

DistilINFO HEALTHPLAN

Right Info | Right Audience | Right Time

July 2021:

HEALTH PLAN INDUSTRY

Market Intelligence Report





Biden Effect

**Behavioural
Health**

DistilINFO **HEALTHPLAN**

What Topics did **100,000+**
Subscribers of our Publications Read?

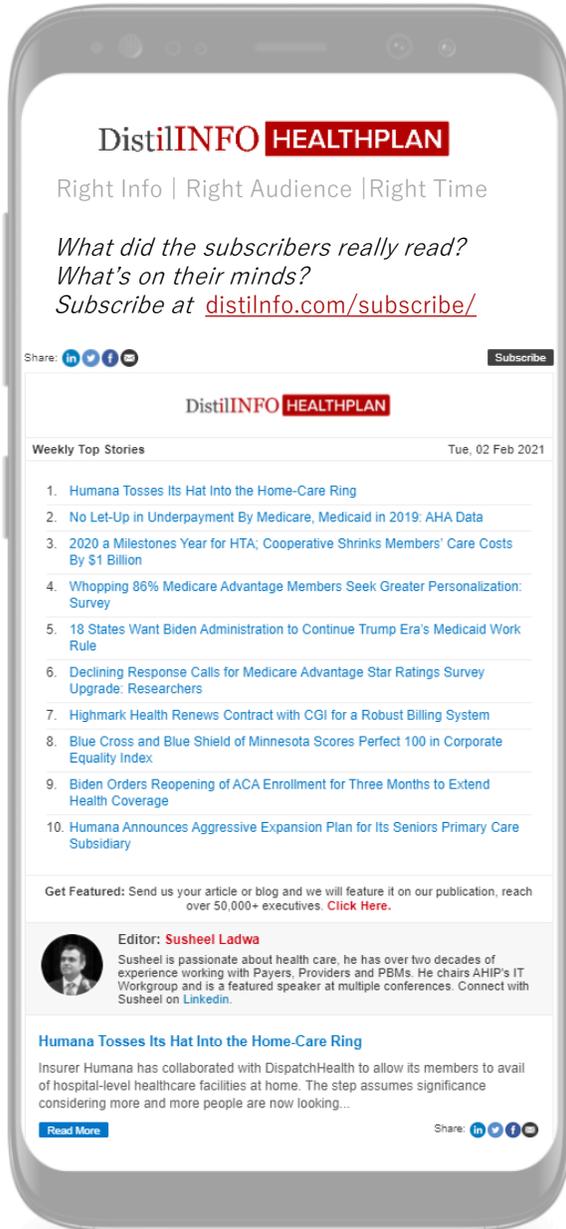
**Investments in
Health Sector**

**Post Pandemic
Concern**

Editor's Pick

Top 5 CEO and their payments
in 2020





We studied and analyzed **reader interest** across Health Plan Industry for this report.

