

Health Benefits Complexity



Presenter

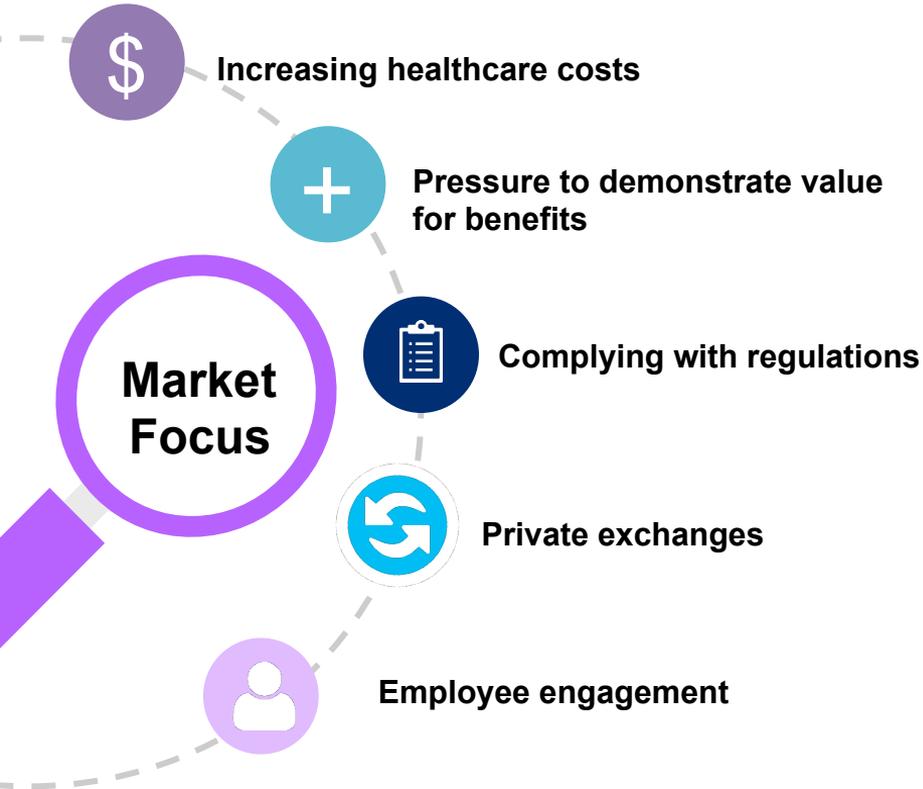
Title

Date



Watson Health™

Health benefits complexity



Employer challenges

- Navigate these complexities while trying to **optimize health benefits package** for their employees
- Continue to offer competitive benefits that **attract and retain employees**
- Align benefits strategies to **ensure maximum impact to the company's bottom line**

Employers remain committed to providing subsidized healthcare benefits to employees

Complex marketplace



Government mandates



Manage healthcare costs



Consumer engagement



New member acquisition channels



Pressure to improve quality



New competitors



Increased employer demands

Market Focus



Health plan challenges

- Navigate these complexities while trying to **increase membership and control administrative expenses**
- Continue to offer competitive products that **attract and retain members** via traditional channels and new retail ones
- Create new provider partnerships to drive models of care that can **improve quality and control costs**

Transformative era for health plans as their organizations evolve in response to marketplace pressures

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