

Marketing & Distribution

Technology to Grow Your Business

Moderator: Brian Vestergaard, LifeSecure Insurance Company

Presenters: Matt McCann, McCann Insurance Services
Scott Whitmore, Milliman IntelliScript



17th Annual Intercompany Long Term Care Insurance Conference

Marketing & Distribution

Technology to Grow Your Business:

Virtual Selling

Matt McCann



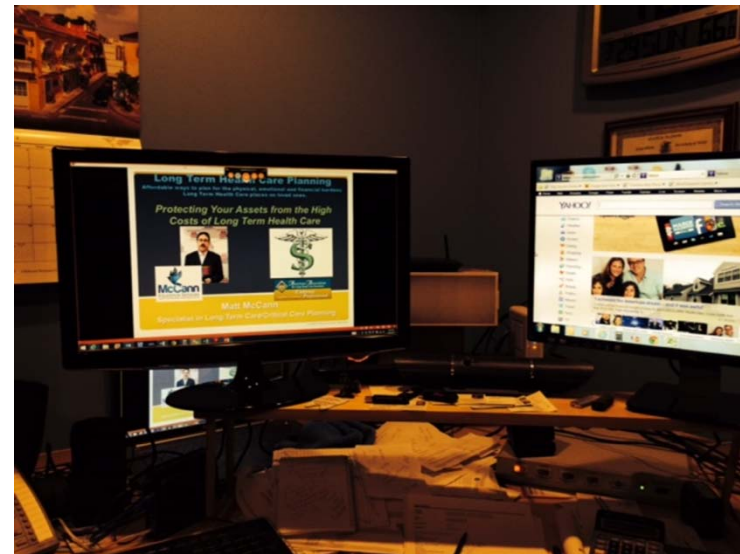
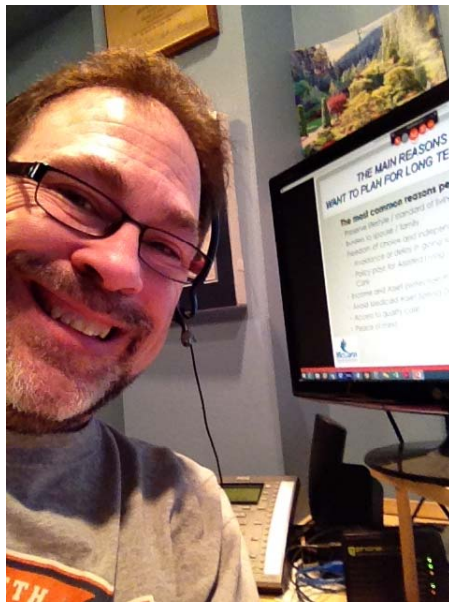
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Once you go 'virtual' you'll never go back



No driving and car expense, no clothes to clean, no limits to area covered because of travel time ...

BUT to be successful you must understand the sales skills of remote selling and the need to learn how to be “**LESS VIRTUAL**” in a virtual world.





- **Why Virtual?**
 - Efficiency – bigger footprint
- **Success is not about technology, *but you need the basics!***
 - Tools you need before you start
- **Can't be on the FBI Witness Protection Program.**
 - If you are virtual, you must have strong web presence
- **It's all about *the process.***
 - From first contact to delivery --- success requires a process

Why Virtual?



Why Virtual?



We live in the virtual world.

- Fewer people shop at brick & mortar
- More consumers research online first
- Consumers have high trust of online sources

Why Virtual?



One of the main reasons the last two POTUS were elected was a result of outstanding **'virtual campaign activity'**.

Social Media (Facebook and Twitter – examples)
Online live & recorded video (Facebook Live and YouTube)
Fans spreading the news and getting out the vote

Why Virtual?



Why Virtual?



- Consumers comfortable searching for information AND buying from internet.
- Consumers don't like strangers coming to their home; and they'd rather not get 'stuck' in a person's office.

You can have a NATIONAL or regional footprint without leaving your home!

Success is not about technology *but you need the basics!*



OLD DAYS ...



Success is not about technology *but you need the basics!*



TODAY ...





Basics

- Computer (ideally a back-up computer as well)
- High Speed Internet
- JoinMe or Glance Account – Screen Sharing
- Telephone Headset
- Scanner
- Printer
- Logo/Business Photos
- Outlook (connected ideally with your own domain email account)
 - *Outlook set with professional signature*
- Website, Facebook, LinkedIn, Twitter (While you can do it without, I would never recommend it.)
- LTC Quote Plus/carrier software programs
- Toll-free phone number
- Created PDF files of your BIO and company profile



Key to successful virtual selling is to be as human as possible!

- *Successful positioning* and processes to be less virtual in client's mind is **essential** to give them more peace-of-mind.
- Building need and urgency still key ... it is not about technology.
- Don't fall into the 'education' trap. *Education is not motivation.*
- You may find some of these suggestions too much work ... *however* the extra effort pays off in more applications and placed policies.
- You will form *better relationships* with your clients which will also help in getting referrals.

Photos make you human



YOU SHOULD HAVE PHOTOGRAPHS ON SLIDES, WEBSITES, AND SOCIAL MEDIA

1. Photographs make you 'human' and not just a voice.
2. Good photos help you develop a human relationship with consumer.
3. Photographs remind the prospect they are talking to a person.
4. Use multiple photographs for variety.
5. Photo should enhance your image ... not take away from it!



Success is not about technology but you must have a process.



You can't be successful if you are on the FBI
Witness Protection Program!

FEDERAL WITNESS
PROTECTION PROGRAM



You don't know me

© 2000 James T. A.

Must have a virtual identity on the internet

What happens if someone 'searches' you?



- Many consumers will Google you before meeting you. What will they find?

What happens if someone 'searches' you?



Google search results for "Matt McCann Long Term Care".

Search results include:

- Matt McCann - Long Term Care Insurance Agent**
mccannlfc.net/ | Matt McCann is recognized as a leading Long Term Health Care (LTC) specialist.
- About - Matt McCann**
mccannlfc.net/about/ | Matt McCann, is recognized as one of the nation's leading Long Term Health Care (LTC) specialists and a nationally known speaker on Long Term Health Care ...
- Matt McCann Insurance Services/ Long Term Care Specialist ... - Yelp**
https://www.yelp.com | Matt McCann, is recognized as a leading Long Term Health Care (LTC) specialist. Since 1998, Matt has been a national leader in finding solutions for the ...
- Matt McCann - Wikipedia**
https://en.wikipedia.org/wiki/Matt_McCann | Matt McCann was born on September 16, 1960 in Chicago. He has been a well known radio ... McCann speaks throughout the country on Long Term Care issues and is often interviewed on radio and TV programs as an expert in Long Term ...
- McCann tells Pittsburgh Group: Long Term Care Insurance Easy ...**
www.chicagotribune.com | Jul 15, 2016 - Matt McCann, a nationally known expert on Long Term Care Planning and President of McCann Insurance Services, said more people than ...
- Matt McCann Insurance Services/ Long Term Care Specialist | Facebook**
https://www.facebook.com/McCann-Insurance-Services-116319731729635/ | Matt McCann Insurance Services/ Long Term Care Specialist. 2455 likes · 9 talking about this. McCann Insurance Services is here to assist in Long Term...
- Matt Mc Cann - Long Term Care Specialist in Darien, IL - Promotions ...**
https://www.alignable.com/darien-il/matt-mc-cann-long-term-care-specialist | Matt McCann. is recognized as a leading Long Term Health Care (LTC) specialist and serves clients throughout the country. Since 1998, Matt has been a ...

