

PROJECT UPDATES

Games for Health:

Horsepower Challenge:

We're working with Government Relations and the Humana Foundation to launch Horsepower Challenges in 20 Congressional Districts (10 Republican, 10 Democrat) beginning in early 2009. Additionally, schools in Memphis, San Antonio, Oklahoma and the UK have expressed interest.

Dancetown:

Atria assisted living facility has expressed interest in rolling out six products for their facilities. These dance mat games designed for seniors will be branded Humana. We are also doing research on Dancetown with facilities in Denver, Pittsburgh and Orlando.

Battle of the Bulge:

Our social network game launched October 1 on Facebook. The purpose is to educate consumers on the relationships between food, exercise and health.

BioImage Study: Search for the 'holy grail' of cardiology

What if doctors could identify a heart attack or a stroke in time to prevent it? Humana, in conjunction with BG Medicine and other industry leaders, is trying to turn this idea into reality.

Currently, most first heart attacks and strokes occur in people with no symptoms and who are considered of low to intermediate risk. NBC's Tim Russert is the most recent celebrity example. He died from a massive



Out of academia and onto the road: The BioImage study's specially designed mobile imaging unit in Chicago.

heart attack in June after performing well on a stress test in April. The problem for him, and for 80 percent of the people who die of a first heart attack, was that there was no way for doctors to see the plaque in vessel walls that ruptures and kills. There is no test to detect it's there.

■ continued on page 2

PROJECT UPDATES

B-Cycle



We completed our first RFP response document and presented to the City of Minneapolis on October 1. The bid is scheduled to be awarded around November 1.

Humana UK

The Stoke PCT's Board gave approval to move forward on a 3,000 participant expansion of our pedometer program.

Our SIV pilot (Settlement & Invoice Validation) pilot went live in the Kingston PCT. If successful, it will revolutionize the payment system between PCTs and providers, which are largely manual today.

Humana had a major presence at all three political party conferences as the lead sponsor of the Health Hotel, which hosts all the events on health related issues. It was a great forum for networking, sharing ideas, and discussing healthcare issues with policymakers and industry colleagues, and we certainly seemed to enjoy a positive profile because of our sponsorship.

Social Media: Not only about fun

On September 10, 32 Innovation Center staff went off-site for a five-hour training session on social media. The message was that brands should be leveraging social networking, mobile marketing, consumer-generated media and other new forms of communication. Here are a few facts that show why this is important:

- Companies are no longer in absolute control of their brands. They are in partnership with consumers, who are one button away from a mass audience.
- Consumers trust each other more than they trust us.
- There are 175,000 new blogs every day.
- YouTube is the third most recognized brand in the world, behind Google and Apple. A billion videos are streamed worldwide every day on YouTube. And, by the way, 63 percent of visitors are over 35.
- The average age of electronic gamers in 1980 was 11. Now it's 35.
- There are 260 million cell phones. 12 million of them are iPhones.
- Nokia alone will develop 150 new phones this year.
- People increasingly begin making their purchasing decisions by going online. For example, 80 percent of all people begin their car-buying experience online. They want information from objective third parties.
- Facebook had 100 million active regular users in the last 30 days.

The Pew Internet and American Life Project details some ways this is affecting healthcare:

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| • At least 75 percent of all Internet users look for health information online. | problems told researchers "their last health search affected a decision about how to treat an illness or condition." | • 1 in 9 people with high-speed connections do health research on a typical day. |
| • 75 percent of online patients with chronic | | |

Biolmage Study

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Finding a way to identify people like Tim Russert has been called the Holy Grail of cardiology. Cardiovascular disease, after all, remains the leading cause of death in this country. It kills 2,600 Americans each day—one every 34 seconds. In 2005, the direct and indirect costs of cardiovascular disease were \$394 billion.

Why Humana?

That's why a team in the Innovation Center led by Carol McCall has joined a massive, \$30 million international initiative. The mission is to discover a method of detecting this "vulnerable plaque."

