



**LUMEDIC**

a PSJH company

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## Digital Credentials in Healthcare

# Contents

- **Lumedic Introduction**  
Who are we, what are we trying to do
- **Identity**  
How do we think about identity today; how does it work in the healthcare space
- **Digital Credentials in Healthcare**  
A new look at the registration experience
- **What's Next**  
Where we can go with these technologies

# Context

Who we are and what we're trying to accomplish



## Statistical overview

 **51**  
HOSPITALS

 **829**  
CLINICS

 **5m**  
UNIQUE  
PATIENTS  
SERVED

 **16**  
SUPPORTIVE  
HOUSING  
FACILITIES

 **119k**  
CAREGIVERS

 **38k**  
NURSES

 **25k**  
PHYSICIANS

 **2.1m**  
COVERED  
LIVES

 **1.2m**  
HOME HEALTH  
VISITS

 HIGH SCHOOL  
NURSING  
SCHOOLS &  
UNIVERSITY

 **1**  
HEALTH  
PLAN

 **\$1.6b**  
COMMUNITY  
BENEFIT



# Identity

Who manages my digital identity today?



Social Profile  
Interactions  
Photos/Videos  
Posts



Birth Certificate  
Tax Filings  
Marital/Family Status  
Home Address



Emails  
Data Storage  
Browser/Search



Home Address  
Demographic Information  
Driving Record



Professional History  
Network  
Posts

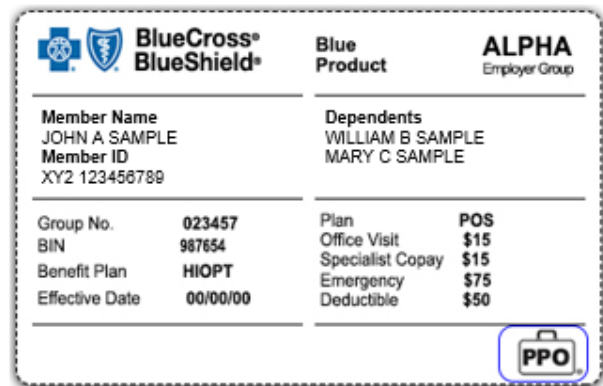
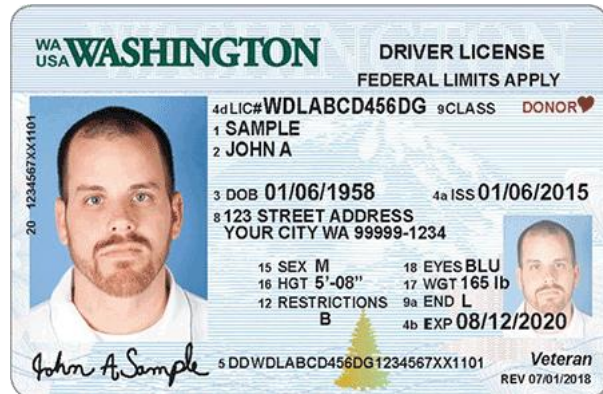




# Digital Credentials in Healthcare

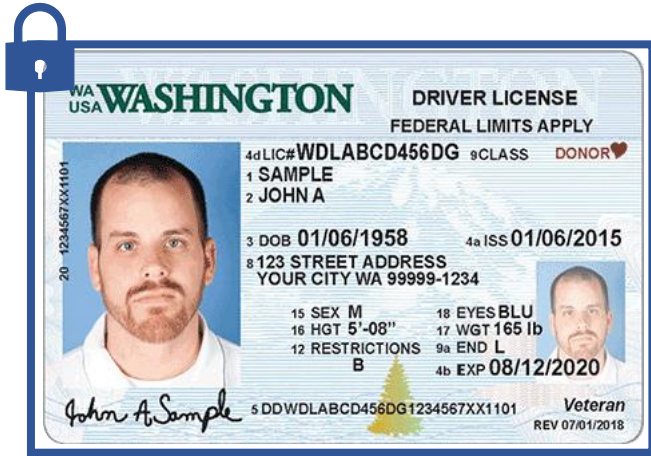
# Healthcare Credentials

John Sample arrives at Cherry Hill Medical Center on Jan 10, 2020 for an MRI ordered by his orthopedic surgeon.



# Healthcare Credentials

John Sample arrives at Cherry Hill Medical Center on Jan 10, 2020 for an MRI ordered by his orthopedic surgeon.