Right sidebar information for "Matt McCann Insurance Services/ Long Term Care Specialist":

- See photos
- Website
- Insurance agency in Darien, IL
- Address: Darien, IL 60410
- Phone: (630) 487-2480
- Hours: Open today · Open 9:00 am - 5:00 pm
- Suggest an edit
- Reviews: Be the first to review

Make sure people can find you ...



All about the process



- Pre-appointment communication
- We don't do presentations, but we do interviews
 - Ask questions – listen to answers – complete communication
- Education is not motivation – educate enough so prospect owns the problem, discovers the solution to the problem and becomes motivated to take action to solve the problem
- Attempt to close the first appointment
- Send 'welcome package' by priority mail. Include brochures, outlines, required forms, business cards, bio, etc. This is your way to show you are REAL and makes you seem less virtual
- Keep in contact with clients during the underwriting process
- Have policy mailed to YOU. You package and mail to client
- Review benefits in policy delivery

The benefits



- Big marketing footprint allows efficient marketing
- Use of e-apps ... forces you to send error free applications (in theory) which speeds underwriting process
- Allows you to “see” more people and never leave your home/office
- Less wear and tear on you and your car
- You actually develop better relationships with clients and get more referrals
- It is easy and fun

Marketing & Distribution

Technology to Grow Your Business:

Advances in Rx and Medical Data Utilization

Scott Whitmore, RPh, MBA



17th Annual Intercompany Long Term Care Insurance Conference

Agenda



- Rx data
- How does Rx work?
- Rule engines
- Medical data on demand
- Predictive models



The Future of Underwriting



Increasing

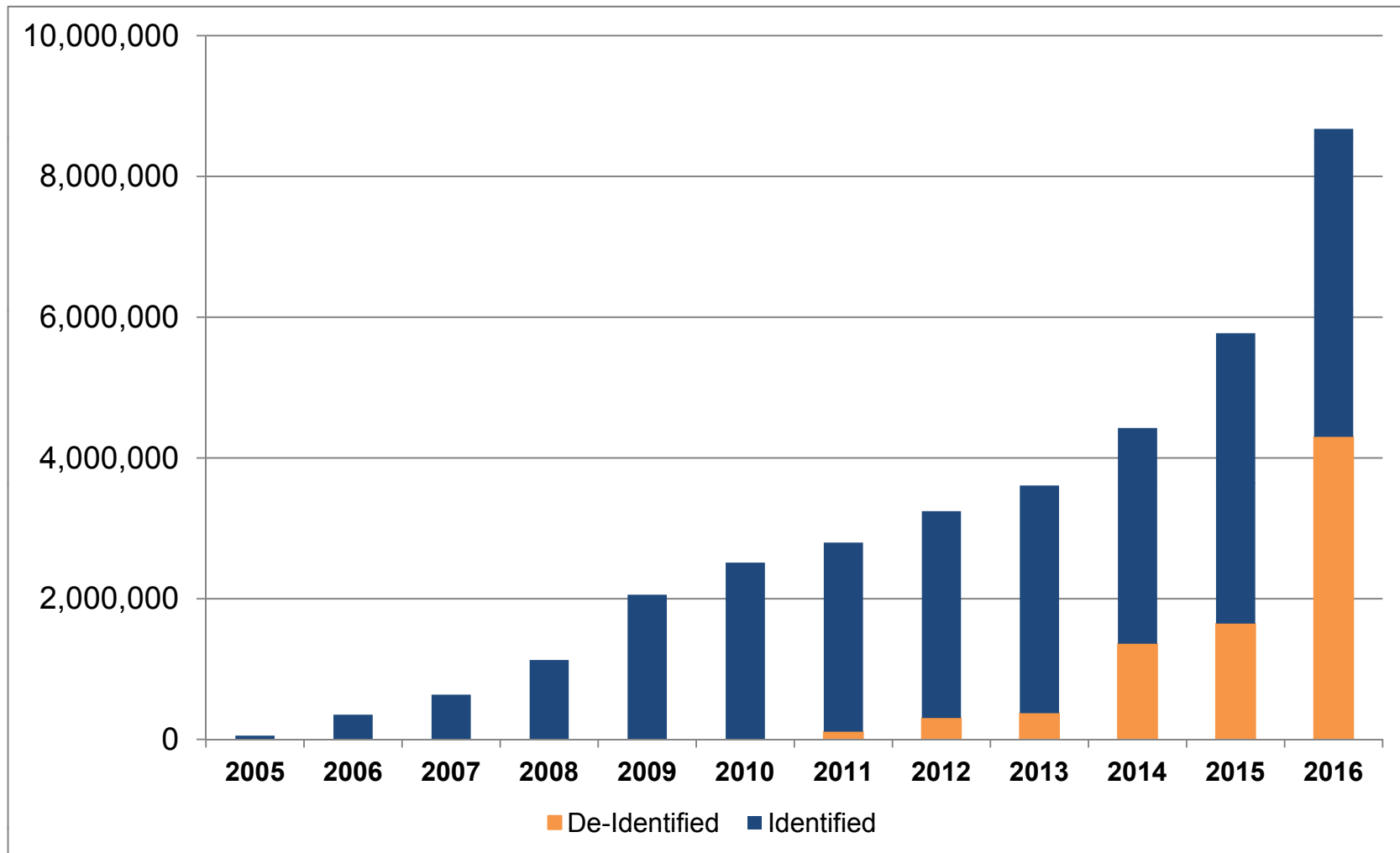
- Electronic requirements (Rx, MIB, MVR, Medical, Credit ...)
- Decision engines driven by data
- Predictive Models
- Automation

