



Putting Research Into Practice

An Overview from Land of Lincoln Health™



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Land of Lincoln Health

There are Few Things More Poorly Understood Than Health Insurance



Premium

Obamacare

Enrollment

Claim

Essential health benefits

Marketplace

Deductible

Pre-existing condition

COBRA

Network

Co-pay

Subsidy

The Exchange

Out of pocket

Preventive care

County care

Allowed amount

Co-insurance

Preferred provider

Purchasing Healthcare is Becoming More Personal and Consumer Driven

The Southern
ILLINOISAN

**Are you ready?
Affordable Care Act open enrollment
begins Oct. 1**

Individuals

The DePaulia

**Obamacare launch: what
students need to know**

Bloomberg
BusinessWeek

**What Small Businesses Need to Do
for Obamacare Before Oct. 1**

Small
Businesses

CRAIN'S
CHICAGO BUSINESS.

**Why Obamacare will ignite
your startup life**

Chicago Tribune

**Home Depot to switch part-time
workers to health-exchange coverage**

Large
Employers

THE HUFFINGTON POST

**Walgreen Moves 120,000 Employees
To Private Health Care Exchange**

A New and Simpler Health Insurance Provider



Land of Lincoln Health™ is a **new** health insurance company (Illinois' only CO-OP) born from the Affordable Care Act. We are the **only consumer-operated provider** in Illinois.

We offer insurance plans for individuals, families and businesses - sold directly and through the new Illinois Health Insurance Marketplace.

As a **non-profit** organization, we reinvest extra revenue in improving services for our members.

Our purpose is to make health insurance **easy** to understand,
easy to choose,
and **easy** to use.

A New and Simpler Health Insurance Provider



Putting your health literacy best practices to use

Life is complicated.
Your health insurance
shouldn't be.SM

LAND OF *Lincoln* HEALTH™

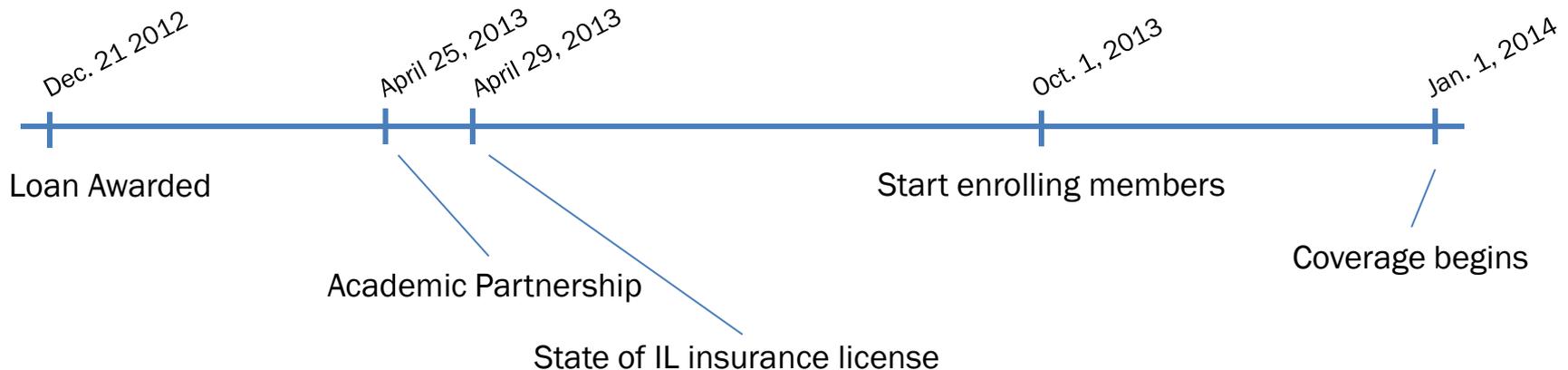
Call 855-487-7040 or visit
LandofLincolnHealth.org to get started.

