

Aetna HealthFund® consistently delivers meaningful savings and engaged members

Aetna HealthFund Study*

Seventh Annual Aetna HealthFund Study

Key findings:

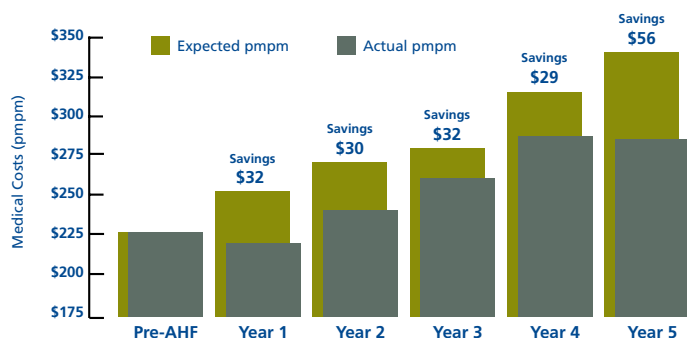
- Aetna HealthFund realizes long-term trend reductions and medical cost savings.
- Plan design is a primary driver of results.
- Aetna HealthFund members get the care they need.
- Aetna HealthFund members are more informed and engaged health care consumers.
- HSA members show the most dramatic results.

1. Aetna HealthFund continues to realize long-term trend reductions and medical cost savings

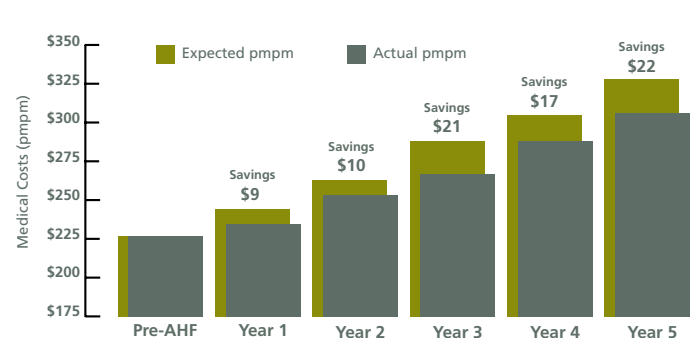
Comparison of medical costs

- **Full replacement AHF HRA**/HSA**** — Plan sponsors who replaced their previous plan options with an Aetna HealthFund (AHF) Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA***) experienced lower annual cost trends over five years, producing savings of nearly \$21.5 million per 10,000 members.†
- **Option AHF HRA/HSA** — The average plan sponsor saved nearly \$9 million per 10,000 members when an AHF HRA or HSA was offered as a plan option. This finding is significant, since it is based on the *entire* Aetna membership in all of the plan sponsors in the study, not just those with an AHF.

Full replacement AHF HRA/HSA — \$21.5 million in savings per 10,000 members over 5 years†



Option AHF HRA/HSA — \$9 million in savings for entire case per 10,000 members over 5 years†



*From an Aetna study of Aetna HealthFund HRA and HSA plan sponsor experience (2002–2009).

**HRAs are currently not available to HMO members in IL and small group members in FL. HSAs are currently not available to HMO members in IL and CA.

***Plan sponsors who offered HSA as an option with greater than 10% penetration.

†Savings based on allowed claim trends.

Background

Who we studied

- 135 Aetna HealthFund plan sponsors
- 2.3 million Aetna members total
 - > 498,000 Aetna HealthFund members (HRA and HSA)
 - > 1.8 million non-Aetna HealthFund members
- 2.2 million PPO members served as control group

Length of study

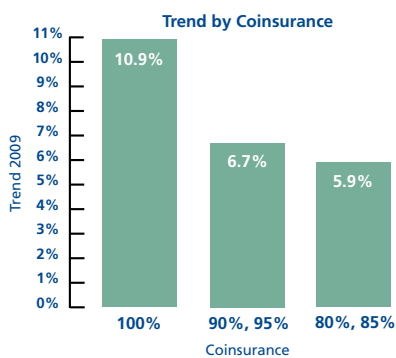
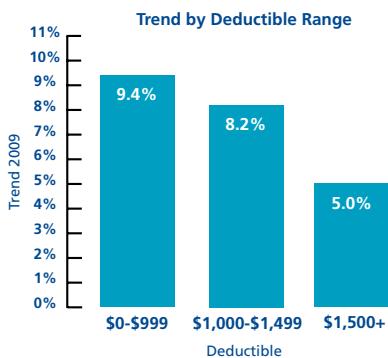
- Eight years of data (2002 – 2009)
- Eight years of HRA-specific data
- Six years of HSA-specific data
- Time period includes one year of data prior to enrollment in an AHF plan



2. Plan design is a primary driver of results

To sustain optimal savings, adherence to key consumer-directed health plan strategies is critical.

Plan design in particular is shown to drive results, when the right balance is maintained across key components such as deductible and coinsurance.



3. Members get the care they need

Aetna HealthFund members incur lower overall medical cost while spending more on preventive care.

- **Preventive care** — AHF members accessed the same or higher levels of care for the following services:
 - > Breast and cervical cancer screenings for women
 - > Diabetes-related tests and screenings
- **Chronic conditions** — Both HRA and HSA members with chronic conditions maintained the use of drug therapies for their conditions.
- **Emergency room use** — AHF members in the study had 5 percent lower non-urgent emergency room use than those in the control group.

AHF members, including those in lower-income households, still get the care they need and experience cost savings.

4. Members are more informed and engaged health care consumers

- Aetna HealthFund members were much more likely to use online consumer tools and information — a leading indicator of employee engagement.
- For example, when compared to PPO members, AHF members were twice as likely to go online for:
 - > Cost of care information
 - > Health information
 - > Benefits information

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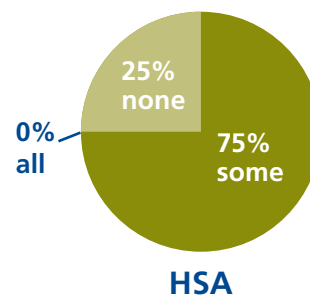
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Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23, GR-29/GR-29N.

5. HSA members show the most dramatic results

- Medical costs for HSA members were more than 9 percent lower than for PPO members.
 - > HSA members realized the greatest reduction of PCP non-routine visits and non-urgent ER visits.
 - > Non-routine PCP visits were more than 15 percent lower than PPO.
 - > Non-urgent ER visits were more than 20 percent lower than PPO.
 - HSA members were more engaged in their health. For example, they looked up health care cost information online almost 3 times more often than PPO members.
 - HSA members continued to save, especially when compared to HRA members.
- Nearly all HSA members rolled over some of their account, while more than half of HRA members used all of their fund.

Percentage of members who used all, some, or none of their HSA account dollars in 2009



Percentage of members who used all, some, or none of their HRA fund in 2009

