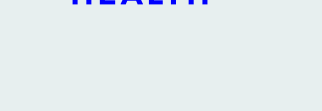


CASE STUDY

How a national health plan is making insurance simpler, easier and more convenient for members



Meet Compass Rose Benefits Group

Compass Rose Benefits Group (CRBG) has provided insurance solutions to federal employees and their families for 75 years. Compass Rose offers comprehensive benefits and makes insurance simpler, easier and more convenient through their Compass Rose Health Plan, a Federal Employees Health Benefits (FEHB) Plan.

Compass Rose is available nationwide, exclusively to civilian employees and retirees of the Intelligence Community, Department of Defense, Department of State and Department of Homeland Security.

AT A GLANCE

Compass Rose Benefits Group

Nationwide health plan

48% of Compass Rose members serviced by Included Health are 55 years or older

Founded 1948

Headquarters: Reston, Virginia

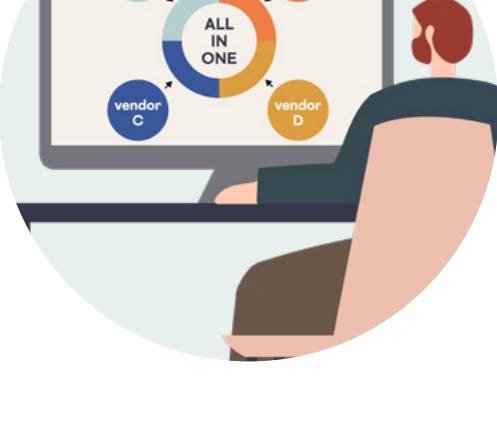
Challenge

Compass Rose wanted to meet their members where they were by offering virtual care solutions for everyday needs (like cold and flu symptoms) and mental health needs—from subclinical to the clinically complex.

Expanded access to care, as well as access to experts for members recently diagnosed with complex conditions was a top priority for Compass Rose. Especially for, but not limited to, their members recently diagnosed with high cost conditions such as musculoskeletal (MSK) and nervous system neoplasm.

Like many health plans, consolidation of offerings is a relief with point solution overload. Where possible, Compass Rose was looking to combine offerings for their members for not only better experience, but easier vendor management for the plan.

Additionally, with national coverage, Compass Rose was looking for a partner to engage with members and support them through the care journey when obtaining an expert medical opinion—no matter where they were based.



Solution

For health plans, finding the right partner to deliver high-quality care to members is key. Compass Rose chose to work with Included Health and leverage the following solutions for their member population:

Everyday & urgent care

Finding the right care when an unexpected emergency arises can be difficult, and the last thing a member wants to do is wait. Compass Rose members have access to video-first care for acute needs in as little as five minutes.

Behavioral health

Compass Rose is breaking down barriers to care by offering access to therapists and psychiatrists through Included Health within days, not weeks.

Expert Medical Opinion

Members with a new diagnosis have access to expert guidance and compassionate care and are matched according to specialty and needs.



“Compass Rose has always and will forever put our members first.”

As such, organizations we partner with need to share that same philosophy. Our partnership with Included Health aligns perfectly. Increased utilization by our membership speaks volumes, but nothing speaks louder than direct feedback we receive on how Included Health has impacted our members personally. Thank you, Included Health, for being such an impactful partner to Compass Rose and the members we serve.”

—Randy Stoughton
President & CEO
Compass Rose Benefits Group

Results

At Included Health, we measure the success of our virtual care and Expert Medical Opinions offerings through results focused on member engagement, clinical outcomes, and financial impact. Take a look at how we've delivered results for Compass Rose.

Member engagement and experience

11.8%

of Compass Rose members have registered for an Included Health solution

compared to BoB registration for Health Plan members of 10.8%

2.7 and 12.6

average medical visits vs behavioral health visits per visitor since launch

(Included Health internal data 2016-2022)

