



# HEALTH INNOVATION SUMMIT INDUSTRY INTERRUPTED

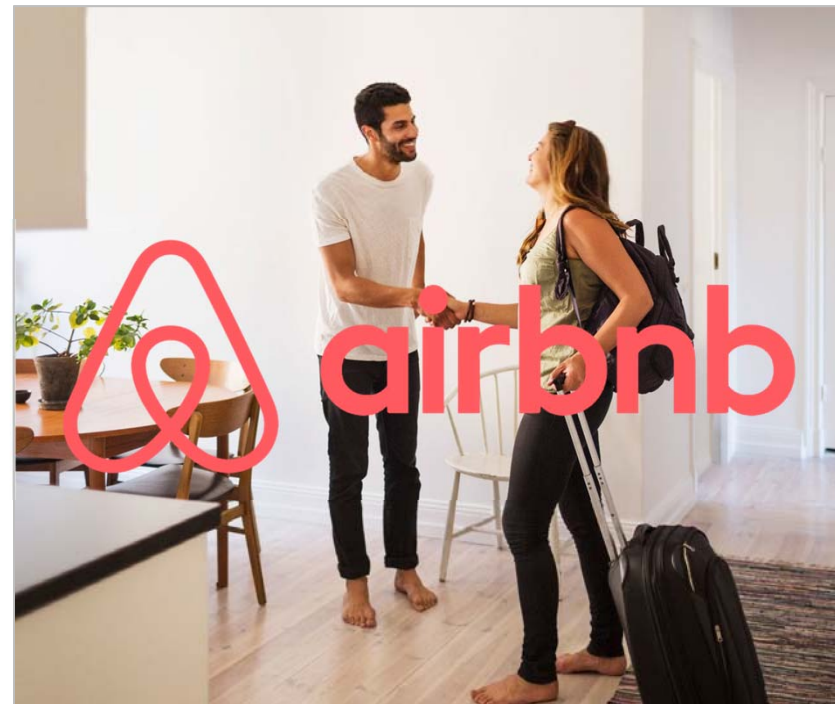
NOVEMBER 7, 2017



# 1 | A VERY DIFFERENT FUTURE

IMAGINE TELLING SOMEONE 10 YEARS AGO THAT...

You'll stay in a complete stranger's apartment instead of a hotel



IMAGINE TELLING SOMEONE 10 YEARS AGO THAT...

You'll create as much content as you consume



IMAGINE TELLING SOMEONE 10 YEARS AGO THAT...

You'll get out of a taxi  
without paying the driver



IMAGINE TELLING SOMEONE 10 YEARS AGO THAT...

You'll make your babies' pictures public for the world to see



# INCUMBENTS SELDOM SEE IT COMING



## 2 | AN INDUSTRY INTERRUPTED



# THE TIPPING POINT



Unmet customer needs



Excessive waste & inefficiencies



Regulatory changes



Aging population



Rise of  
ana

## ARE WE READY FOR THE TIPPING POINT?

**CMS has said that by 2018,  
50% of all payments must  
have a value or quality  
component**

Google's Parent Company Spins Off  
Innovative Startup Healthcare Provider  
FierceHealthcare, 5 October 2017

ARE WE READY FOR THE TIPPING POINT?

