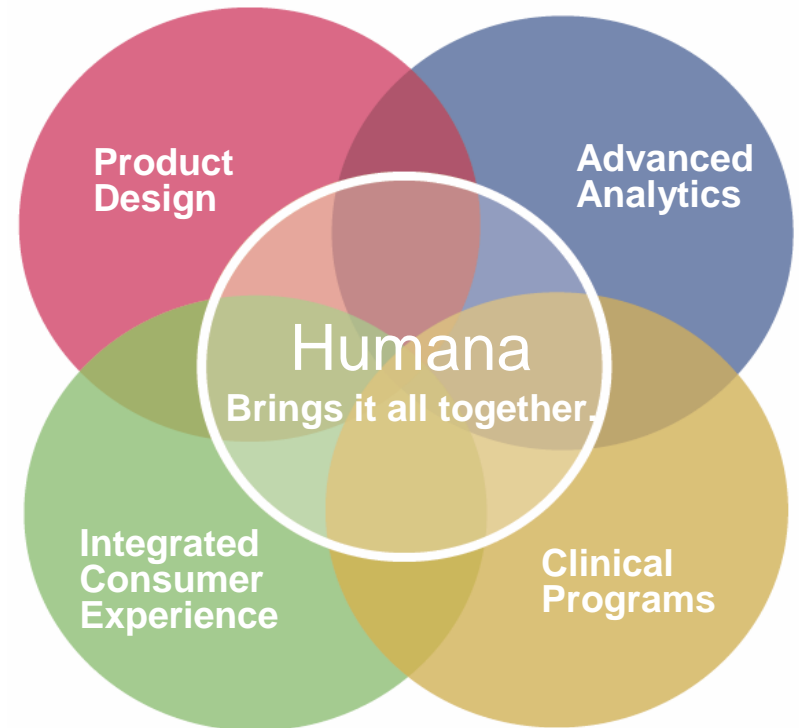
About Humana Inc.

- Fortune 200 company
- Headquartered in Louisville, Kentucky
- 45 years of continuous successful evolution
- \$21 Billion in revenue
- Nine million medical members
- Eighth largest US government contractor across all industries
- Recognized leader ‘Pioneering Consumerism’ in the health benefits industry



Humana's Innovation Center

- Emergence of Innovation Center in 2000
- Value of integration
- Transition from product to experience
- Expertise in behavioral change
- Focus on the needs of all stakeholders, but recognizing patient pre-eminence
- Building on bedrock principles of choice, independence, and transparency



Primary Issue and Response

The inevitable crush of forces:

- Demography
- Chronic illness
- Pace of new technology introduction

Requires a response that coordinates:

- Delivery side: Redefining and realignment
- Demand side: Engaging consumers

Innovation Center Results

Proof points of:

- Bending Trend
- Achieving new “use” patterns
- Satisfaction among Humana members

Delivery and Commissioning Experience

Delivery - in Annapolis, Maryland

- Patient camps

Commissioning - engaging consumers through:

- Innovative product design
- New clinical and behavior modification approaches
- Advanced informatics for patient targeting and segmentation
- Consumer experience research

Solutions Require Partners

Our partners:

- Virgin
- Wal-Mart
- Card Guard, to create Sensei
- Pfizer Health Solutions, to create Green Ribbon Health
- University of Miami School of Medicine