## Why do we trust this?

- Very hard to counterfeit
- Sophisticated ways to verify its authenticity
- High risk to counterfeiter
- Standardized
- Biometric information

Where does trust live: **In the credential itself**

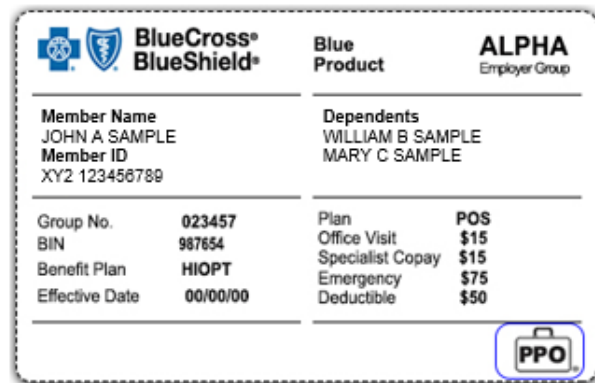
With this piece of plastic alone I can:

- Gain access to secure areas
- Make financial commitments and get credit
- Secure housing
- Operate motor vehicles
- Buy weapons



# Healthcare Credentials

John Sample arrives at Cherry Hill Medical Center on Jan 10, 2020 for an MRI ordered by his orthopedic surgeon.



## Why do we trust this?

- Very easy to counterfeit!
- Low risk if counterfeit or incorrect

This document provides us a lookup key to use when searching the payer's database

Where does trust live: **In the provider's existing relationship with the payer**

With this piece of plastic alone I can:

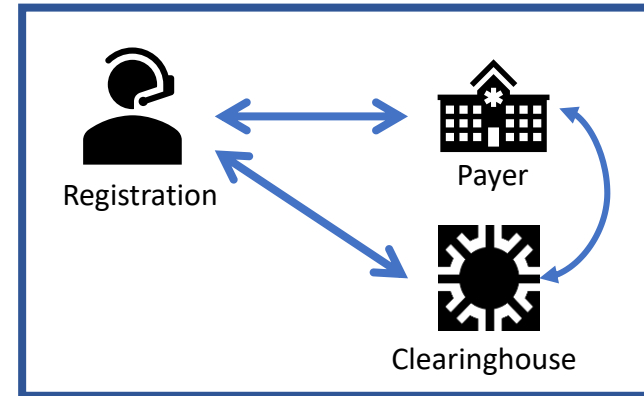
- Insinuate that I have health coverage



# Healthcare Credentials

John Sample arrives at Cherry Hill Medical Center on Jan 10, 2020 for an MRI ordered by his orthopedic surgeon.

- **Size / Scale**  
Thousands of people, manual processes
- **A Cry for Help**  
Registrars: Insurance validation single biggest problem / use of time
- **Costs Span Multiple Teams**  
Operational costs in addition to denials and controllable write-offs



Where does trust live: **In the provider's existing relationship with the payer**

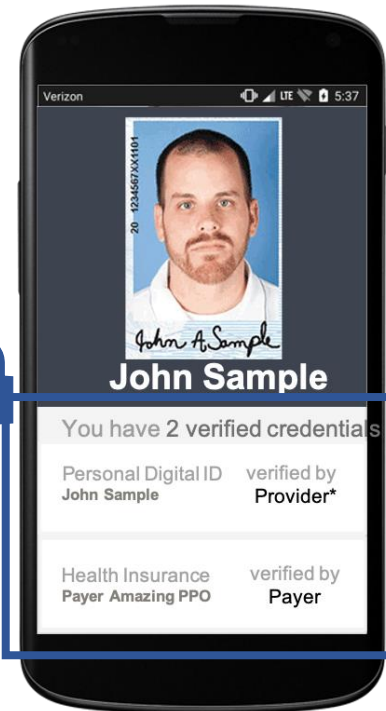
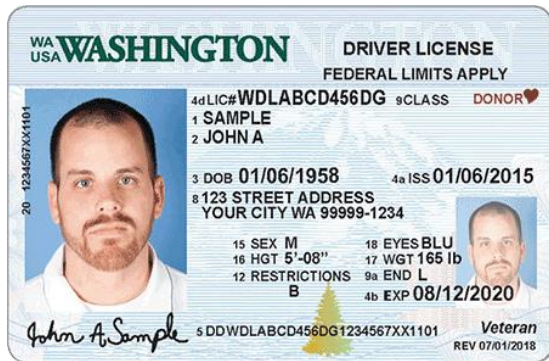
Complicated, expensive, slow-to-adapt, errors and incompatibility, manual process.