9,000+
CxO Level Readers

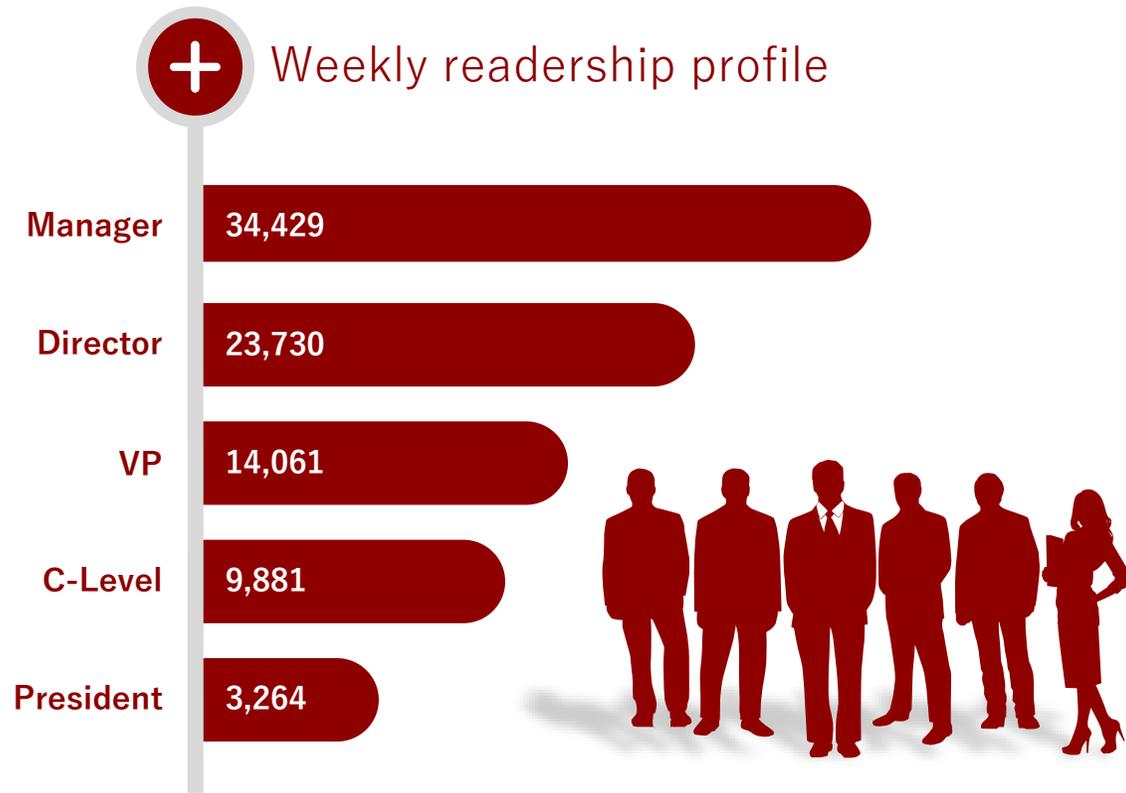
13,000+
VP Level Readers

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Director Level Readers

1. [Top 5 CEO and their payments in 2020](#)
2. [Biden's 5 Key Health Initiatives to Re-engage with Global Community](#)
3. [BCBS set to lead behavioral health operations: CMO Webster](#)
4. [Making history, CVS's Lynch becomes highest-ranking female Fortune 500 CEO](#)
5. [Now is the Time for Payvider Adoption & Growth](#)
6. [Cambia Health's 5 strategic investments to watch in 2021](#)
7. [AthenaHealth's study reveals inequalities in mental health diagnoses](#)
8. [Pandemic and Beyond: Key Bills to Make Telehealth Coverage Permanent](#)
9. [Optum Survey: Companies Re-emphasize Importance of Culture of Health](#)
10. [8 Payers Among Fortune's 500 Highest-Earning US Companies](#)

Here is what
CxO, VP, Director Level
health plan audience is interested in.



CxO, VP Level Audience

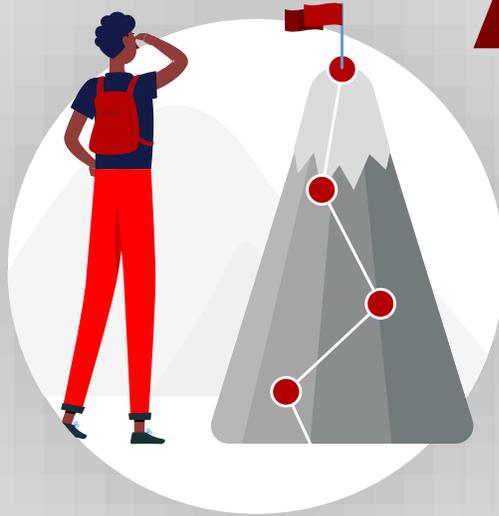
Biden Effect: The new president is promising a lot of things in healthcare. What are the most probable ones?

Behavioral Health: Is it possible to bring behavioral health into practice and make the insured population a healthier population?

Overall Business Audience

Investments in Health Sector: Who is investing where in healthcare industry?