Humana's role is to recruit 7,300 members to participate in what will be the largest study of biomarkers ever done. The volunteers who sign on

□ continued on page 3

PROJECT UPDATES

Sensei

Consumer launch coming in time for diet season (January). More applications have been added. Watch for it on "Ellen" in October. A version to help diabetics manage their disease should be available by January.



Freewheelin'

Brought the Freewheelin political conventions experience to Louisville in late September for the IdeaFestival. Also, we're following up with the National Park Service to deploy two automated Freewheelin stations in Washington, D.C., and are replacing existing bike stations in Louisville with newly designed automated kiosks.

Emerging Technology Applications:

We are preparing a research pilot with Vocal and Motorola around mobile medication management in the context of home-centered healthcare.

Biolmage Study

□ continued from page 2

will undergo imaging tests and provide physical measurements and blood samples. Then their health and healthcare will be observed over the next three years.

'Breaking the mold'

This study is just beginning this year, but it's already breaking the mold in scientific research. First, it's a collaboration between groups that don't always collaborate: academics, and companies that usually compete with each other like Merck, AstraZeneca, Philips, Takeda, and Abbott. Second, instead of being done in academic centers, it's being done literally on the road: Trucks with imaging and lab equipment drive out to people are.

"Why is Humana doing this? Humana obviously will save money if health care costs go down. But here's another reason: Because our superior data collection will make a difference in the quality of the research...."

As a result, the people willing to participate are much more diverse racially, ethnically and socio-economically than those drawn to academic centers. A more representative group means more meaningful results.

True diversity

Humana's involvement helps there, too, since our membership – and therefore the pool of participants – is so varied. Up until now, the famous Framingham Heart Study has set the gold standard in how

□ continued on page 4

IC Bookshelf

These business books being talked about in the IC all have one-word titles. We wonder what trend that portends:

Groundswell, by Charlene Li and Josh Benoff: Groundswell poses this scenario: "Right now your customers are writing about your products on blogs and recutting your commercials on You Tube.... Most companies see that as a threat. You can see it as an opportunity." Through case studies from around the world, Li and Benoff show how businesses have used Web 2.0 technologies to engage customers and use insights gleaned from them.

Nudge, by Cass Sunstein and Richard Thaler: Their thesis is that people are not particularly good decision-makers, so, for the good of all, governments and businesses should nudge us all in the right direction. The authors talk about "choice architecture": that choices

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Humana Rewards:

New sale for fully insured rewards program in Georgia for 11/1 for an employer with 150 employees. Conversations have continued with various large ASO prospects for customized rewards solutions for 1/1/09 and beyond. Development continues for new rewards program for small group and Milwaukee Coalition for 3/1/09. Marketing collateral initiated and will be filed for approval in October.

HSRC:

The Health Services Research Center is about to launch new outcomes research projects for two drugs to provide real life evidence of how these products are being utilized. This will add evidence that may guide Humana and health care providers in decision making and clinical practice.

Our behavioral study on weight loss, Master Losers: An Exploration of Successful Weight Loss Strategies, is coming closer to launch. The project will begin with outreach to over 300 Humana members who have lost 15 percent of their body weight and maintained that weight loss. The findings of this study will provide insight into the key behavioral and social factors that support weight loss.

Biolmage Study

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cardiovascular disease is assessed and treated. That study, which began in 1948 and is ongoing, was populated by 5,000 residents of Framingham, Massachusetts. For this study, called the BioImage Study, invitations to participate are being issued to Humana members in South Florida right now; 2,000 Chicagoans are already enrolled; and invitations will be issued in Louisville as well. Part of the process is finding a balance – racial, ethnic, gender and socio-economic – that Framingham just didn't have.

Why is Humana doing this? It's a lot of trouble, after all: Just getting over the regulatory, privacy and legal hurdles of using confidential health data to find people who fit the study's criteria was a pain.

Humana obviously will save money if healthcare costs go down, which they will if a cheap, simple blood test could be found to predict cardiovascular events. And that's the goal.

But here's another reason Humana is participating: Because we can, and because our superior data collection will make a difference in the quality of the research. If we can play a role in predicting strokes and heart attacks, that will benefit people across the globe.