Decreasing

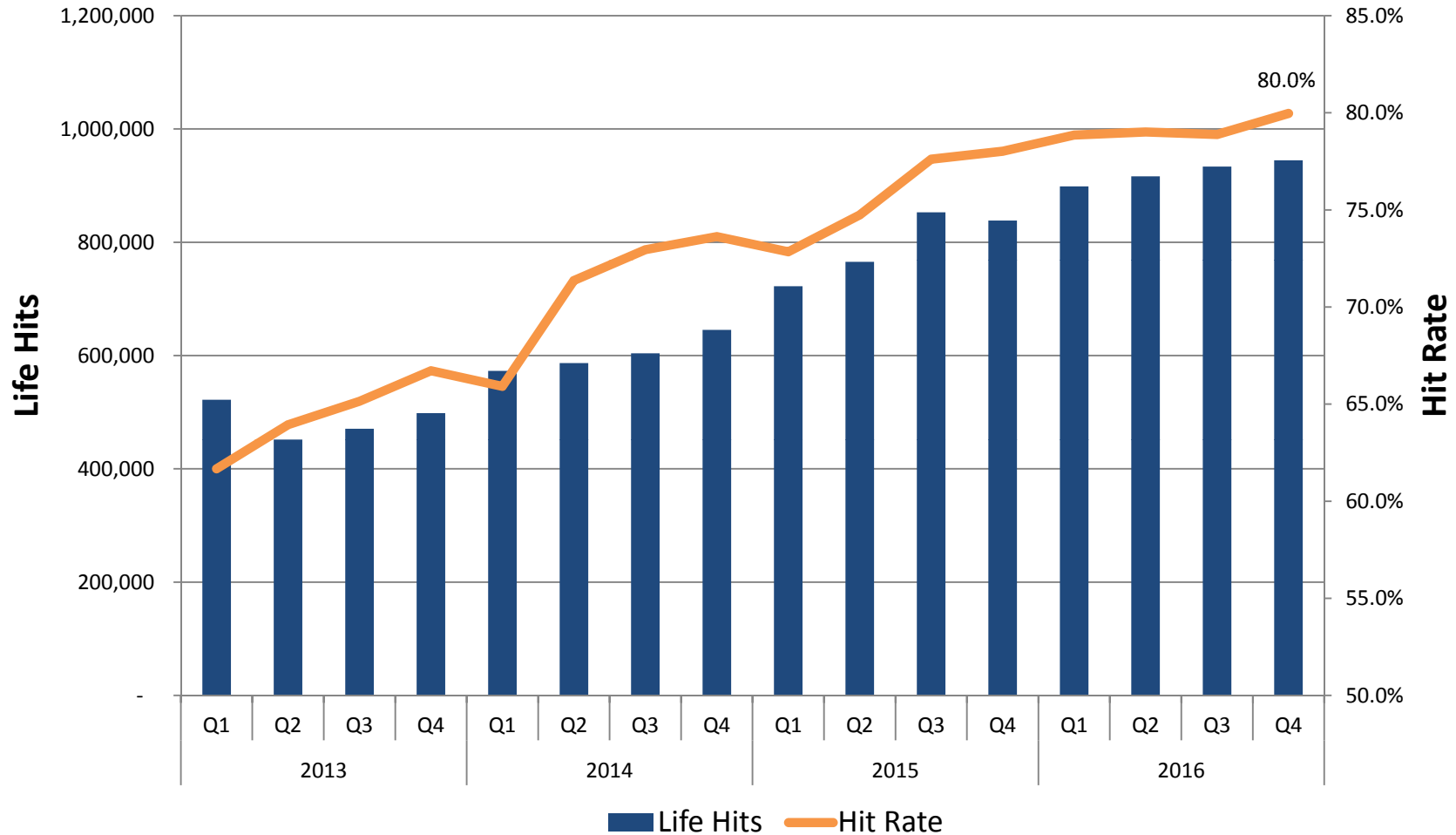
- APS
- Labs
- Interviews
- Cycle times
- Costs

 Better Customer Experience

Rx record utilization continues to grow.



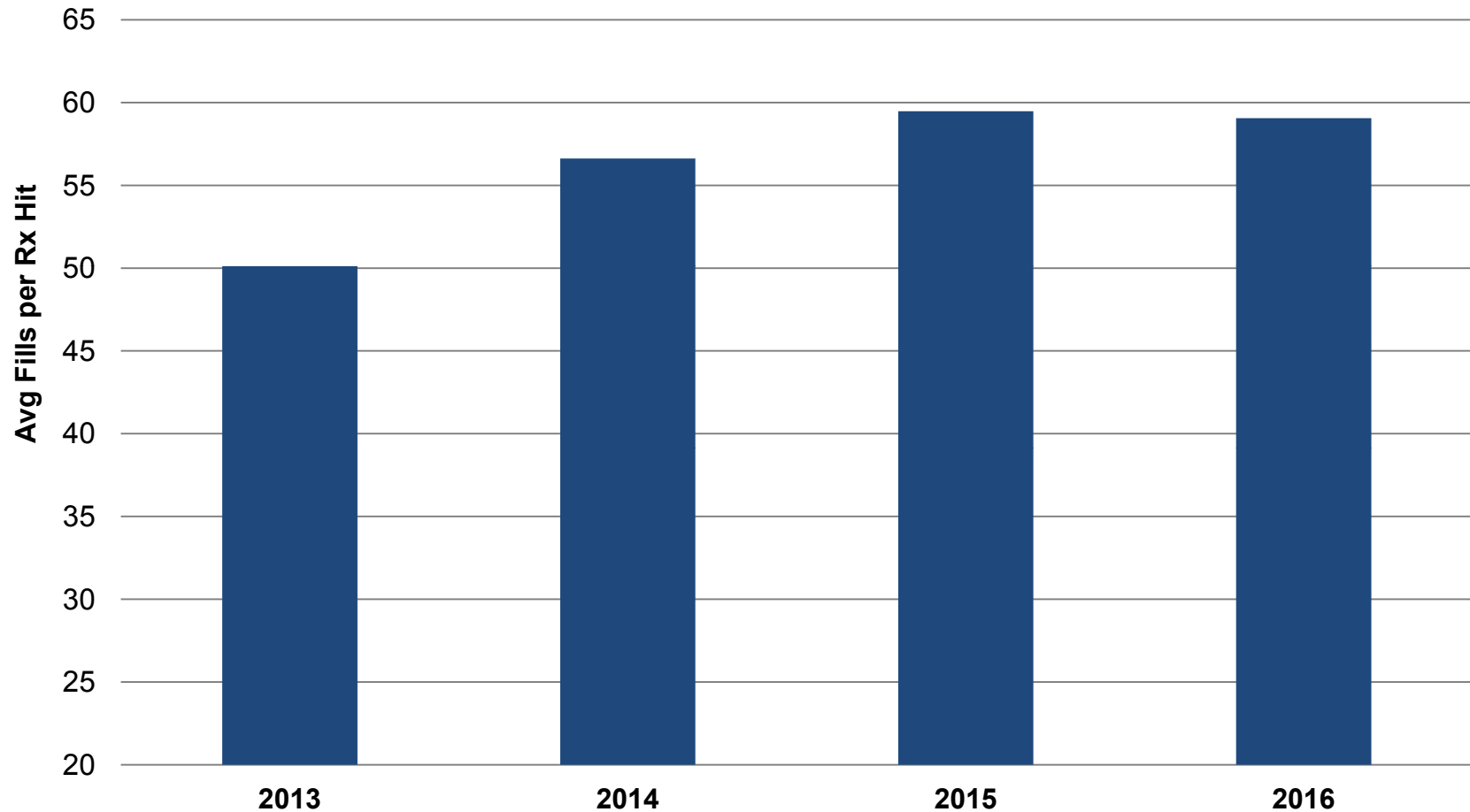
Our hit rate continues to increase.