Land of Lincoln Health™ is a trademark for Land of Lincoln Mutual Health Insurance Company.

Our Story



- CMS funding for consumer oriented and operated plans
- Received \$160 million federal loan (Dec 2012)
- With health literacy as one of our founding cornerstones, sought out academic partnership. (Feb 2013)



How Are We Making it Easy?



- Early on we knew we needed to be a **health literate organization** to truly reach our consumers
- This led to partnerships with Northwestern University Feinberg School of Medicine and Emory University to engrain best practices in our culture and business strategies
- No need to retrofit; we have a clean slate to make health insurance the way it should be – simple and easy

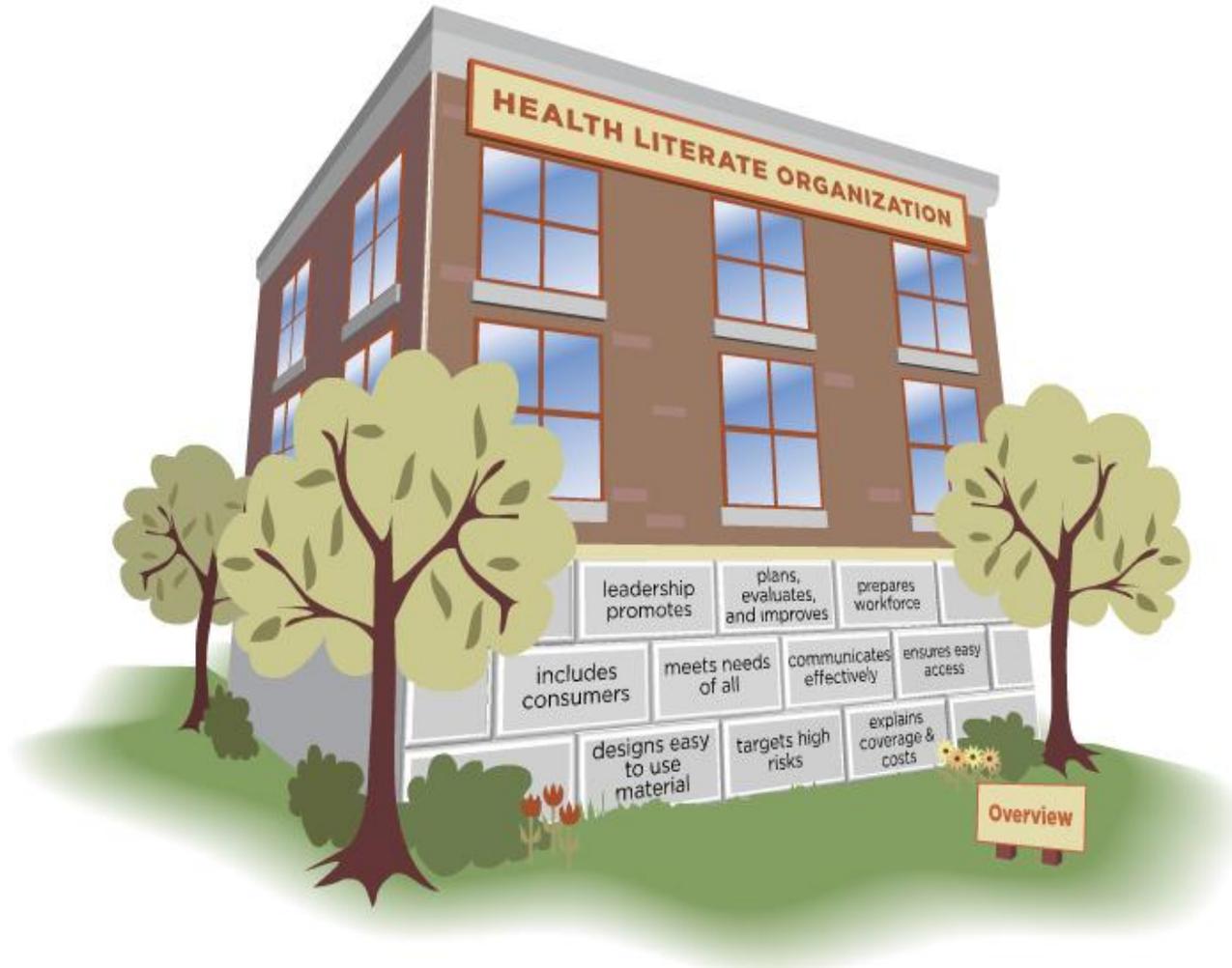


NORTHWESTERN
UNIVERSITY



EMORY
UNIVERSITY

Building a Health Literate Organization





“Reserve Your Spot”

explains
coverage &
costs

Free, no obligation appointment with an insurance enrollment specialists who will explain the Affordable Care Act, how it affects that person, and if they qualify for a discount, fill out necessary paperwork, as well as provide info about LLH’s plans

LAND OF *Lincoln* HEALTH™

Community Outreach | Members | Employers

ABOUT US | PLANS | HEALTH INSURANCE BASICS

Reserve Your Spot

Make an Appointment With a Land of Lincoln Health™ Enrollment Specialist Today to Get a Head Start on

1 DESCRIBE YOURSELF | 2 BASIC INFORMATION

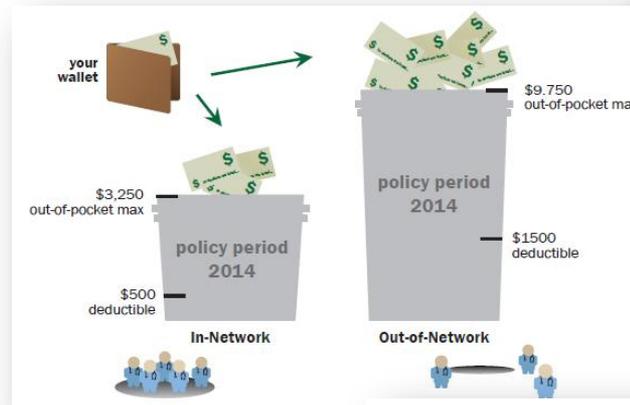
Make an Appointment with a Land of Lincoln Health™ Enrollment Specialist Today



Benefits Simplified

designs easy
to use
materials

Simplified core documents
that explain a health plan
and its benefits structure



About Your Health Plan

The purpose of this guide is to make sure you understand...

- Costs:** How insurance payment works under your plan and its network.....pages 1-2
