

Helping people **stay healthy,**  
**get well** and **live better.**



**EmblemHealth**<sup>®</sup>  
WHAT CARE FEELS LIKE.

## Firmly rooted in service and innovation and growing stronger

How do you become the largest health insurer in New York?  
By being closer to the people in New York neighborhoods.

At EmblemHealth, we are closer to people's needs and closer to where they live and work because we live and work here. And as a nonprofit, we're able to **put people's health care needs first**.

Our mission is to provide **affordable, sustainable, high-quality health coverage** in ways that respect and respond to people's fundamental needs. It's a mission with a long and proud tradition of service and innovation.

EmblemHealth's story is built on health care reform. It began in 1937 when the founders of Group Health Incorporated (GHI) developed the idea of paid-in-full benefits and discounted rates with participating providers. Six years later, legendary New York City Mayor Fiorello La Guardia, who wanted to offer prepaid medical care to people of "moderate means," laid the groundwork for what would become the Health Insurance Plan of Greater New York (HIP).



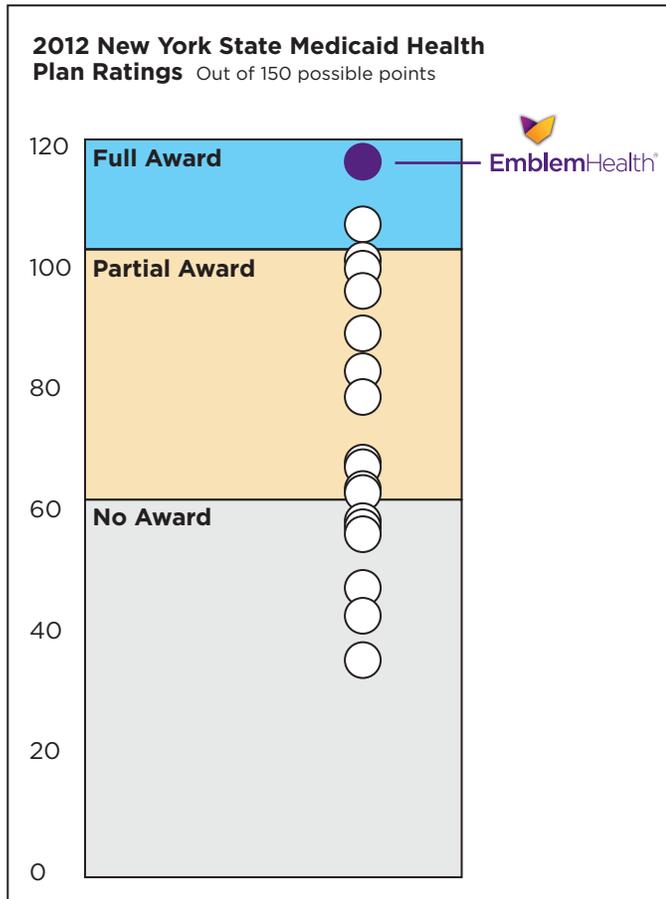
EmblemHealth was created by the merger of these two companies that shared rich histories, local roots and complementary strengths.

We're proud of our long legacy and unwavering commitment to insuring the people who are the lifeblood of New York – the people who keep things running, and keep all of us healthy and safe.



## Earning recognition for our commitment to quality

EmblemHealth's commitment to providing access to quality care and value to our members is stronger than ever. Each year we measure, monitor and improve the clinical care our members receive so that we can provide the programs, tools and resources to help them stay healthy, get well and live better. This process ensures that our plans continue to meet the highest standards for access, service and satisfaction. And we're proud of the results:



Out of 18 Medicaid health care plans in New York State, EmblemHealth scored the highest.

In 2012, EmblemHealth's HIP Medicaid plan earned 99.6 out of a possible 100 quality points from the New York Department of Health's Quality Incentive Program.



The HIP Medicaid plan was the top-ranked health plan in New York City, Long Island and the Hudson Valley.

Our HIP Commercial HMO outperformed its competition in New York City and Long Island and was rated number one in its category.

These are just a few of the high ratings we have received from both the Healthcare Effectiveness Data and Information Set (HEDIS®)\* and New York State's Quality Assurance Reporting Requirements (QARR) – two leading quality assessments that measure how well health plans and their provider networks provide access to preventive, acute and chronic health care.

\*HEDIS® is a registered trademark of the National Committee for Quality Assurance.



## Developing ground-breaking initiatives for personalized care

At EmblemHealth, we are innovators in developing new programs that improve care coordination and advanced health outcomes.

As part of our transition from a health insurance company to a neighborhood health and wellness company, we provided support for four medical groups that came together to form **AdvantageCare Physicians**, a network of more than 400 primary care physicians and specialists, serving more than 250,000 people in 39 community-based locations throughout New York City and on Long Island. Their team-focused care model balances highly personalized care for individuals and families with collective health improvement for their communities.

Independently funded university research validated the benefits of our **Point-of-Care** case management and



**Patient-Centered Medical Homes**<sup>®,\*</sup> which have become the model of care at **AdvantageCare Physicians**. The findings concluded that:



Locating an EmblemHealth Point-of-Care team – a nurse, social worker, pharmacist and two health navigators – in the offices of a medical group significantly reduces hospital readmissions and their associated costs.

