Who we ARE

what WE DO

& what we’ve been UP TO

Harvard Pilgrim HealthCare
WHO WE ARE

Harvard Pilgrim Health Care is one of the nation’s leading not-for-profit health plans. Our passion is to make health care work better for the people and communities we serve. We collaborate with consumers, doctors, employers and brokers to offer innovative, customized solutions, delivered with exceptional service, all with the goal of improving value and quality across the health care system.

WHAT WE DO

We provide a variety of health benefit options and funding arrangements to more than one million members in Massachusetts, New Hampshire, Maine and beyond. We also furnish our members with well-being programs and advice to help them find their own path to better health.

Supported by the strength of our outstanding service performance and relationships with members and customers, our coverage solutions offer strong value and flexibility, and include:

- PPO, HMO and POS plans; consumer-directed plans with health savings account, health reimbursement arrangement, flexible spending account and wellness incentive program options; money-saving tiered and defined network plans
Awards and recognition

Harvard Pilgrim was rated the #1 private health plan in America in 2011 according to an annual ranking of the nation’s best health plans by the National Committee for Quality Assurance (NCQA). Harvard Pilgrim is the only private health plan in the nation to be named #1 for member satisfaction and quality of care for eight consecutive years.*

In 2011, Harvard Pilgrim was named the #1 “Most Admired Health Care Company” according to readers of the Boston Business Journal. We were also recently highlighted in The Boston Globe’s Top Places to Work list.


Benefit solutions that add value

We recently introduced new plan options designed to bring employers and employees strong premium savings, quality and choice, without sacrificing quality. This includes our national plan solutions featuring a coast-to-coast network for customers with employees across the country; and retiree coverage solutions for individuals and groups.
high-performance Focus Network™- MA.* With an extensive network of efficient and effective providers, Focus Network - MA is the largest defined network in Massachusetts.**

* This plan provides access to a network that is smaller than Harvard Pilgrim’s full provider network.

** Based on publicly available data as of March 2012.

We also recently introduced ChoiceNet and Hospital Prefer™, two new cost-saving tiered network options. The plans highlight the varying cost differences among participating providers, who are tiered based on cost and quality criteria. Members can save on out-of-pocket costs by choosing lower-cost, quality providers when they need care.

In addition, we expanded our cost-saving Best Buy consumer-driven health plan portfolio with the introduction of Harvard Pilgrim Best Buy HSA HMO plans. Like our popular Best Buy HSA PPO plans, the new HMO plans provide cost-sharing features that engage members and may also allow them to set up a health savings account to offset medical expenses.

Building on a successful seven-year strategic alliance that covers more than two million members nationwide, Harvard Pilgrim and UnitedHealthcare will introduce a new, simple approach in 2013 that makes it easier than ever to give multi-site, multi-state customers the solutions they want. The Harvard Pilgrim Access America™ program will ensure a consistent, seamless experience for these customers, including service, support programs and online tools.
Popularity continues to grow for our **money-saving four-tier prescription drug program**, which was the first of its kind to be introduced in the region. Featuring a $5 copay for many commonly used, low-cost drugs, the prescription drug benefit is designed to reduce premiums, keep copayments affordable and preserve member choice. Nearly 90% of our accounts currently offer it and about a third of their Harvard Pilgrim members are enrolled in it.

**Our Healthy Futures incentive program** is focused on the premise that a healthier, happier workforce can mean better productivity and profitability. This unique program combines our health plans with wellness offerings and incentives that reward employees who get actively involved in improving their health. It also features a unique tool enabling employers to measure savings stemming from Healthy Futures.

Focused on reducing medical costs, **our new SaveOn℠ program engages members and rewards them for making smart health care decisions.** Available in Massachusetts and New Hampshire, SaveOn helps members find lower-cost providers for elective, outpatient medical procedures and diagnostic tests, and enables them to earn between $25 and $75 for using these more cost-efficient providers.

Building on the success of our partnership with UnitedHealthcare Student Resources – a leading administrator of student health plans – we have had continued success with **our affordable, flexible student health plan in Massachusetts**
and Maine. The plan features a broad local and national network supporting undergraduate, graduate and prep school students.

We’ve developed **options for Medicare beneficiaries without ready access to retiree coverage through their former employers**. Our Medicare Supplement plans offer more care choices while filling in coverage gaps found in original Medicare. The plans **complement the Medicare wrap indemnity-style group coverage already available** through our original Medicare Enhance plans.