- Covered Services:** The health services that this plan helps pay for.....pages 3-6
- Free Preventive Services:** Which health services you can get for free with this plan.....pages 7-10

Elite Gold Plan payment structure	In-Network	Deductible:	\$500 per person (\$1,000 per family)
		Co-insurance:	25% (plan pays the other 75%)
	Out-of-Pocket Max:	\$3,250 per person (\$6,500 per family)	
	Out-of-Network	Deductible:	\$1,500 per person (\$3,000 per family)
Co-insurance:		50% (plan pays the other 50%)	
Out-of-Pocket Max:		\$9,750 per person (\$19,500 per family)	

Costs: How insurance payment works under your plan

First, a few definitions that will be useful on the following pages...

- The **policy period** is the health insurance year. With each new year, the calculations for your insurance payments start over.
- Your **deductible** is the amount you have to pay out of your own pocket each policy period for covered services before the plan will begin to pay.
- A **co-payment** (or copay) is a fixed amount that you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of service. You pay this directly at the doctor's office.
- Co-insurance** is the percentage of the cost of a covered medical service that you have to pay out of your own pocket. You will be billed for your portion of the co-insurance.
- The **out-of-pocket maximum** is the most you pay in deductibles, copays and co-insurance during a policy period before your insurance begins to pay the whole bill (100%) for your health expenses (as long as services are within the allowed amount).
- The plan's **network** is the collection of doctors and hospitals that Land of Lincoln Health is working most closely with, so these health providers are able to cover more of the costs for your care. The payment system works completely differently depending on if you see a doctor in or out of the network.