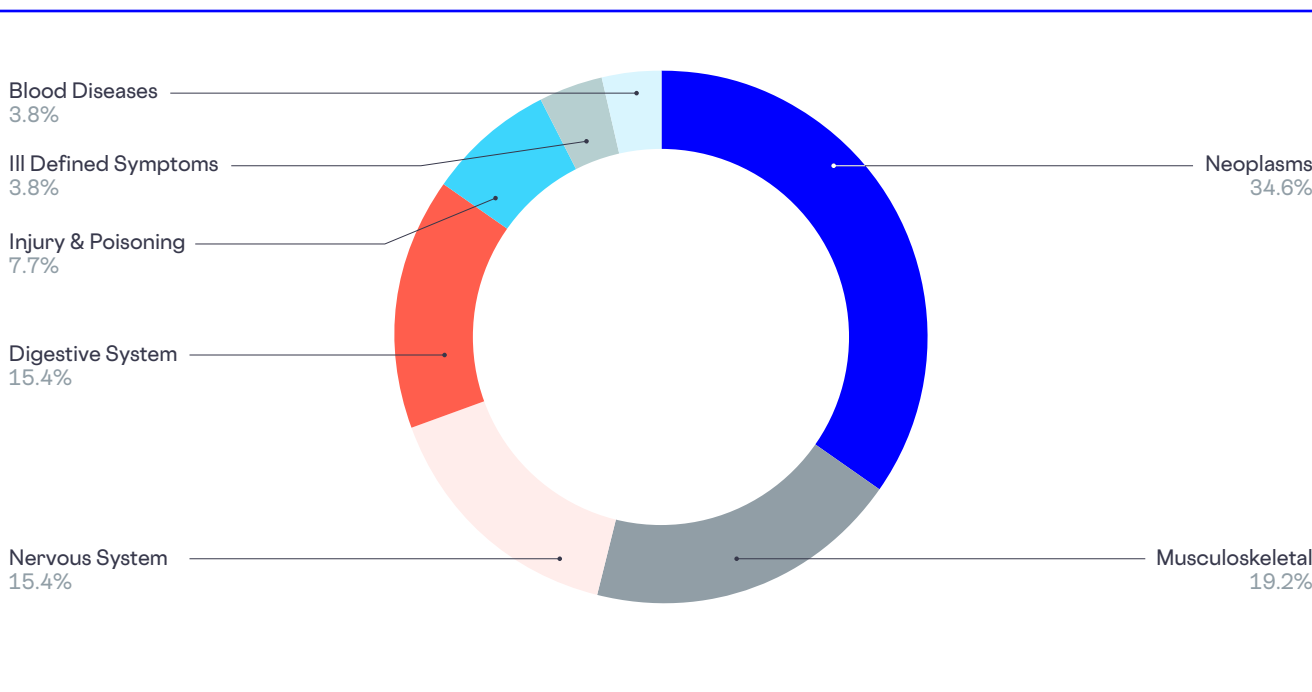
4.81

average lifetime visits per visitor since launch

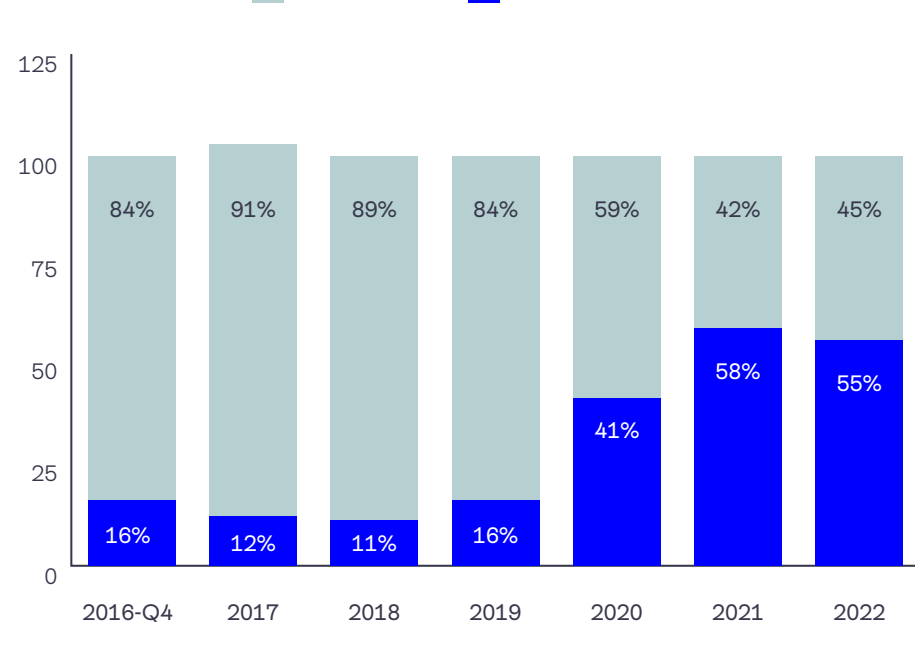
(Included Health internal data 2016-2022)

(average cumulative registration ratio through Q4 2022 of Health Plan clients)

Expert Medical Opinions completed by condition category



Medical vs behavioral health visit split since launch



On average, Compass Rose members scheduled their first therapy visit in **9 days**...

...and an average of **8 days** to see an Included Health psychiatrist...

...compared to an average **six week wait time** to access behavioral health services or even longer when seeking a specialist in a certain area or with specific attributes.