Tim Russert: There was no way for doctors to detect the plaque that killed him and 80 percent of others who have died from a first heart attack. This research should help.

IC Bookshelf

(Continued)

should be structured in a way that makes it likely that a person making a decision will select the most beneficial option. For example, people should have to opt out of enrolling in 401(k) plans, not have to opt in. Health insurance could be cheaper for people who waive the right to sue for medical negligence.

Sway, by Ori and Rom Brafman: Subtitled "The irresistible pull of irrational behavior," Sway is about psychological forces that sway us to a course that we really know better than to take. An irrational commitment to staying the course, for example, or the aversion to accepting even a small loss of money; the fear of being late; the determination to stick with a first impression rather than take new information into account: These are just a few examples of common tendencies we humans have that cause us to make bad decisions in business and in life.

PROJECT UPDATES

HSRC (continued):

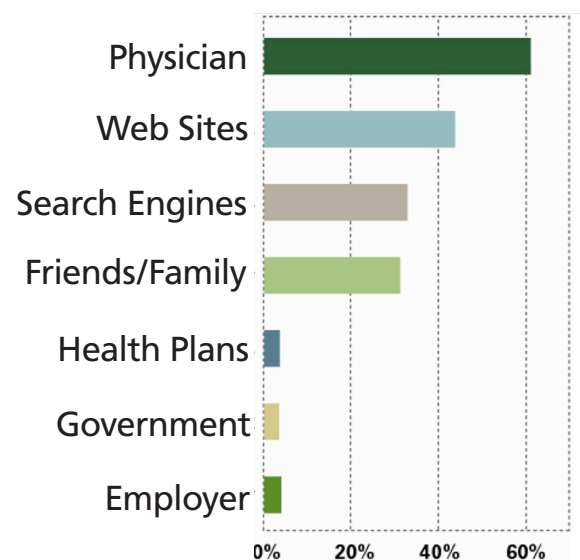
Acute Myocardial Infarction Health Economic Study: We're collaborating with researchers from the Brookings Institution to design and execute a health economic model of the cost utility of a molecular diagnostic test for high risk plaque.

See United's new website for yourself:
Click here to visit myoptumhealth.com

United Healthcare launches MyOptumHealth.com media network

United Healthcare launched MyOptumHealth.com to establish a direct-to-consumer media network. The site features an online magazine, OptumHealthTV, an online store and a membership club. Website users can access health information and news, create a personalized health profile and explore of of the site's many "health hubs," which cover important health topics like cancer, complimentary and alternative medicine, women's health and diabetes.

The site is less about new information than about organizing familiar health and wellness topics in a new and attractive way. According to the site, "Above all, we encourage readers to take an active role in maintaining their own health and fitness. Many health decisions are complex. The information you receive from myOptumHealth can help you make informed decisions."



As consumers seek to manage their health, they are turning to websites for information ...preceded only by their doctor.

Innovation Center Visitors

Lots of interesting people stop by the Innovation Center every month. Here are some that visited in September:

Marisa Drew, Managing Director of Credit Suisse First Boston, head of the European Leveraged Corporate Finance Group, and new member of the Humana Europe Advisory Board; **Noel Harweth**, former COO of Citibank International PLC, former Chief Tax Officer of Citigroup, Dunn & Bradstreet and Kennecott Copper Corp., and currently on the UK Public Services Industry Advisory Panel; **Andrew Tyrie**, Conservative Member of Parliament; **Tim Yeo**, Conservative Member of Parliament; **James Bower, PhD.**, virtual worlds pioneer and creator of Whyville.net; **Jeff Taylor**, founder of Monster.com and Eons; **Erin Edgerton**, Content Lead for interactive and new media at the Centers for Disease Control and Prevention's National Center for Health Marketing; **Bill Taylor**, founding editor of- FAST Magazine; **Rob Scalea**, CEO and President of JWT; **Greg Lewis**, Associate Principal, McKinsey & Co. At our Freewheelin Stations: **Mayor Jerry Abramson** and **Gov. Steve Beshear**.