Doctor Finder

ensures
easy access

An online tool that helps identify a doctor based not only on health need and location, but a variety of other factors to ensure people find the right doctor and therefore can choose the right network and plan for their specific needs

The top screenshot displays the 'Find Your Doctor' search interface. It includes a search bar, a 'RESERVE YOUR SPOT' button, and a 'First Time Here?' overlay. The overlay contains instructions for new users and a 'CONTINUE' button. The search form includes fields for 'What type of doctor are you looking for?' and 'I have my records'.

The bottom screenshot displays the 'Results' page. It includes a 'Compare Doctors' overlay showing a table of search results. The table lists four doctors with their names, specialties, and contact information. Below the table is a map showing the locations of the doctors.

| Dr. Gregory Surtman, MD |
|---|---|---|---|
| Chicago Hospital
1225 West 31st Street S23
Chicago, IL 60607
2 mi | Chicago Hospital
1225 West 31st Street S23
Chicago, IL 60607
2 mi | Chicago Hospital
1225 West 31st Street S23
Chicago, IL 60607
2 mi | Chicago Hospital
1225 West 31st Street S23
Chicago, IL 60607
2 mi |
| Specialty: Cardiology
Cardiovascular Disease
Aortic Disease
Electrocardiography
Hypertension
Interventional Cardiology |
| <input checked="" type="radio"/> In Network
<input type="radio"/> Accepting New Patients
<input type="radio"/> Tier 1 | <input checked="" type="radio"/> In Network
<input type="radio"/> Accepting New Patients
<input type="radio"/> Tier 1 | <input checked="" type="radio"/> In Network
<input type="radio"/> Accepting New Patients
<input type="radio"/> Tier 1 | <input checked="" type="radio"/> In Network
<input type="radio"/> Accepting New Patients
<input type="radio"/> Tier 1 |



Doctor Visit Guide

communicates
effectively

Guidance and tips on visiting the doctor, a first for many who have been without health insurance. Includes a list of questions to ask the doctor and what paperwork to bring to the appointment

Your Doctor Visit Guide

Your doctor is your partner in wellness.
Be prepared ahead of time to make the most out of your visit!
Here are a few simple tips for getting ready for a doctor's appointment.

Before Your Doctor Visit

-  Make a list of all the **prescription** and **over-the-counter** medicines you're taking. Bring this list to your appointments. Bring your medicines in their bottles, too.
-  Make a list of **questions** you have for your doctor about any old or new health problems. Bring the list to your doctor visit so you remember to ask.
-  Bring a copy of any **records** of medical visits or tests you have had with other doctors or health providers since your last visit with your regular doctor. You might also bring notes about family health history.
-  Read over material about your **health plan** so you understand how much you can expect to pay for your doctor visit and any tests or procedures.

During Your Doctor Visit

Time goes by fast during a doctor visit. Being prepared -- having your medication list and your list of questions -- will help you get your concerns answered and make the most of the limited time you have with your doctor.

 See the other side for questions you may want to ask!

After Your Doctor Visit

- ✓ Fill any prescriptions your doctor gave you
- ✓ Read any materials from the doctor or that came with any new medicines
- ✓ Organize your notes from the appointment in a safe place
- ✓ Schedule any follow-up appointments
- ✓ Follow your doctor's instructions and recommendations
- ✓ Did the doctor tell you to take medicine? Take it!
- ✓ Did the doctor suggest lifestyle changes (eating better, exercising more)? Do them!

www.LandofLincolnHealth.org





Ongoing Consumer Input

includes
consumers

Northwestern University and Emory University will be gathering ongoing feedback from a **consumer advisory board** to make sure they understand Land of Lincoln Health's information and discuss how else LLH can continue helping increase health insurance literacy



It is Possible to Make it Real

I ♥ health
insurance
made simple.



Thank You!