**“NPS is the new EPS”  
- Stephen Hemsley,  
OWHIC Summit 2015**

# ARE WE READY FOR THE TIPPING POINT?

**Hearing Amazon's Footsteps, the Health Care Industry Shudder**  
New York Times, 28 October 2017

**Merck aims to put Amazon's Alexa to work on voice-enabled diabetes tools**  
FiercePharma, March 8, 2017

**Drug Wholesalers Slump After Amazon Obtains State Licenses**  
Bloomberg, 25 October 2017

**Amazon's New Plan for Deliveries: Hand Over the Keys to Your Home**  
Wall Street Journal, 25 October 2017

**Amazon Echo is the King of Home Assistants with 15M Units Sold**  
Fortune, 18 September 2017

**Amazon Has Set Its Sights On Healthcare Tech With A Stealth Lab It Calls '1492'**  
Business Insider, July 26, 2017

**Amazon's NPS? 69**

# ARE WE READY FOR THE TIPPING POINT?

**Apple Clinics for Your Health? It Almost Just Happened**  
USA Today, 10 October 2017

**IBM Watson Health teams up with CDC to Research Blockchain**  
Fast Company, 24 October 2017

**Google Powers Up AI, Machine Learning Accelerator for Healthcare**  
Healthcare IT News, 2 November 2017

**Express Scripts to Buy Medical Gatekeeper EviCore for \$3.6B**  
Bloomberg, 10 October 2017

**CVS Health In Talks to Buy Aetna for \$66 Billion**  
Fortune, 25 October 2017

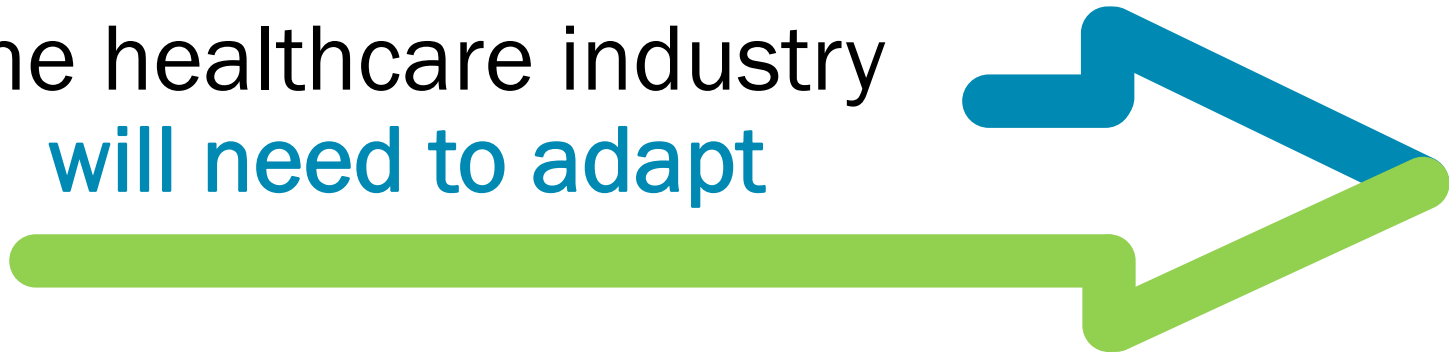
**Game of Health-Care Thrones: Opportunities Beyond Being Regulated**  
Wall Street Journal, 27 October 2017

**Pharmacy Out Same-Day Delivery for Prescription Drugs**  
Chicago Tribune, 6 November 2017

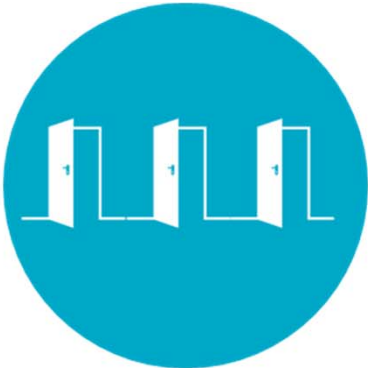
**Anthem Partners Launch New PBM**  
Forbes, 18 October 2017