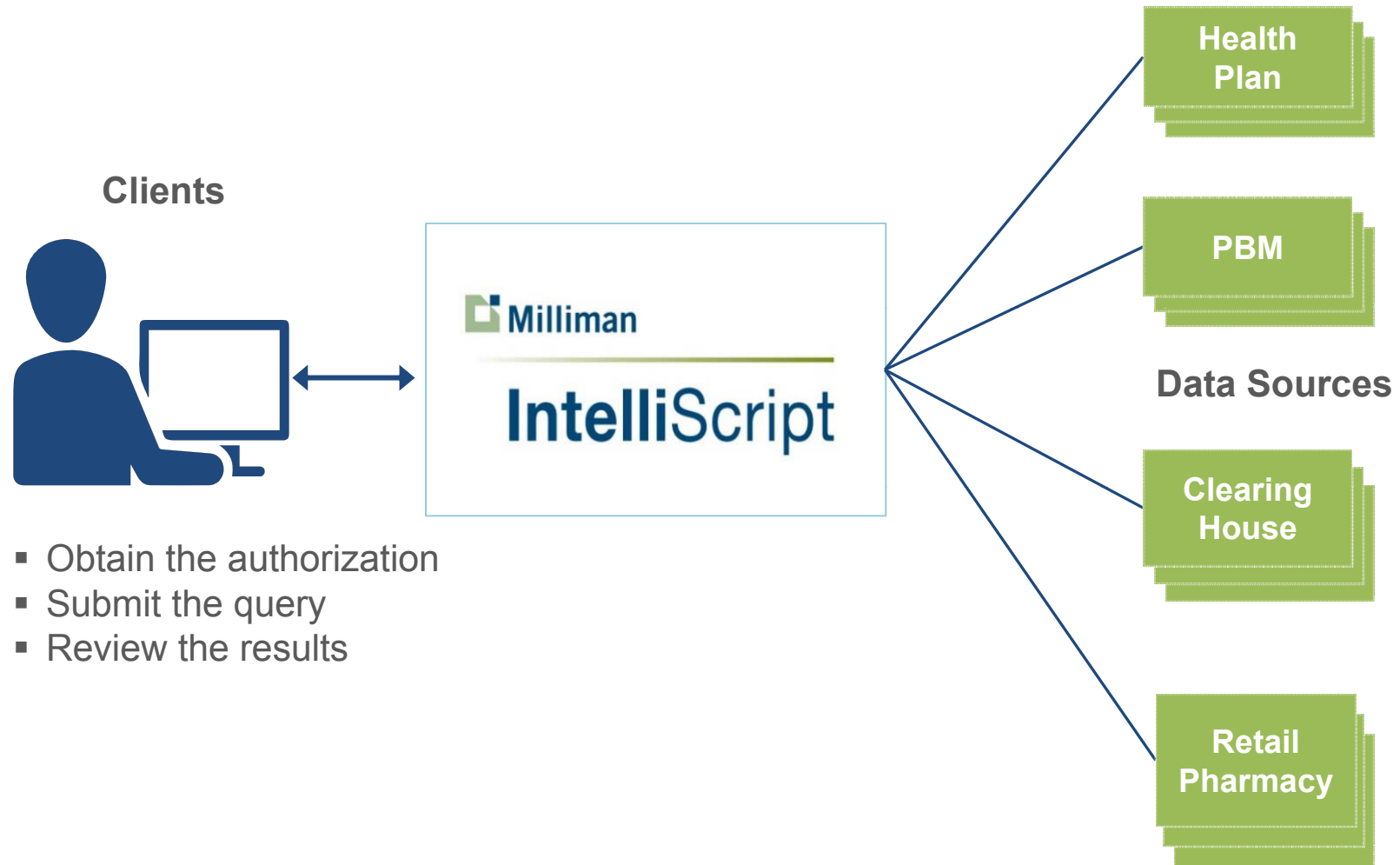
Rx data “completeness” has increased since 2013.



Fills per Rx Hit



How does Rx data gathering work?



Rx History Query Information



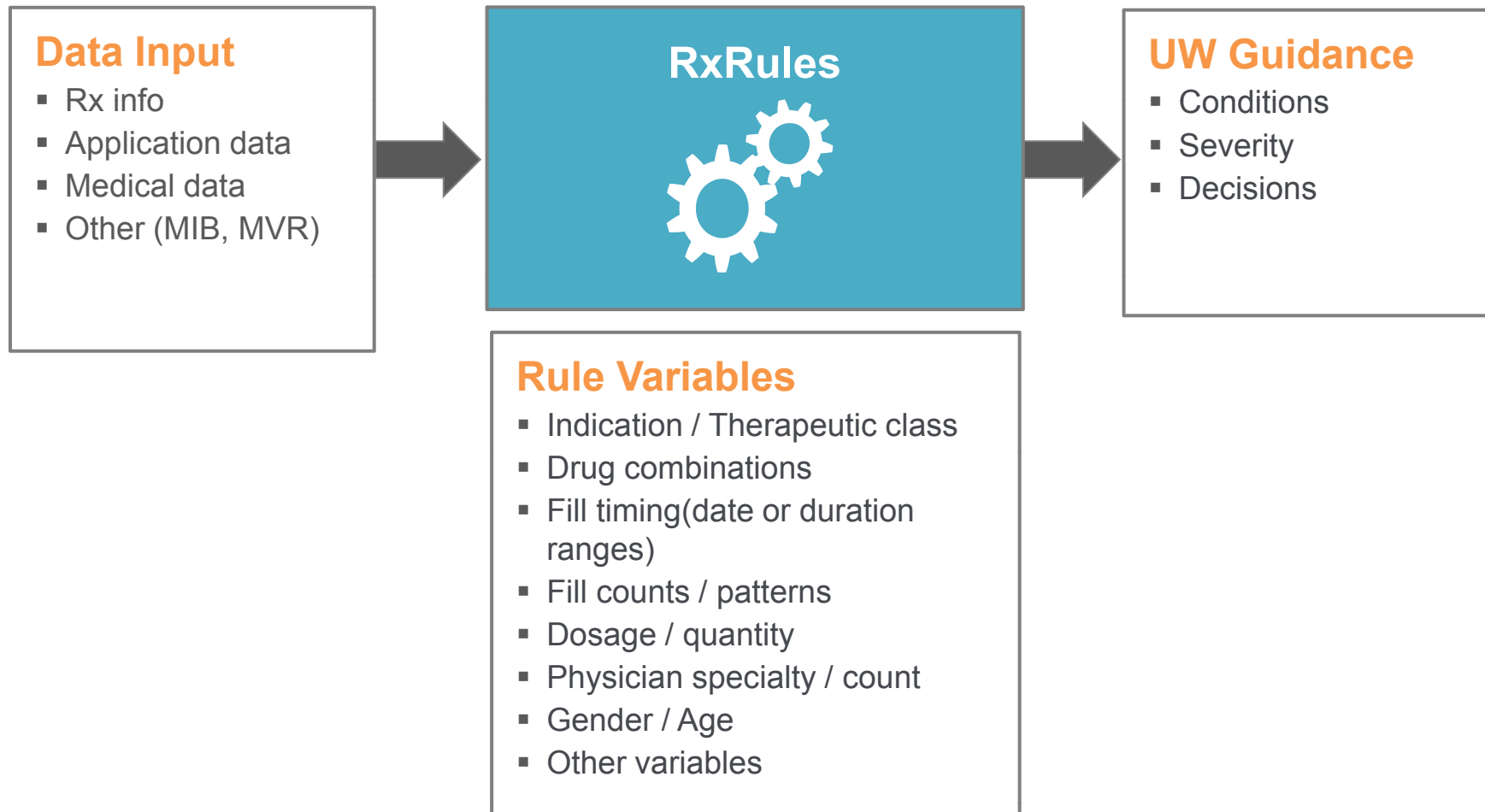
1	Prescription Brand and generic name Dosage and quantity Date of fill
2	Physician Specialty Contact information
3	Pharmacy Contact information
4	Dates of eligibility With or without prescriptions
5	Underwriting significance indicator Red, yellow, green

