



Tom Lindquist

Leveraging Payer and Provider Strength

Unique joint venture helps simplify the healthcare experience.

For many, navigating the healthcare field can feel like an obstacle course. Jumping through hoops to find out the cost of a doctor's visit or having to call multiple people to get an answer about insurance coverage can cause frustration for patients and doctors alike, which shouldn't be the standard. Luckily, the industry has seen a shift in a more positive direction.

Across the U.S., there is a growing trend toward partnerships between health insurers and providers. Known as joint ventures, these partnerships provide care with transparent costs without sacrificing quality of care because payers and providers have an open line of communication and coordination.

The old model that separates healthcare providers and insurers has not led to better health outcomes, stable

costs or a transparent, supportive approach for the patient. With that in mind, Allina Health | Aetna took a new approach—putting the patient first and combining the strengths of an exceptional healthcare provider with the data, analytics and support programs of a national insurer. This approach helps ensure the organization is adapting to the needs of the consumer and creating improved health outcomes while managing costs. The end goal? Helping members lead healthier lives.

Creating Allina Health | Aetna: A Shared Vision

Seeing an opportunity to help simplify the healthcare industry for Minnesotans, Allina Health and Aetna came together to form a new and refreshing health insurance company. This joint venture was established with the goal of transforming the complicated healthcare

experience. By joining together, the parent organizations aligned incentives between payer and provider in a unique way, providing a simplified, patient-centered member experience, leading to improved outcomes and transparent and predictable costs.

This combination was designed to improve healthcare quality, emphasizing whole-person wellness, and make fundamental improvements in the patient experience, all while striving to change current cost trends.

Allina Health | Aetna combines Allina Health's high-quality facilities, doctors, nurses and other healthcare professionals with Aetna's national health plan expertise and analytics. This combination was designed to improve healthcare quality, emphasizing whole-person wellness, and make fundamental improvements in the patient experience, all while striving to change current cost trends.

Transforming the Complicated Healthcare Experience

The unique partnership connects local provider networks and hospitals with a nationwide insurer to deliver an integrated, personalized approach, resulting in better communication, alignment and satisfaction.

For example, with combined data and analysis from both Allina Health and Aetna, doctors see an immediate and complete view of each patient's needs,

The Bottom Line

Joint venture partnerships between healthcare providers and insurers are growing. A key reason? Their ability to provide care at transparent costs without sacrificing quality. Other reasons include:

- Better payer and provider communication
- Shared data and analysis between parties, resulting in doctors and other caregivers having access to more complete patient information
- A more streamlined patient experience

including medical history and current prescriptions. This enables doctors to connect their patients directly with care management resources that will help them achieve their health ambitions. Providers have reported that because it is patients' doctors who are encouraging them, rather than their insurance companies, more members are agreeing to participate in health management programs to improve their health and overall wellness.

The newly formed joint venture and its parent companies also created programs that directly support the specific needs of members. One example is the Allina Health | Aetna Advanced Care Team. The team is staffed by local medical directors, pharmacists, social workers and care managers who are dedicated to helping the most chronically ill patients coordinate care across the continuum. This local care team stays by a patient's side for appointments and assists them in getting other needed clinical or social support.

Reduced Costs, Increased Benefits

The joint venture leverages the specialized resources from each of its parent companies to not only reduce costs, but also improve efficiencies and increase benefits. Because Allina Health | Aetna is in tune with what is important to its members, it is able to ensure it is providing them with the types of plans and resources that are important to them.

In any industry, people want convenience. Because of that, one of the joint venture's goals is to make the process of becoming a member both easy and inviting. Members can access a patient portal at any time to find helpful information about their care.

If members have questions, they can connect with a healthcare point of contact who can be reached by calling one phone number. Having a single phone number is an integrative and effective solution from both insurance and medical care perspectives.

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The joint venture continues to build out the insurance plans it offers, keeping its members' priorities in mind. It currently offers comprehensive coverage, including employer-sponsored, fully insured and self-funded products, as well as Medicare products. Plans include coverage for integrative medicine, such as acupuncture, telehealth for medical and behavioral health needs, and other services that support referrals to resources that address various social determinants of health.

In addition, the joint venture ensures that its plans meet the needs of plan sponsors. For example, self-funded plans continue to grow in popularity within the insurance industry due to their ability to provide substantial savings to the consumer while maintaining premium stability. Allina Health | Aetna Funding Advantage is a straightforward, self-funded plan option designed for small businesses. Saving on taxes and fees, as well as saving time on healthcare tracking

and reporting, are a few benefits business owners can expect from this plan.

Allina Health | Aetna is continuously developing programs that have its members' health in mind. As part of this effort, members can participate in wellness programs that focus on simple, day-to-day actions they can take to lead healthier lives and reach their goals, while earning rewards at the same time. Most importantly, members have access to the Allina Health system and other healthcare facilities that offer best-in-class services. This includes the Courage Kenny Rehabilitation Institute and the Virginia Piper Cancer Institute, among others.

Ease of Access

Patient needs are ever-changing, and for many people the standard doctor's office visit isn't always possible. Allina Health | Aetna has implemented telehealth programs to help meet this need. In addition, it provides members with access to MinuteClinics without copays.

As a joint venture, Allina Health | Aetna has the opportunity to be on the cutting edge of how healthcare is delivered and financed. This joint-venture approach lends itself to coverage that is simple to navigate, costs that are transparent and care that is convenient, coordinated and integrated. An ultimate hope for this unique undertaking is that rather than being a field known for being difficult to navigate, causing frustration for patients and doctors alike, healthcare becomes one known for its simplicity and ease of navigation. ▲

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