To further support individuals’ retirement decisions, **our Celebrating 65℠ educational seminars** focus on key retirement topics to provide reliable, comprehensive retirement information to employees between the ages of 55 and 64.

**The continued growth we’ve experienced in self-funded plans** is largely due to the exceptional expertise of Health Plans, Inc., a subsidiary of Harvard Pilgrim. A leading administrator of self-insured plans in the region, Health Plans, Inc. offers self-funding clients a powerful advantage with flexible, customized plan designs and state-of-the-art reporting systems.

Another partnership that brings a strong solution is our **collaboration with Northeast Delta Dental**. Offering coordinated dental and medical plans with best-in-class service to our customers in New Hampshire and Maine is another way in which we strive to provide the best to the communities we serve.
Personal and online health and wellness support

Our personal health coaches support members on their path to wellness, helping them make informed decisions about lifestyle management opportunities. The coaches work with members to plan and achieve health improvement goals, with focus on blood pressure control, weight management, exercise, nutrition, dealing with back pain, smoking cessation, and stress reduction and life balance.

In addition, our nurse care managers act as health advocates for those with more complicated medical conditions, including those with a chronic disease or illness. They work with members, their primary care physician and other health resources to:

- Assess health care needs and coordinate health care services
- Develop a customized plan, where appropriate, that includes education and disease prevention strategies
- Help monitor members’ customized plans and/or ongoing health care needs
- Help ensure members receive the highest quality care in a location and setting that’s best for their individual needs

We make wellness real and accessible by providing resources and support to all members at every life stage and in all states of health. Our media-rich Web resources align
with members’ specific stages of life and personal preferences and include:

- Informative quizzes on a variety of health topics
- Mindfulness resources such as an e-learning course and free MP3 downloads
- My Way to Better – A fun online quiz to help members find not only inspiration but the practical tools they need to make positive changes

We also sponsor **well, then, an award-winning online community** of people who inspire each other to be well through the power of social networking. Recognized for Web site “Excellence in the Wellness Community,” well, then was honored with an iNOVA Silver Award.

We’re helping members to better understand their benefits and stay updated on coverage information through enhancements to HPHConnect for Members, a secure, password-protected online account. By visiting the new “My Plan Documents” section of HPHConnect, members can easily view, save and print benefit materials at their convenience.

In addition, our **Your Member Savings program** (www.harvardpilgrim.org/savings) provides discounts on many health-supporting products and services, including fitness reimbursement, eyewear discounts, nutrition and weight management programs, athletic footwear, alternative and complementary medicine, family and elder care resources and much more.
Supporting the front lines of care

Our QualityAdvance Program encourages excellence and rewards physicians for best practices in care. Each year we reward providers who meet and exceed specific quality and efficiency measures designed to raise the bar of clinical quality in health care. The 2011 program focused on enhancing practice infrastructure in the areas of patient experience, coordination of care, patient/physician partnerships, and the use of technology as a tool to promote high quality, cost effective care.

Harvard Pilgrim named 57 adult and pediatric physician groups to its Tenth Annual Physician Group Honor Roll in late 2011. The Honor Roll recognizes providers who achieve outstanding results in the prevention of disease and the treatment of acute and chronic illness. Based on NCQA standards, the criteria identify physician practices that performed in the top 10% nationally on quality measures such as appropriate treatment for children with upper respiratory infection, comprehensive diabetes care and breast cancer screenings.

The Annual Hospital Honor Roll recognizes regional hospitals for excellence in acute care delivery. In 2011, 24 acute care hospitals were honored for performance in the top 25% of national quality, safety and patient experience measures. Performance was assessed in the areas of cardiac; pneumonia; surgery – preventing infections; and surgery – preventing complications.
In 2012, the Harvard Pilgrim Quality Grants Program awarded close to $1 million to 12 physician groups in Massachusetts, New Hampshire and Maine. Since 2010, the program has supported projects targeted at clinical practice transformation and care coordination.

We’re also partnering with providers to improve the care delivery model, with focus on better health outcomes and reduced costs. Our 2012 pilot program is aimed at working more efficiently and effectively with providers in areas including care management, disease management, benefit design, reporting, analytics, member education and member service.