Sample Case – IntelliScript Only

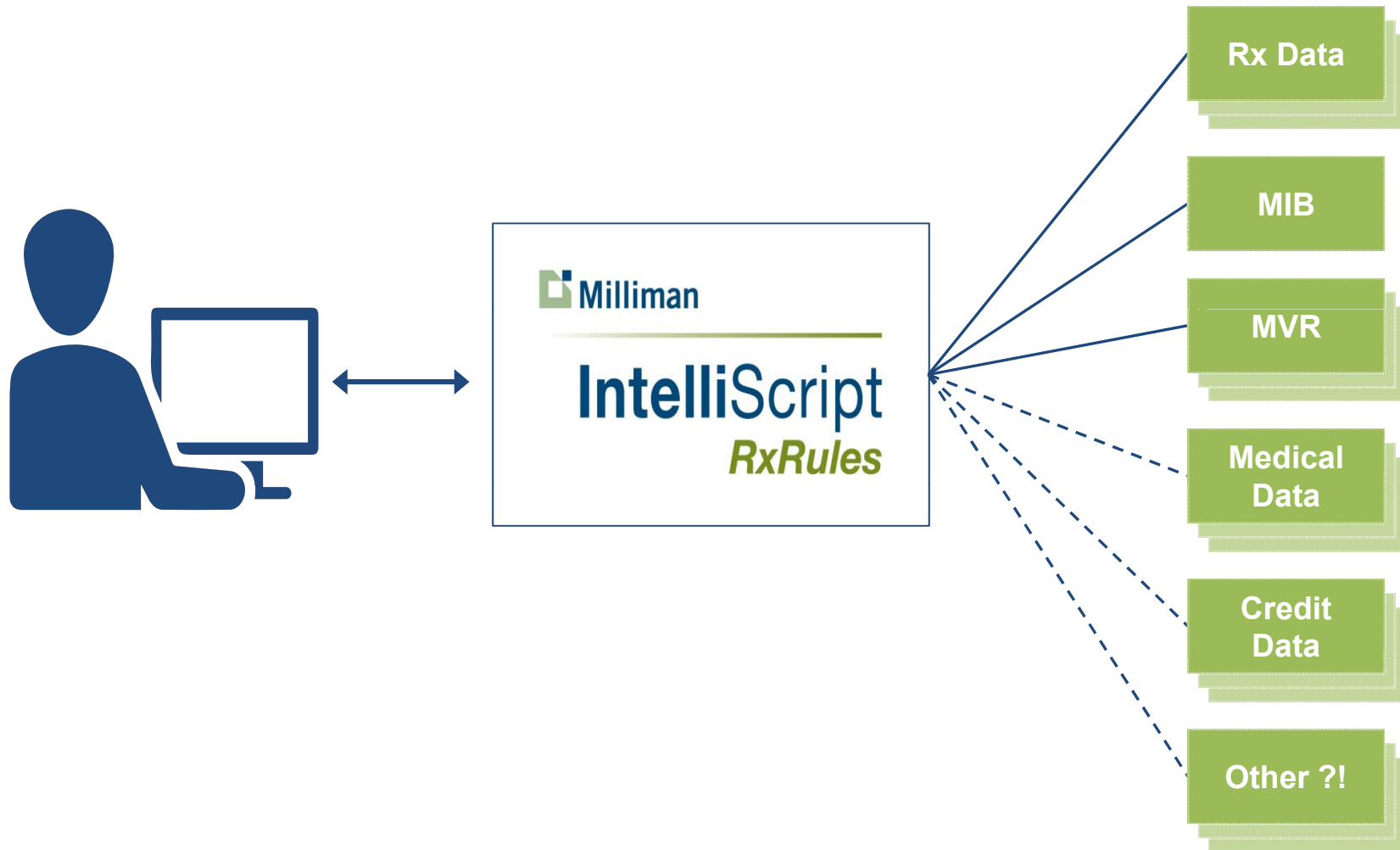


Prior	2013	2014	2015	2016
+	6 4 + 2 9 6 + + 6 8 9 6	9 8 7 4 + + 7 8 2 9 + 9	7 5 7 9 9 6 + + 6 7 7 6	7 8 8 + 8 9 8
2012				
+	GABAPENTIN (Gabapentin)		HIGH	<u>1 Fill</u>
+	PROCHLORPERAZINE MALEATE (Prochlorperazine Maleate)	<u>RxGuide</u>	HIGH	<u>3 Fills</u>
+	ALPRAZOLAM (Alprazolam)	<u>RxGuide</u>	MEDIUM	<u>37 Fills</u>
+	BUDEPRION SR (Bupropion HCl)		MEDIUM	<u>10 Fills</u>
+	BUPROPION HCL SR (Bupropion HCl)		MEDIUM	<u>7 Fills</u>
+	CITALOPRAM HYDROBROMIDE (Citalopram Hydrobromide)	<u>RxGuide</u>	MEDIUM	<u>1 Fill</u>
+	FLUCONAZOLE (Fluconazole)	<u>RxGuide</u>	MEDIUM	<u>34 Fills</u>
+	HYDROCODONE/ ACETAMINOPHEN (Hydrocodone-Acetaminophen)		MEDIUM	<u>45 Fills</u>
+	HYDROMORPHONE HCL (Hydromorphone HCl)	<u>RxGuide</u>	MEDIUM	<u>3 Fills</u>
+	HYOSCYAMINE SULFATE (Hyoscyamine Sulfate)	<u>RxGuide</u>	MEDIUM	<u>3 Fills</u>
+	LORAZEPAM (Lorazepam)	<u>RxGuide</u>	MEDIUM	<u>1 Fill</u>

What is RxRules?



RxRules facilitates a better customer experience.