Source: Internal data - 2022

Top diagnoses medical visits

COVID-19.....**18.8%**
Acute Sinusitis.....**8.8%**
Upper Acute Respiratory Infection.....**6.1%**

Top diagnoses behavioral health visits

Generalized Anxiety Disorder.....**37%**
Anxiety Disorder, Unspecified.....**14.1%**
Major Depressive Disorder.....**12.6%**

Clinical outcomes

Following an Expert Medical Opinion with Included Health, Compass Rose members saw a:

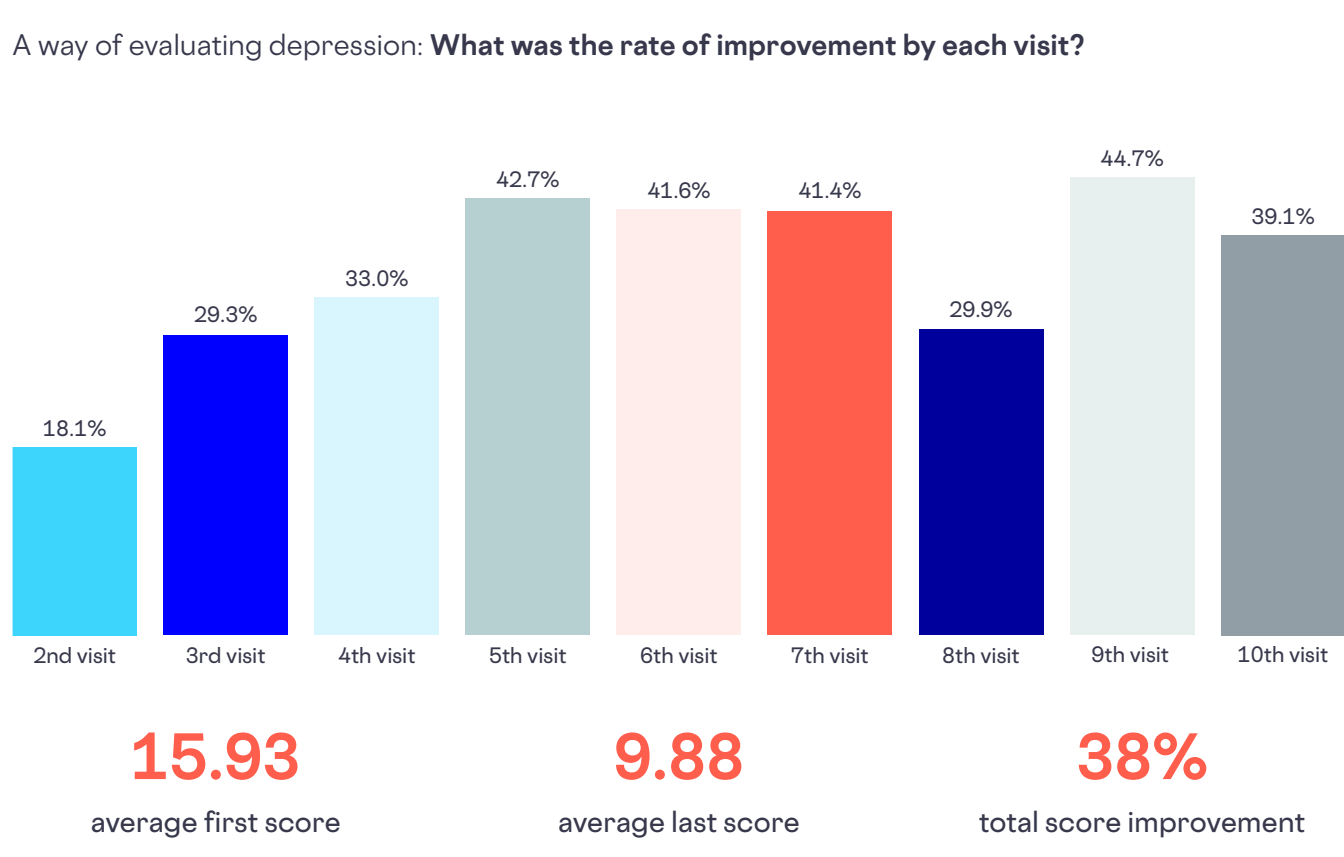
73%
change in treatment

8%
change in diagnosis

(Included Health internal data since launch)

PHQ-9 score improvement

A way of evaluating depression: **What was the rate of improvement by each visit?**



15.93
average first score
moderately severe depression (15-19)

9.88
average last score
mild-moderate depression (5-9) mild (10-14) moderate

38%
total score improvement

Financial impact

Estimated medical savings

Place of care	Cost assumption
Emergency room COVID-19.....	\$2,518
Urgent care.....	\$172
Medical office visit.....	\$153
Stayed home + other (untreated).....	\$0

\$853K

Total medical cost avoided in 2022

About Included Health

Included Health is a new kind of healthcare company, delivering integrated virtual care and navigation. We're on a mission to raise the standard of healthcare for everyone. We break down barriers to provide high-quality care for every person in every community—no matter where they are in their health journey or what type of care they need, from acute to chronic, behavioral to personalized. We offer our members care guidance, advocacy, and access to personal virtual and in-person care for everyday and urgent care, primary care, behavioral health, and specialty care. It's all included.

Want to learn more?

connect@includedhealth.com
includedhealth.com/health-plans