**Welltok acquires Tea Leaves, gains access to 400 hospital partners and consumer data**  
Denver Post, 11 October 2017

The healthcare industry  
will need to adapt



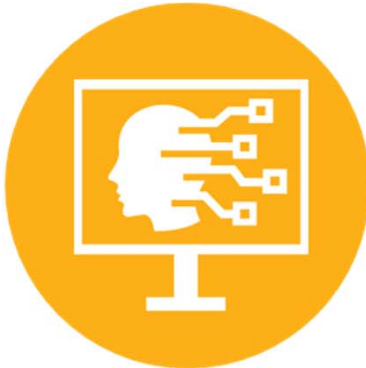
# THREE AREAS OF DISRUPTIVE INNOVATION



NEW FRONT  
DOORS



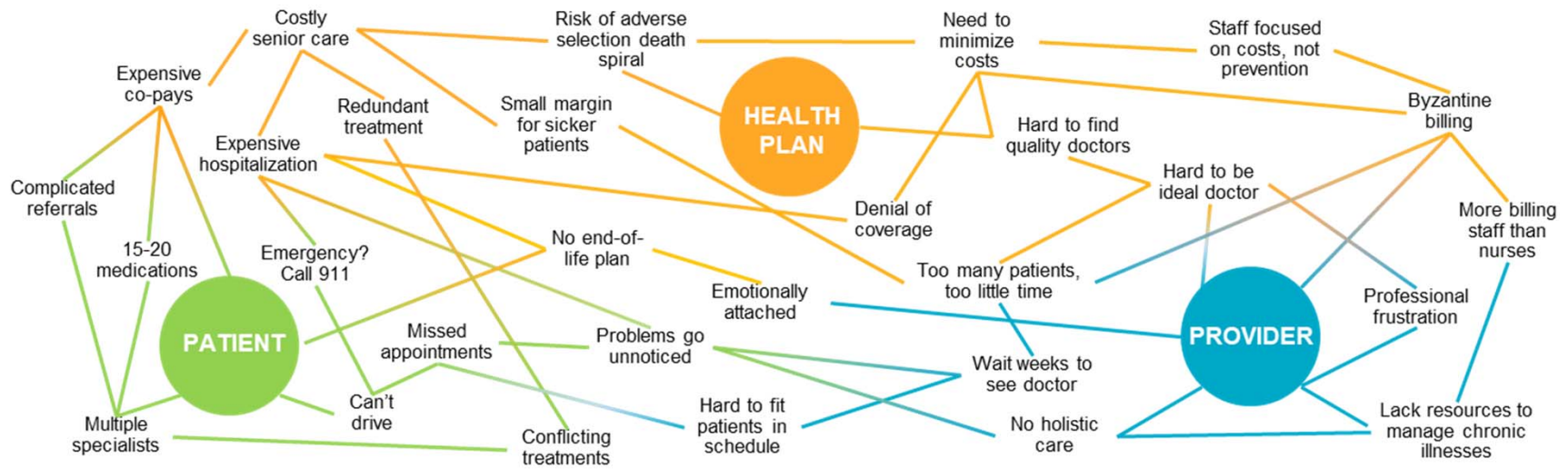
NO MORE ONE SIZE  
FITS ALL



ARTIFICIAL  
INTELLIGENCE  
AT SCALE

# NEW FRONT DOORS

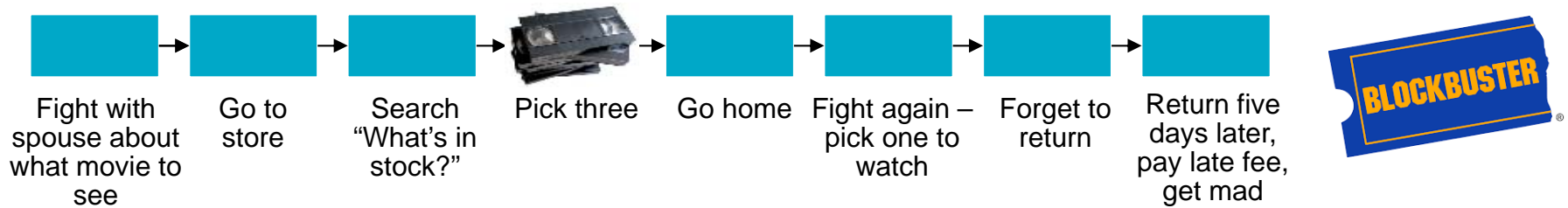
## Today: No Convenient Front Door



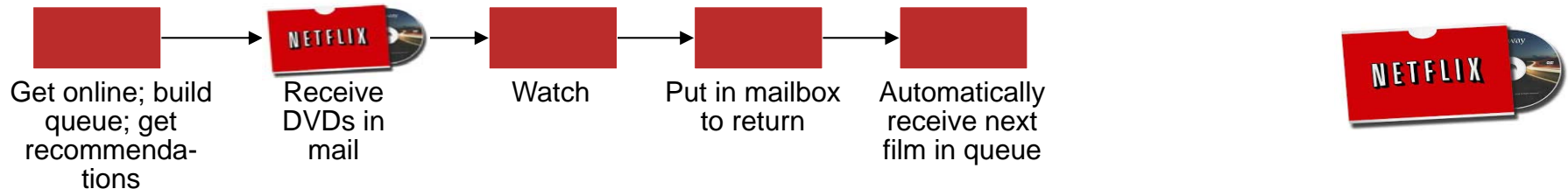


# NEW FRONT DOORS

Before Netflix, movie rental / consumption involved numerous hassles for the consumer



...but starting in the late 90s, Netflix disrupted the market by redefining the journey



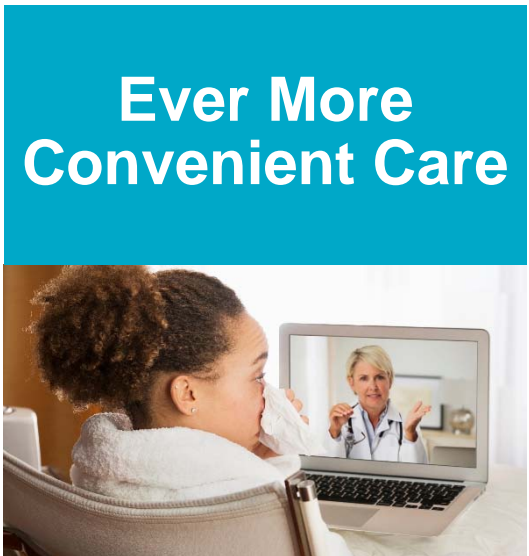
...then in the late 00s, Netflix redefined the journey again, this time by disrupting itself



**NETFLIX**

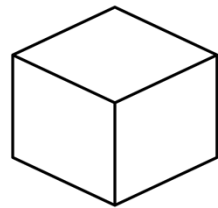
 **OLIVER WYMAN**

# NEW FRONT DOORS



# NO MORE ONE SIZE FITS ALL

## Today



- Homogenous** benefit stacks
- Standardized** health protection
- Broad** local provider networks
- Standardized** care delivery
- Annual** contracts



## Tomorrow



# NO MORE ONE SIZE FITS ALL



**Unbundling of Services**



**Specialization – Serving Distinct Segments**

# ARTIFICIAL INTELLIGENCE AT SCALE

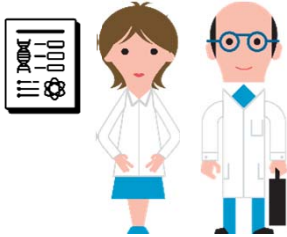
## Expert-Driven Model



Physicians



Actuaries



Researchers



## Assisted Human Intelligence



- **Outperforms** human abilities



- **Expands** human knowledge



- **Augments and enhances** human capabilities

# ARTIFICIAL INTELLIGENCE AT SCALE



**Expanded  
Access to  
Expertise**

**Healthcare As a  
Data Business**



**The Science of  
Prevention**

So where  
do we go  
from **here**