Post Pandemic Concern: What are the concern haunting or helping the health plan executive in planning for post pandemic world??



Top 5 CEO and their payments in 2020

The salaries and payments of USA healthcare Insurance CEO have always been a matter of the hot topic. Recently, The Wall Street Journal released its annual CEO pay and performance ranking on June 1. The publication based its list on compensation figures reported by S&P 500 companies for CEOs who served in their roles for all of 2020.

Let us see how much the top Five CEOs were paid in 2020

CENTENE
Corporation

Centene

Michael Neidorff is Centene Corporation's chairman, president, and chief executive officer. A recognized leader in the industry, he is committed to building a multi-national healthcare enterprise while upholding Centene's local approach to healthcare. **He was paid \$24,956,777 which was 5.6 % less than 2019.**

CVS
Health. **aetna**

**CVS Health
(Aetna)**

Former CEO Larry Merlo, 64, became CEO in 2011 and molded CVS into a health industry bellwether. In his nine years at the helm, CVS has expanded its number of stores to 9,900, along the way acquiring Aetna in 2018 for \$68 billion. **In the year 2020, he was paid \$23,043,822 which was 37 % less than 2019.**

Cigna

Cigna

David Cordani became President and CEO of Cigna in 2009 and has spearheaded its transformation into a leading global health service company, innovating new health delivery models, and partnering with physicians to focus on improving clinical quality. **In the previous year, he was paid \$19,929,493 which was 3.2 % more than 2019.**

Anthem

Anthem

Gail K. Boudreaux is President & CEO of Anthem, Inc., a Fortune 50 company and leading health benefits provider, serving more than 43 million insured members through its affiliated health plans. **She was paid \$17,109,952 which was 11 % more than 2019.**

Humana

Humana

Bruce D. Broussard, President, and CEO joined Humana in 2011. Under his leadership, Humana has created an integrated care delivery model centered on improving health outcomes, driving lower costs, enhancing quality, and providing a simple and personalized member experience. **He was paid \$16,489,639 which 1.4 % less than 2019.**

Biden Effect

Biden Effect: The new president is promising a lot of things in healthcare. What are the most probable ones?



Biden administration has made clear regarding their unwavering aim to improve the global healthcare to tackle future pandemic situations. Following are a few steps taken:

- Strengthening and Reforming WHO: resumed WHO funding
- Leadership in Global Response to COVID-19: join Access to COVID-19 Tools (ACT) Accelerator and COVAX network
- Review of Funding for COVID-19 Response and Global Health Security
- Financing for Global Health Security
- Rescinding Mexico City Policy: to promote women reproductive health through abortion literacy. ¹

To ensure continued access to telehealth services, following bills have been introduced in Congress:

- Permanency for Audio-Only Telehealth Act
- Telehealth Modernization Act
- Expanded Telehealth Access Act
- Telehealth Response for E-prescribing Addiction Therapy Services (TREATS) Act. ²

The infrastructure bill might be one of the best immediate opportunities to lobby for legislative or policy changes in delivery of health care during the current Biden administration. The infrastructure bill is likely to be pushed forward in the filibuster-proof reconciliation process, which means “that some things might get passed that otherwise would not”. ³

1

[Biden’s 5 Key Health Initiatives to Re-engage with Global Community](#)



2

[Pandemic and Beyond: Key Bills to Make Telehealth Coverage Permanent](#)



3

[Under new administration, best time to lobby for health care may be now](#)



Behavioral Health

Behavioral Health: Is it possible to bring behavioral health into practice and make the insured population a healthier population?



“The increase in average deal size for later-stage digital behavioral health companies signals that **investors believe there is large public market awareness and willingness to invest in these companies.** Investors want to heavily capitalize on this and scale these companies quickly to be on the leading edge of this wave.”