Sample Case – Rule Engine Summary



Rule Results Clear Highlights

- P+ P S AP TI + Narcotic Analgesic - Agonist Rx - #1476
- P+ P S AP TI + Narcotic Analgesic Rx Pattern - #1480
- P+ P S AP TI + Potentially Abusive Narcotic Analgesic - #1478
- P+ P S AP TI + Anti-Convulsant with multiple uses - #354
- P+ P S AP TI + Depression / Psychiatric Second Line Rx use - #80
- P+ P S AP TI + Hypertension First Line multiple medications - #175
- P+ P S AP TI + Irritable Bowel Syndrome or Constipation Rx - Prior2 - #220
- P+ P S AP TI + 6 or more doctors prescribing pain meds - Prior - #243
- P+ P S AP TI + Multiple narcotic drugs indicating abuse or significant condition - #302
- P+ P S AP TI + Narcotic Rx by multiple MD's indicating abuse or significant condition - #711
- P+ P S AP TI + Notes

Prior	2013					2014					2015					2016																											
+	6	4	+	2	9	6	+	+	6	8	9	6	9	8	7	4	+	+	7	8	2	9	+	9	7	5	7	9	9	6	+	+	6	7	7	6	7	8	8	+	8	9	8

Year	Medication	RxGuide	Severity	Fills
2012	+ GABAPENTIN (Gabapentin)		HIGH	<u>1 Fill</u>
	+ PROCHLORPERAZINE MALEATE (Prochlorperazine Maleate)	RxGuide	HIGH	<u>3 Fills</u>
	+ ALPRAZOLAM (Alprazolam)	RxGuide	MEDIUM	<u>37 Fills</u>
	+ BUDEPRION SR (Bupropion HCl)		MEDIUM	<u>10 Fills</u>
	+ BUPROPION HCL SR (Bupropion HCl)		MEDIUM	<u>7 Fills</u>
	+ CITALOPRAM HYDROBROMIDE (Citalopram Hydrobromide)	RxGuide	MEDIUM	<u>1 Fill</u>

Rule Engines and Mortality – Drug Combinations



Spironolactone or Metolazone
209% relative mortality

With 2 out of 3 of:

- Thiazide Diuretics (102%)
- Ace / Angio II (ARBS) (116%)
- Beta Blocker (122%)

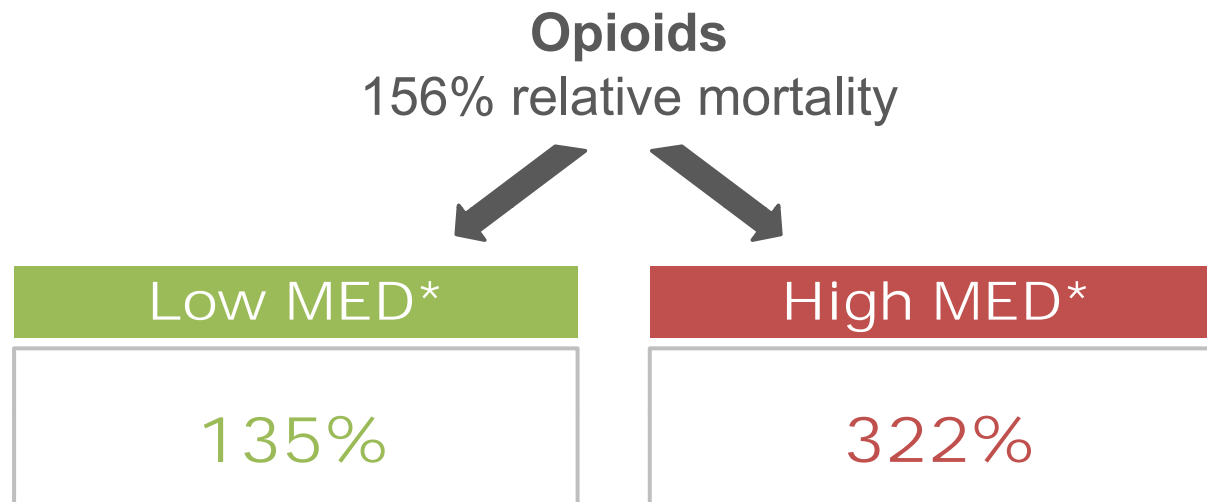
328%

Without 2 out of 3 of:

- Thiazide Diuretics (102%)
- Ace / Angio II (ARBS) (116%)
- Beta Blocker (122%)

166%

Rule Engines – Morphine Equivalence



* MED = Morphine equivalent dosage

A rule engine delivers significant value to clients.



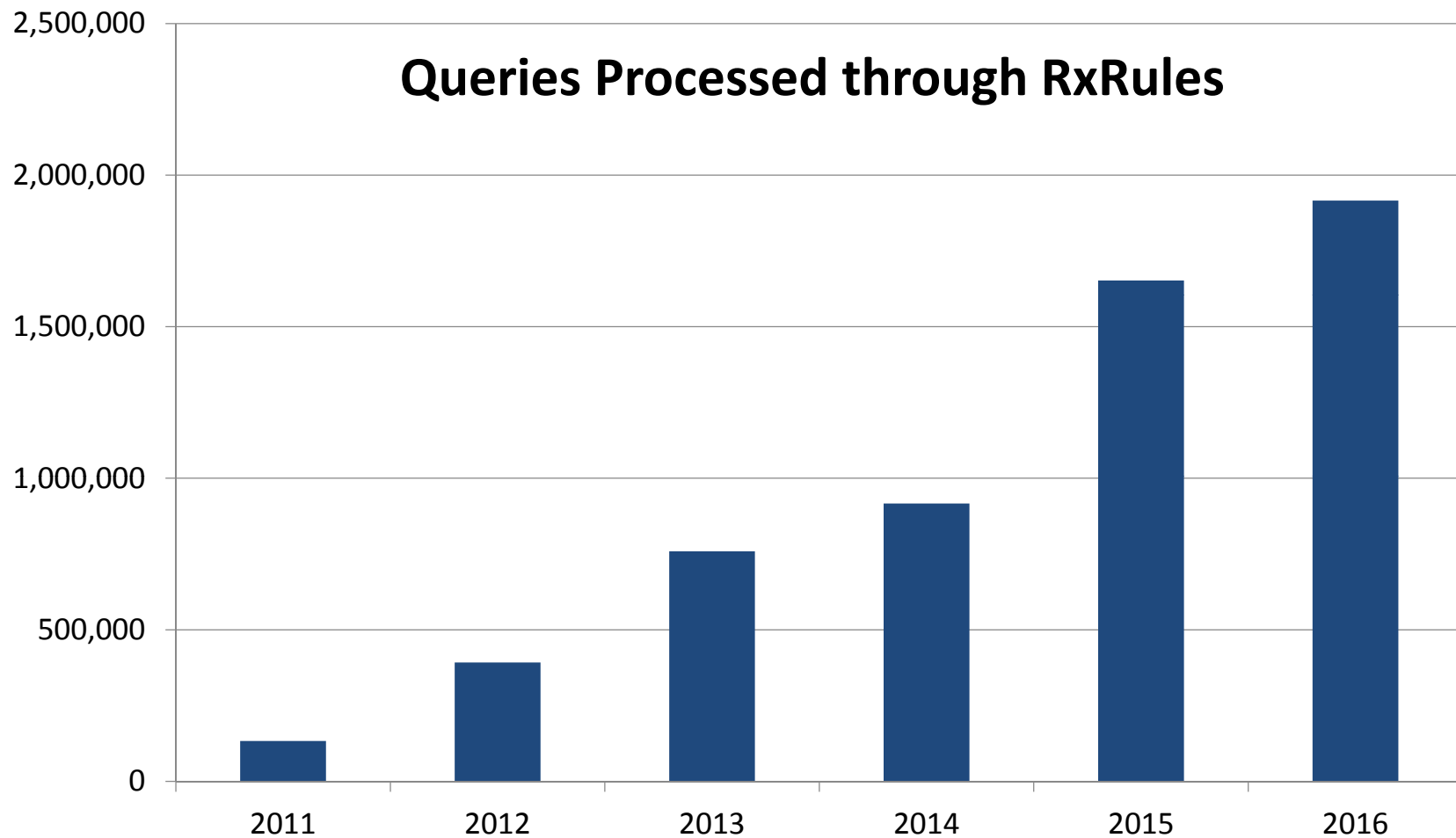
Increased consistency

Improved efficiency

Automated decisions based on client guidelines

Evidence based decisions using mortality and clinical data

RxRules adoption continues to grow.



