

Aetna is committed to improving the health of our employees and the communities we serve. We realize that we need to engage people in their health in more effective ways to make these improvements. While the industry is steeped in complexity, people want and expect health care to be as easy to use as Uber or Amazon. New and emerging technology can help us get there. Putting information into peoples' hands can make the health care system simpler, more convenient and easier to understand and help people achieve more healthy days.

Our health care system is broken. We are paying more, but we are becoming less healthy. According to the Centers for Medicare and Medicaid Services, health care costs are now at \$3 trillion per year, accounting for 17.5 percent of the national gross domestic product (GDP). At the same time, about half of all adults suffer from a chronic disease, such as heart disease, stroke, cancer, diabetes or obesity. Innovative approaches that reach people during the normal course of their day can help individuals manage their chronic conditions and can help them get the right care before their conditions escalate.

Take the example of Aetna's iTriage app. This app allows people to look up their symptoms, read information on illnesses that could be causing those symptoms and find doctors near them that may be able to help. The app even lets people book appointments at local, appropriate health care providers. We find that when consumers have this information in the palm of their hand, they can make more appropriate health care decisions, getting the right care in the right venue at a smart cost.

The health care industry is also working to make better use of technology in health plans. Last year, Aetna launched its Leap plans in four markets, featuring digital tools that provide clear and easy access to resources, coverage and costs. The products are easier to understand and use because they have eliminated coinsurance and do not require referrals. The online shopping experience is faster, more accurate and guided. Health risk assessments take only seven minutes, rather than 30 minutes. The plans also offer digital ID cards and digital prescription refills. As we learn more about our members through the information they provide, we will be better positioned to provide them with a personalized experience that makes their engagement with the health care system more meaningful.

Encouraging our members to get more involved in their own health care is essential. Successfully engaging people in their health will lead to more healthy individuals who are productive. Productive individuals are economically, culturally, socially and spiritually viable. Viable people are happy. And if we can create healthier, more productive and happier people, community by community, we will have a much better world.



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A handwritten signature in black ink, appearing to read "Mark T. Bertolini".

**Mark T. Bertolini**  
Chairman and CEO