

Humana Announces Emphesys and New Wave of Services to Expand Consumer And Physician Control of Health Decisions New Technology and Consumer-Centric Programs Combine to Increase Choice,

Improve Service and Meet the Challenge of Escalating Health Costs

LOUISVILLE, Ky., Nov. 29 /PRNewswire/ -- Declaring the start of a new era of personal choice in health care, Humana Inc. (NYSE: HUM) today announced the official launch of a wide-ranging suite of new health insurance and benefits products designed to provide more choice, service, speed and flexibility to health care consumers and the physicians who serve them.

Led by Humana's new Emphesys health insurance product -- an online, fully interactive health management plan serving consumers, physicians, employers and insurance agents -- the new products and programs are the initial offerings developed by the Humana Innovation Center, a fully integrated organization that is guiding the change from the old world of managed care to a new model of consumer-centric care. The Humana Innovation Center brings new products and programs designed to change members from passive patients to active and informed consumers. The products expand consumer choice and increase their control of decisions that affect their health care and health spending.

"Today, Humana launches a revolutionary new series of initiatives, but also a new outlook on our business that we believe will totally reshape the way Americans buy health care," said Michael B. McCallister, president and chief executive officer of Humana. "Our vision is to help people facilitate their health care choices, not to make the choices for them. Emphesys and other new initiatives you will see from Humana in the near future align our business with that vision."

With Emphesys as the cornerstone, Humana will bring consumers innovative tools that will allow them to control the financial impact of their health care, including:

* Humana's Choice product offerings: **A Web-enabled first-of-its-kind health benefits package that began in 2001** as a Humana employee offering called MOCHA (More Options and Choices for Humana Associates), Humana

Choice product offerings will allow employers to select from one of four plan bundles, each containing six plans. Their employees will have the option to choose one of those six plans, based on the employee's health and budget needs. Humana's Choice product offerings include online enrollment and a health plan "wizard" that helps guide the employee through the plans while giving its ranking of the plans based on the employee's preferences;

* Humana Rx4: The health industry's first four-tiered prescription drug benefit program allowing consumer access to virtually any medication by varying copays rather than denying coverage;

* Humana Personal Nurse: A new service assigning a single liaison or concierge to individual members to help them navigate the health care delivery system and educate them about benefits, claims payment, prescription drug options and support between doctor visits;

* MyHumana - Personal Home Page: From each member's unique personalized page, he or she will be able to review recent claims, learn about prescription and alternative drug options, access provider information including consumer ratings, utilize decision support tools and condition workbooks, peruse over 24,000 pages of health content, take a health risk assessment and read personal messages from Humana in their secured message center;

* Complementary and alternative medicines: Access to these specialized treatments will be offered as a rider to cover integrated treatments, acupuncture, homeopathic remedies and massage therapy, among others.

Emphesys: Technology-Enabled Choice

With an initial launch in Memphis, Tenn., and nationwide introductions throughout 2001 and 2002, Emphesys is the lead effort in a new suite of services and programs from Humana designed to dramatically increase consumer control of health decisions.

Humana's new health insurance model uses the real-time power of new technologies to strengthen the relationship between the member and physician, with Humana acting as a "value-added guide" supplying timely, actionable information to both parties on health treatment options and their prices.

"People want to choose their own doctors. That is what is important to me. Emphesys allows me to do that," said Richard E. M. Nichol, Jr., an attorney for the Memphis law firm Stokes, Bartholomew, Evan and Petree, the first company to use the Emphesys product. "I believe one of the most important things is that it will virtually eliminate all of the paperwork and hassle generally involved in using health insurance."

Unlike other health plans that have attached Web-based front-end capabilities to legacy claims processing systems, Emphesys was conceived from the beginning as an integrated, Internet-enabled "health insurance experience." The result is faster, paperless administration for physicians and easier access to health care for members, employers, and brokers.

"Emphesys is both the symbol and the starting point for a new generation of Humana products that puts the consumer first," said Jonathan T. Lord, M.D., senior vice president and chief clinical strategy and innovation officer of

Humana. "To make health care work effectively in an era of escalating costs, patients, physicians, employers and insurers all have a responsibility. We believe ours is to help consumers shorten and smooth the pathways to the kind of care they want for themselves and their families."

Emphesys reduces administrative costs and hassles for employers by transferring more control in health care decision making to individual employees. Physicians will experience a decrease in administrative problems because patient eligibility, benefit coverage and claim status are easily accessible online. **Claims are paid through an electronic funds transfer (EFT) system,** which drastically reduces payment cycles. Emphesys also benefits insurance brokers with immediate quotation, automated enrollment and specialized underwriting capabilities.

Emphesys also provides solutions to many challenges faced by traditional managed care programs with drastically reduced payment cycles for physicians, billing and enrollment improvements and dramatically improved customer service, via user-friendly online technology developed for the Internet "from the ground up."

<http://www.prnewswire.com/news-releases/humana-announces-emphesys-and-new-wave-of-services-to-expand-consumer-and-physician-control-of-health-decisions-74432442.html>

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