Medical Data Product



- 1 | Query data sources in real time

- 2 | Obtain applicant's claim data from recent medical encounters
 - Diagnosis codes (ICD 9 / 10)
 - Procedure codes (CPT)
 - Durable medical equipment codes
 - Provider, encounter information

- 3 | Employ RxRules to make decisions
 - Application data, Rx, MIB, MVR, Medical Data, etc.

Medical claims are the foundation of this product.



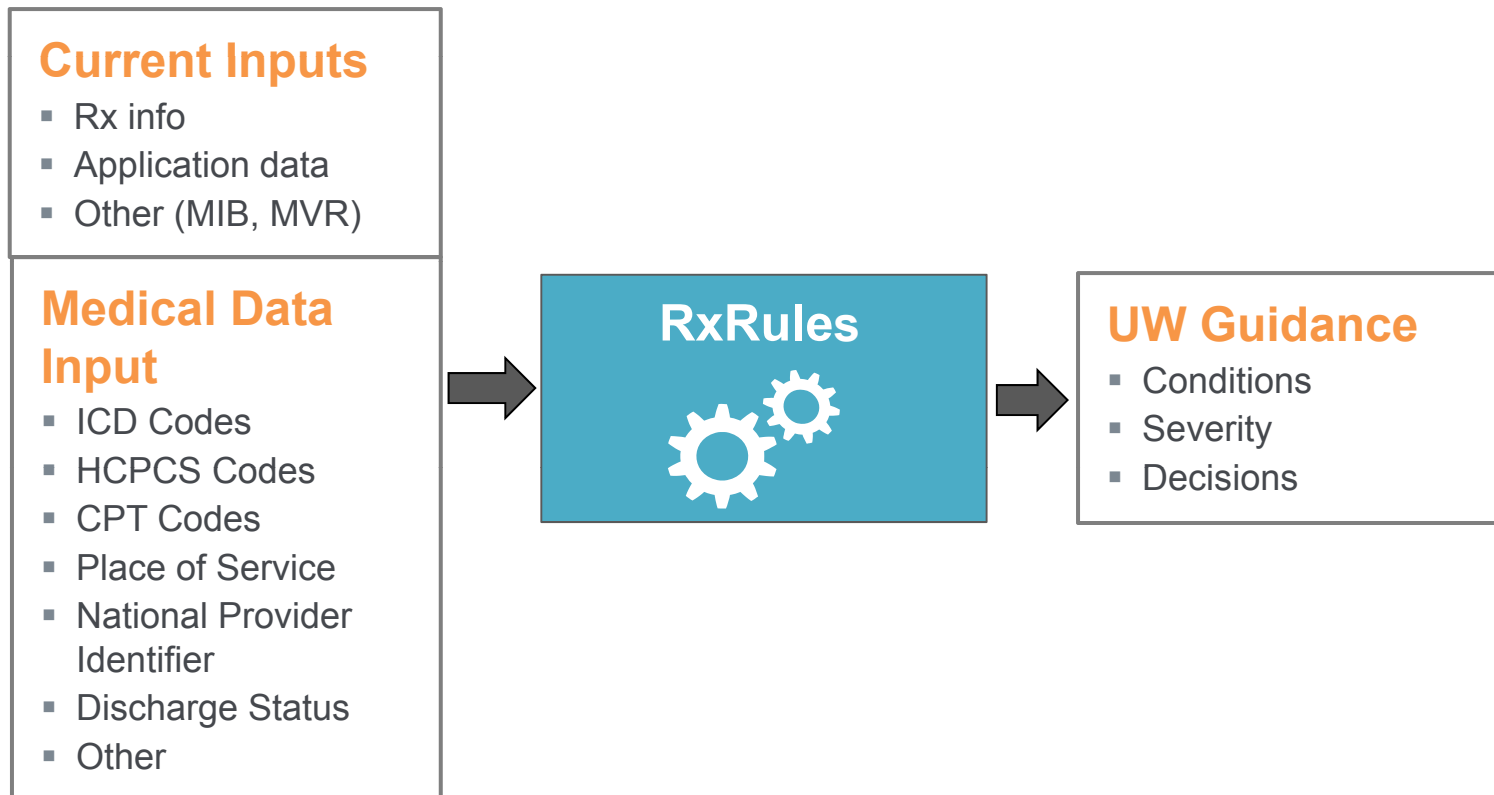
- Billing codes used by physicians, hospitals, pharmacies, etc.
- Submitted to payers
 - Health Insurers, Medicare, PBMs
- Standard format and consistent codes
 - Diagnoses
 - Procedures
 - Drugs and Durable Medical Equipment (DME)

Medical Data can bring new insights.



- Alcohol Use Disorder: 6.8% of Americans
 - Rx (Milliman data): 0.14%
 - Medical (Milliman data): 2.51%
- Marijuana Use Disorder: 2.85% in U.S.
 - Rx (Milliman data): N/A
 - Medical (Milliman data): 0.52%

RxRules interprets Medical Data.



RxRules Sample – Rx and Medical Data



IntelliScript ACTIVE CASES CREATE VIEW SEARCH REPORT

Case Number: Rules FULL
 Date Requested: 9/18/2015
 Owned By: scott streit
 Order Risk Score: NA

PRINT RESUBMIT
 DOWNLOAD TO PDF
 RE-RUN RULES

Active Closed
 SAVE & EXIT

View Options
 • Show Summaries Only
 • Show Drugs
 • Show Rx Details

+ Notes

Johnny Sweettooth 52 Fills Doctors Pharmacies Hank's RxGuide MIB MVR Medical Show Rx Details

SSN 990-20-0301 DOB 1/1/1965 Age 51 Male Zip Code 53202

AP TI Rule Results Clear Highlights

- Diabetes Third Line with Insulin - #34
- Dx – Diabetes, Type 2 - #99124
- Dx – Kidney Transplant - #99187
- Dx – Renal Cancer - #99074
- Dx – End Stage Renal Disease - #99186
- Dx – Hemoglobin A1c > 9.0% - #99910
- MVR – Invalid driver's license number - #7527
- Diabetic Neuropathy possible - #18
- MIB – Diabetes (Non-Insulin) - #3005
- MIB – Diabetes and Nicotine Codes - #3031
- MIB – Kidney Function Test (Abnormal) - #5978
- MIB – Positive test for tobacco, cigarettes, pipe, cigars, all - <=1 yr - #5181
- Dx – Hypertension - #99175
- Dx – Hyperparathyroidism - #99174