*Billing and Insurance Related Admin Costs are estimated ~ \$250B - \$500B Annually*

# Healthcare Credentials

## Could we have “portable” insurance cards?

1. Information would need to move to credential itself
2. Trust would need to move to the credential itself

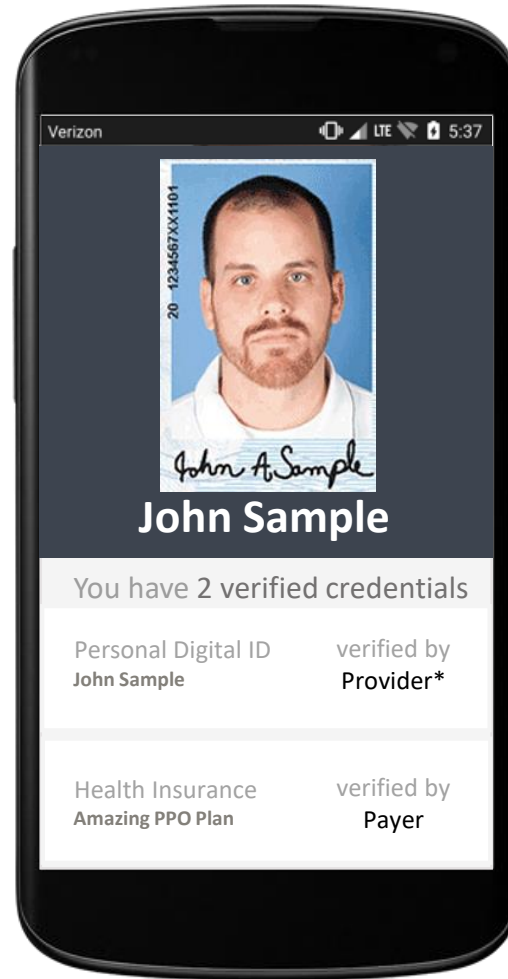


Health Reimbursement (HRA) Medical Plan	
Network	Providence Health Plan
Annual out-of-pocket maximum	Combined with medical out-of-pocket max
Preventive drugs	100%
Providence and Walgreens retail pharmacies (30-day supply)	\$10 generic copay After deductible: 80% formulary brand 60% non-formulary brand Your max cost is \$150 per prescription
Other in-network retail (30-day supply)	\$10 generic copay After deductible: 70% formulary brand 50% non-formulary brand Your max cost is \$150 per prescription
Mail order (90-day supply)	3 times retail copay
Specialty medications	80% after deductible Your max cost is \$150 per prescription

Plan Feature	Health Reimbursement (HRA) Medical Plan	
	In-network (Tier I and II)	Out-of-network (Tier III)
Annual deductible	\$1,150 per person \$2,300 max per family	\$2,300 per person \$4,600 max per family
Annual out-of-pocket maximum (with deductible)	\$3,300 per person \$6,600 max per family	\$6,600 per person \$13,200 max per family
Preventive care	100%	50% after deductible
PCP visits (non-preventive)	100% after \$20 copay	50% after deductible
Specialist visits (non-preventive)	Tier I: 90% after deductible Tier II: 80% after deductible	50% after deductible
Lab and X-ray	Tier I: 90% after deductible Tier II: 80% after deductible	50% after deductible
Spinal manipulation and acupuncture	80% after deductible 12-visit limit per calendar year, all therapies combined	
Outpatient behavioral health care providers	100%	50% after deductible
Outpatient hospital/surgery facility fees (except hospice, rehab)	Tier I: 90% after deductible Tier II: 75% after deductible	50% after deductible for contracted tier III providers
Inpatient hospital facility fees, including behavioral health	Tier I: 90% after deductible Tier II: 75% after deductible	50% after deductible
Hospital physician fees	Tier I: 90% after deductible Tier II: 80% after deductible	50% after deductible
Emergency room (copay waived if admitted)	100% after \$250 copay	
Urgent care	Tier I: 90% after deductible Tier II: 80% after deductible	50% after deductible