Transitioning a physician practice to Patient-Centered Medical Home status improves quality and efficiency outcomes.

These member-focused initiatives have resulted in better patient outcomes, higher member satisfaction and lower health care costs. Not surprisingly, we are finding that when the right care is delivered at the right time, health care quality and value are the result.

\*Patient-Centered Medical Home<sup>®</sup> and PCMH<sup>®</sup> are registered trademarks of the National Committee for Quality Assurance.



## Bringing care closer to the community through outreach

We know New York because we are New York. From Upper Manhattan to Central Brooklyn, from Southeast Queens to Staten Island, and across Western New York, our 7,200 employees live and work here. And our health outreach programs are tailor-made for the diverse populations that make up our state.

In Harlem and Cambria Heights, Queens (and coming soon to Chinatown) EmblemHealth Neighborhood Care provides a warm and inviting place where community members can meet face-to-face with EmblemHealth professionals to ask questions, get reliable information and solve



problems. In this comfortable environment, EmblemHealth members can discuss specific health care needs and learn how to make the most of their insurance benefits and the health care system. It's an unprecedented

initiative to integrate our resources with those of the community to help people lead healthier lives.

To address the growing community of individuals who provide unpaid care to their loved ones, often at great personal cost, we introduced our innovative Care for the Family Caregiver program more than a decade ago. Our goal – to offer information, resources and support that caregivers need to avoid becoming care recipients.

Because healthy eating is a key factor in maintaining good health, EmblemHealth partners with a number of organizations throughout our service area:





With deep roots and a strong local heritage, we are increasing our presence in the communities we serve, meeting our members where they live and engaging with them directly as never before.

## Creating an exceptional customer experience

As a customer-focused company, respect for the individual needs of our members has always been part of EmblemHealth's DNA. Through surveys, focus groups and call-center inquiries, we listen to and learn about the needs of our customers. That's what allows us to create an exceptional customer experience.

We deliver personalized communications and health reminders to demonstrate to our members that we are their partner in helping them stay healthy.

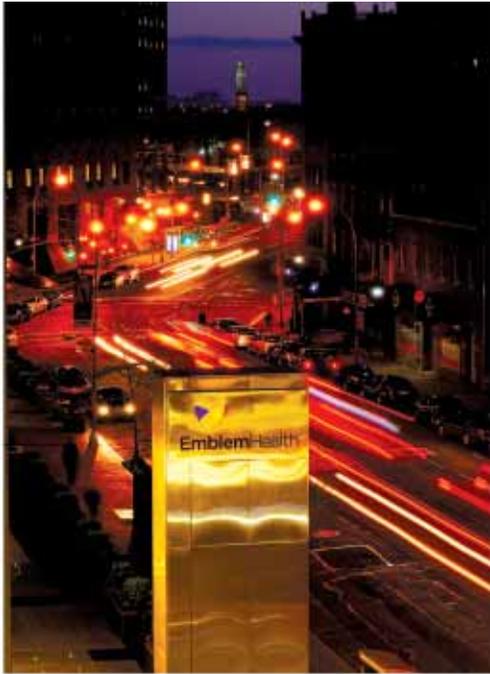
At [emblemhealth.com](http://emblemhealth.com) we provide online tools to help our members manage their health care and assist providers, brokers and administrators who work with us.

**Harvest Home Farmer's Markets in Harlem, the Bronx, Brooklyn and Queens** – to provide residents with direct access to locally grown farm-fresh fruits and vegetables and help them adopt healthy eating habits.

**City Harvest** – to give food to community programs that feed impoverished New Yorkers and ensure that emergency food programs are stocked.

**Citymeals-on-Wheels** – to distribute weekend meals to homebound senior citizens in Flushing and Cambria Heights who are unable to prepare their own.





Our customer service representatives engage and proactively work with our Medicare members to set up conference calls with third parties, if necessary, to help resolve their issues.

And our specialized claims representatives work directly with our providers to better anticipate their needs and facilitate the resolution of their issues.

Our goal is **greater customer satisfaction and greater customer loyalty**, and we are proud of where we stand. In fact, we've achieved a Net Promoter Score (NPS) of 25 percent – a measure that indicates how willing a customer is to recommend EmblemHealth to family and friends. For the health care industry, the average NPS is only around 12 percent.

We are creating a customer service experience that is uniquely New York and uniquely EmblemHealth.



### **This is what care feels like.**

From the people we hire to the programs we design and the providers we partner with, we work to put care first every day.

**Serving 3.4 million members** in large groups and small groups and as individuals, in cities and suburbs across New York State, we **prove we care ... and we prove it every day.**

At EmblemHealth, we are champions of care. This is what care feels like.





Group Health Incorporated (GHI), HIP Health Plan of New York (HIP), HIP Insurance Company of New York and EmblemHealth Services Company, LLC are EmblemHealth companies. EmblemHealth Services Company, LLC provides administrative services to the EmblemHealth companies.