— *Bill Evans, CEO & Managing Director, Rock Health*.¹

There were seven mega deals in 2020, and they were all later-stage deals. The largest of these were **Ro's \$200.0M Series C** (Ro offers virtual consultations for home-delivered prescriptions for smoking cessation among other conditions) and **Amwell's pre-IPO \$194.0M Series C** (Amwell has a telemedicine platform that offers telepsychiatry, primary care, and other services).¹

Survey Results: Payers evaded certain requirements such as assessing behavioral healthcare network adequacy. Legally, payers must conduct an assessment that covers various adequacy indicators from wait times to out-of-network utilization.

- 54% reported that they had estimated a significant amount of out-of-network care utilization in behavioral healthcare.
- Regional and state health plans were most likely (62 percent) to cite significant out-of-network behavioral healthcare utilization, followed by national health plans (59 percent).²

Activities initiated by BCBS health plans to promote behavioral health: **aim for better outcomes, activity engagement, measure change, provide virtual convenience, and assess the impact of medication.**³

1

[A defining moment for digital behavioral health: Four market trends](#)



2

[Behavioral Healthcare Parity Is Low Among Regional, State Plans](#)



3

[BCBS set to lead behavioral health operations: CMO Webster](#)



Investments in Health Sector

Investments in Health Sector: Who is investing where in healthcare industry?



“the U.S. govt. is investing **\$80 million into** Public Health Informatics & Technology (PHIT) Workforce Development Program to strengthen public health informatics.”

The initiative has a clear objective in mind: **train more than 4,000 individuals** through an interdisciplinary approach in public health informatics and technology.”¹

- In the first six months of 2021, healthcare start-ups have raised more than \$20 billion. This is very close to the 2020’s whole year performance (\$22 billion).
- While the money has flooded the market, the number of deals have not shot up. In fact, the deal size as grown significantly, with biggest investment of \$600 million for CMR surgical.²

“Google, Apple and Amazon have all moved into the healthcare space and are now eyeing the \$6 trillion insurance market”²

- **Google** invested \$375 million in Oscar Health, owning 10 percent of the company in 2018.
- **Google** also made a nine-figure investment in Applied Services, a core insurance agency management software provider.
- **Amazon** has partnerships with Geico and Allstate for Alexa skills that provide policy information and quotes for customers.
- **Amazon** is working with Cigna to access healthcare through Alexa.
- **Apple** Watch and the new Apple Fitness+ focuses on healthy lifestyles, which have benefit for life and health insurers, according to CB Insights.
- **Apple** is a flagship partner in John Hancock's Vitality program and UnitedHealthcare's health plans

[1 The U.S. Government Is Investing \\$80 Million To Create A New Public Health Informatics & Technology Program](#)



[2 With \\$20B Raised Globally in the First Half of 2021, Health Innovation Funding Shows \(More\) Record Growth Post COVID](#)



[3 The next big move for Amazon, Apple & Google: Health insurance?](#)



Post Pandemic Concerns



- Insurance companies waived cost-sharing for COVID-19 testing and treatment in 2020 to help curtail the spread of the coronavirus.
- In 2021, most insurance companies are expected to drop these waivers, leaving their subscribers to pay a large portion of COVID-19 testing and treatment costs.
- Researchers suggest patients' out-of-pocket burden could be substantial should insurers stop granting the waivers. ¹

- How life insurance is bought and sold may never be the same for many customers. The pandemic sped up adoption of what is sometimes known as “fluidless,” or accelerated, underwriting.
- Application activity for U.S. life insurance was up nearly 8% year-over-year in 2020 among people under age 44, according to MIB Group’s Life Index. Overall, the number of U.S. life policies sold last year grew even as new premiums fell. ²

In certain markets, opportunities for **payvider models** have reached an inflection point that warrants immediate attention from payers and providers. **The payvider model is a contractual or joint ownership arrangement between payers and providers.**

- All providers and payers should heed ongoing actions of policymakers, which have been empowered to wield their purchasing power to address systemic affordability, quality, health equity, and access gaps exposed by COVID-19
- Rising mortality rates and decreasing life expectancy may warrant pricing revisions. ³

Post Pandemic Concern: What are the concern haunting or helping the health plan executive in planning for post pandemic world?