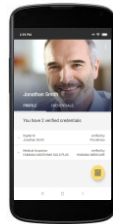
# Healthcare Credentials



# Healthcare Credentials

A new look at the registration experience

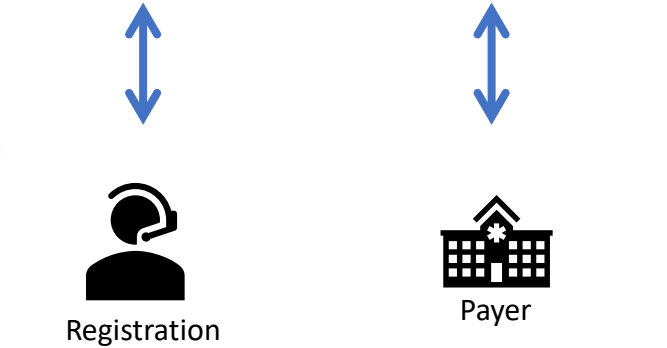
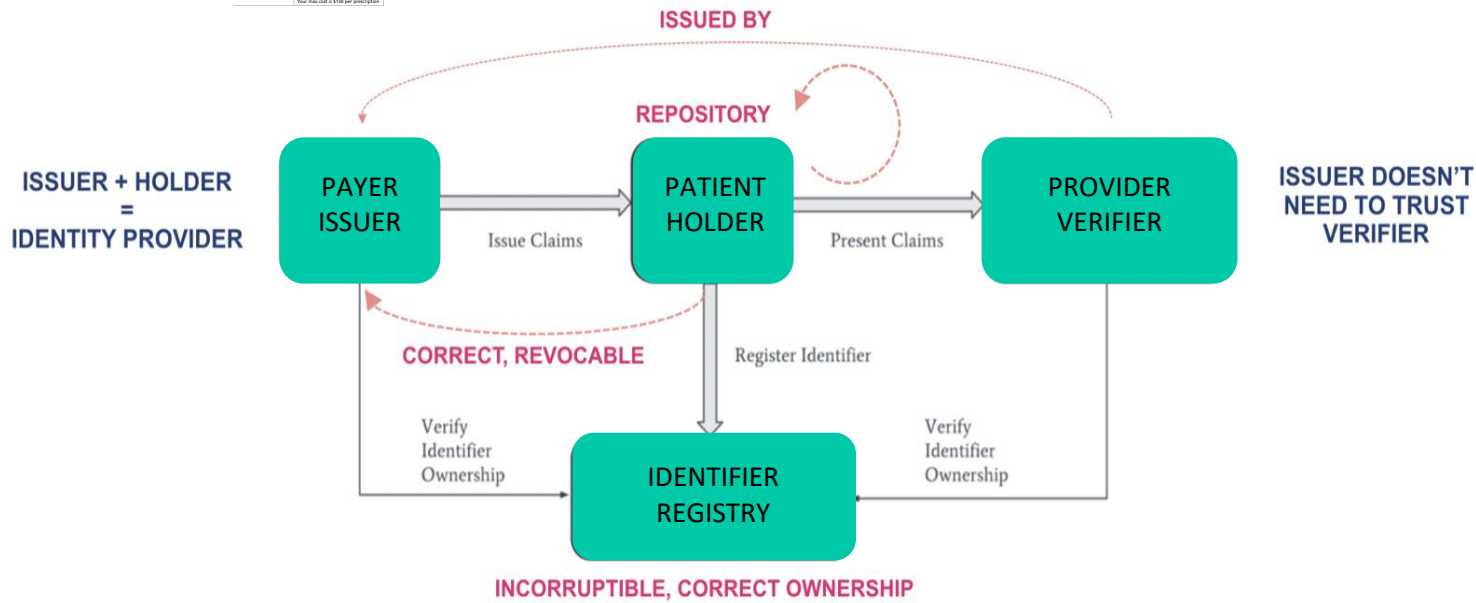
BlueCross BlueShield		Blue Product	ALPHA
Member Name	JANE C SAMPLE	Dependent	MARTIN C SAMPLE
Member ID	0123456789	Plan	ALPHA
Class No.	00407	File	POS
BN	0000	Contract Code	000
Special Plan	0000	Emergency	000
Effective Date	000000	Other Code	000
<b>Prevention drugs</b> 100% <b>Prevalence and incidence</b> \$10 generic copay after deductible <b>Prescription</b> 80% non-formulary brand Your max cost is \$100 per prescription (30-day supply) <b>Other in-network visit</b> \$10 generic copay after deductible <b>Out-of-network visit</b> 30% non-formulary brand Your max cost is \$100 per prescription (30-day supply) <b>Mail order</b> 3 times retail copay (30-day supply) <b>Specialty medications</b> 80% after deductible Your max cost is \$100 per prescription			



EMR Vendor + Revenue Cycle Systems



BlueCross BlueShield		Blue Product	ALPHA
Member Name	JANE C SAMPLE	Dependent	MARTIN C SAMPLE
Member ID	0123456789	Plan	ALPHA
Class No.	00407	File	POS
BN	0000	Contract Code	000
Special Plan	0000	Emergency	000
Effective Date	000000	Other Code	000
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Company Confidential