Putting science to work for the communities we serve

The Department of Population Medicine (DPM) is a research and teaching collaboration between Harvard Pilgrim Health Care and Harvard Medical School. By focusing on populations and the systems affecting their care, the DPM makes good on our mission to improve the health of the people we serve. The DPM’s teaching and research activities are performed through the Harvard Pilgrim Health Care Institute, LLC, a separate, wholly owned subsidiary of Harvard Pilgrim Health Care.
The research arm of the DPM, the Harvard Pilgrim Health Care Institute, is uniquely positioned to study enhanced approaches to prevention and health care policy. Advancing its efforts to improve health care delivery, recent research projects included:

- Disparities in diabetes care study
- Prenatal fish consumption study
- The FDA-sponsored National Sentinel Network (better tracking system of medical product safety)

Our Ethics Advisory Group (EAG) routinely examines any conflicts of interest that may arise from the sometimes competing interests of stakeholders and customers. To ensure that our business actions directly reflect our written values, the group provides insight and direction on important issues. A recent example is the EAG’s discussion of the ethical implications of value-based insurance design.

Harvard Pilgrim Health Care Foundation

Since its founding in 1980, the Harvard Pilgrim Health Care Foundation has invested more than $123 million to build healthier communities and improve the quality of health care for residents throughout Massachusetts, New Hampshire and Maine.

Major ongoing initiatives include:

**Growing Up Healthy** – an eight-year, $9.5 million commitment to prevent childhood obesity throughout the region. Through grants to evidence-based programs in schools and
after-school programs, support for policy development and advocacy, and publishing information on the epidemic and its solutions, *Growing Up Healthy* is creating environments at home and in communities that make healthy choices the easier options for kids.

**Culture InSight** – an operating program of the Harvard Pilgrim Health Care Foundation committed to improving the quality of health care for people of various ethnic and linguistic backgrounds by providing cultural competency training and consultation services. By working with employees, medical practitioners and clinicians at medical and social service facilities, Culture InSight is improving their ability to deliver high-quality services to populations affected by disparities in health.

**Employee Service and Giving** – Harvard Pilgrim employees work to improve the communities in which they live and work through company-sponsored days of volunteering, staff fundraising efforts and the 9/11 Community Spirit Mini-Grants Program, which allows each employee to give a Foundation-funded grant of $500 to the local charity of their choice each year.
In 2011, 98% of Harvard Pilgrim employees participated in at least one form of service or giving through the company, with a total of 4,200 hours volunteering and more than $558,350 distributed through mini-grants to hundreds of nonprofit organizations in more than 700 communities throughout the region.

Community support

Harvard Pilgrim continues to sponsor local organizations and events that help make healthy living more of a reality, including:

- Several Central MA sponsorships coordinated with the help of Harvard Pilgrim’s new Worcester office, including the Hanover Theater, the Worcester Tornados, the Worcester Sharks and the Worcester Firefighters 6K race.

- Service projects with City Year to bring new life to under-funded schools, playgrounds, housing developments and parks in Boston and Manchester, New Hampshire.

- Ongoing health education programs at the Museum of Science in Boston (MOS), such as our Shape Your Well-Being kiosk and The Science of Food series. As an MOS Premier Partner, our collaboration with the MOS supports our long-term commitment to more fully inform members and better engage them in their own health.
• Local Corporate Sponsor for **Go Red For Women** in Eastern Massachusetts, Central Massachusetts, Maine and New Hampshire to support the American Heart Association (AHA).

• Sponsorship of the **American Heart Association’s Boston Heart Walk**, which supports the fight against heart disease, and for which Eric Schultz, President and CEO of Harvard Pilgrim, served as a 2012 co-chair.

• **Living Healthy with the Maine Red Claws** – an interactive wellness program helping the elementary school children of Greater Portland, Maine, make healthier food and lifestyle choices.

• **The Harvard Pilgrim 5K Corporate Road Race in Nashua**, benefiting the Nashua Police Athletic League (PAL), which sponsors sports and recreational activities for local children.
Exclusive sponsorship for the Maine and New Hampshire **Healthcare Transformational Learning Symposium at UNH**, which featured presentations on patient engagement, payment reform and aligning clinical measurement.

**Finish at the Fifty,** Harvard Pilgrim’s third annual July race event at Patriot Place, which features 5k and 10k races, a children’s run, a health expo and fireworks, while benefitting the Patriots’ Foundation and other charities.
To learn more about how we can be your company’s total health benefits solution, call us at (800) 848-9995 or call your broker.

www.harvardpilgrim.org