Prior	2013	2014	2015	2016
			4 5 6 3 5 9 5 1 8 5 1	

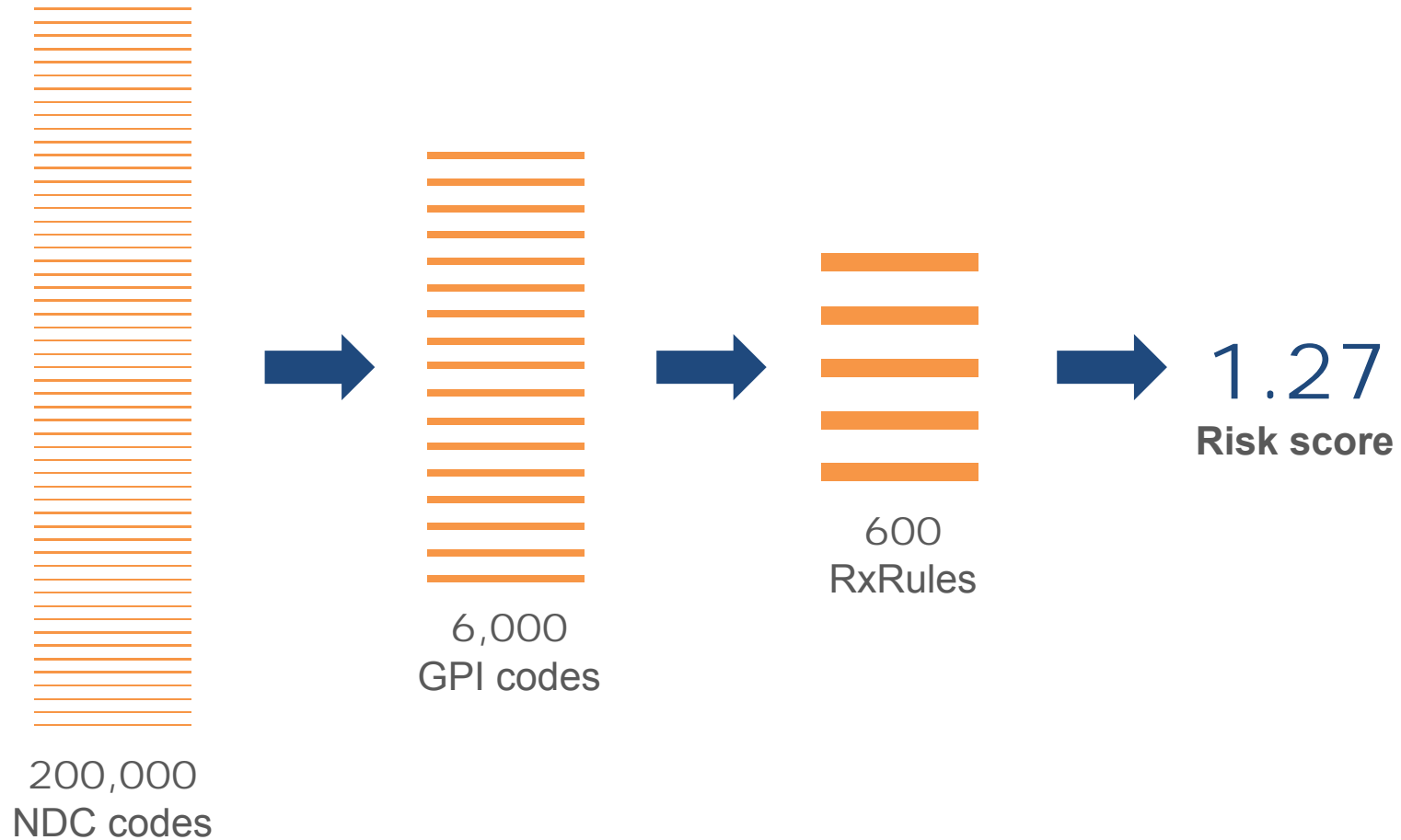
+ LANTUS (Insulin Glargine) HIGH 4 Fills

Medical Data by Encounter



Claim Date From/To	Doctor / Place of Service	Clinical Description	Common Description	Code Type	Code
11/12/2016 – 11/12/2016	JOHN DOE, MD FAMILY MEDICINE 11 - OFFICE	Type 2 Diabetes without Complications	Diabetes	ICD10	E11.9
		Hemoglobin A1c level > 9.0%	Diabetes	CPT	3046F
		Unspecified Essential Hypertension	High Blood Pressure	ICD10	I10
		Kidney Transplant Status	Kidney transplant	ICD10	Z94.0
		Hemoglobin; Glycosylated (A1c)	A1c Test	CPT	83036
		Assay of Tacrolimus	Tacrolimus Level	CPT	80197
		Office or Other Outpatient Visit	Office Visit	CPT	99213
09/04/2015 – 09/12/2015	JOE SMITH, MD TRANSPLANT SURGEON 21 – INPATIENT HOSPITAL	Bilateral Nephrectomy	Nephrectomy	ICD9	55.54
		Other Kidney Transplantation	Kidney Transplant	ICD9	55.69
		Basiliximab 20mg injection	Simulect	HCPCS	J0480
		Tacrolimus 5mg injection	Prograf	HCPCS	J7525
		Malignant Neoplasm of Kidney	Kidney Cancer	ICD9	189.0
		End Stage Renal Disease	Kidney Failure	ICD9	585.6
		Hyperparathyroidism, unspecified	Hyperparathyroidism	ICD9	252.00
		Initial Hospital Care, Per Day	Hospital Stay	CPT	99223
02/15/2013 – 02/15/2013	JANE DOE, APNP DIABETES EDUCATOR 11 - OFFICE	Diabetes Outpatient Self-Management	Diabetes Education	HCPCS	G0108
08/13/2011 – 08/13/2013	JOHN DOE, MD FAMILY MEDICINE 11 - OFFICE	Type 2 Diabetes without Complications	Diabetes	ICD9	250.00
		Cyst of Kidney, Acquired	Kidney Disease	ICD9	593.2
		Comprehensive Metabolic Panel	Blood Test	CPT	80053
		Collection of Venous Blood by Venipuncture	Blood Draw	CPT	36415
		Hemoglobin; Glycosylated (A1c)	A1c Test	CPT	83036
		Office or Other Outpatient Visit	Office Visit	CPT	99213
		Obesity, unspecified	Obesity	ICD9	278.00

The Milliman Risk Score is built on RxRules.



Companies are seeing value in Rx risk scores.



Mortality based predictive model applied to a life or group of lives

Morbidity based predictive model use in health sector

Developing long term disability predictive model

Individual LTC morbidity based predictive model using rule engine results

The Future of Underwriting



Increasing

- Electronic requirements (Rx, MIB, MVR, Medical, Credit ...)
- Decision engines driven by data
- Predictive Models
- Automation

Decreasing

- APS
- Labs
- Interviews
- Cycle times
- Costs

 Better Customer Experience