1

[Why Out-of-Pocket Costs for COVID-19 Care May Skyrocket in 2021](#)



2

[Covid Isn't Done Changing the Life Insurance Industry Just Yet](#)



3

[Now is the Time for Payvider Adoption & Growth](#)





Biden Administration is all in on Healthcare

- Government is firm on its goal of making healthcare and insurance a basic right
- If insurance cartels are a barrier to achieving this aim, then Biden admin. is prepared to ignore such lobby groups
- Insurers have a lot to trade-off (like in the game of monopoly) with the governments through the infrastructure bill
- “Digital” is appearing on the both sides of the coin. It is the solution for the government and payers

Lobby it out, now or never!



Modulating behaviours is saving the world

- Companies that help people live healthier (e.g., lose weight, eat right, etc.) are saving trillions of \$\$\$ for the economy, and making billions for themselves
- Health plans must evaluate the solutions that enable them to modulate the behaviour of the insured population to enable them live longer, healthier, and away from a hospital
- Behavioural economics is the new buzz word within insurance circles

Hire the “Chief of Human Behaviour”



Big money is going to flood open the gates

- External players like retailers and big tech have smelled the unnatural profits in the health insurance industry
- The monies invested into health and insurance is so huge, it can wash away some of the incumbents
- Either go with the flow, and make investments into the health tech, or be prepared to face the headwinds
- Start-ups are a great place to begin the collaboration efforts

Money, for once, is your enemy! Invest it away, into digital health

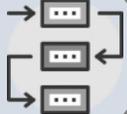


Pricing pressure is on the horizon

- Consumers want more simplified process of getting insurance, leading to some level of anti-selection
- Governments are aiming to curb the supra-normal profits enjoyed by the insurance companies in 2020
- With mortality rates rising, the product pricing needs a revision. But the buyers and government are colluding to prevent that
- Payers must become provider to gain control

Move from dating to marriage with providers

Executives' Insights



Quality + Home + Care



Sustainability is the key to survival



Member engagement is the source of profitability and better outcomes



Being inclusive is as important as being exclusive



Bruce Broussard
Humana CEO and President

“We believe consumer demand for high-quality home-based care models will continue to increase,”



Cory Alexander
EVP, Corporate Affairs at UnitedHealth Group

“We view sustainability as a core element of our business strategy and we are constantly striving to ensure progress in our efforts,”



Bjorn Thaler
CFO, One Medical

“One Medical has proven its ability to drive profitable membership growth, engage with members, improve health outcomes, and lower costs.”



Marvin Richardson
co-chair of Avaneer Health’s Board of Directors

“Avaneer Health is uniquely positioned to change how we manage the modern healthcare ecosystem,” “The organization is executing on the vision of an inclusive infrastructure – a utility network – for the healthcare industry.”

Our Publications Your Lead Gen Platform

DistilINFO HEALTHPLAN

Publication	Reach	eNewsletter Frequency	Ad Options	Impact
DistilINFO HEALTHPLAN	100,000+	Every Tuesday & Thursday	Banner Ad	Visibility
DistilINFO HOSPITAL IT	60,000+	Every Monday	eBlast	MQL
DistilINFO POPHEALTH	11,000+	Alternative Fridays	Static Banner	Visibility
DistilINFO GOVHEALTH	35,000+	Alternative Wednesdays	Interview Ad	MQL
DistilINFO LIFE SCIENCES	42,000+	Every Monday & Tuesday	Content Ad	Visibility
DistilINFO AGING	24,000+	Alternative Fridays	Google Ads	MQL
			Linkedin Ads	Visibility

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Run Campaigns | Generate Leads | Increase Visibility | [Request Media Kit](#)

Promote your brand to
100,000+ Health Plan
focused decision makers..

Typical Results

Visibility	In a Week..	In a Month..
CxO Level	~75+	~150+
VP Level	~200+	~300+
Director Level	~400+	~600+
Others	~500+	~800+

Marketing Qualified Leads

MQL's	~20 to ~50	~50+
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