Auto Casualty, Disability, Workers' Comp

Dave Torrence Gives His Perspective on the Benefits of Bringing Technology, Clinical and Networks Together

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Combined resources and services across three industry-leading businesses into Enlyte has sparked innovation, improved the client experience and provided smarter solutions to achieve better claims outcomes. As Executive Vice President and General Manager for Mitchell's Pharmacy Solutions division, Dave Torrence has worked firsthand with clients to drive value through solution integration. Dave currently leads our pharmacy benefit and revenue cycle management solutions, serving both property and casualty insurers and retail pharmacies in processing workers' compensation and automobile injury prescription claims.

Q: Enlyte is unique in having brought technology, clinical services and networks together as one family of businesses. As the Pharmacy Solutions leader, how do you see these areas working together?

Dave: Let's start with how networks can benefit solutions. A great example is the relationship between Coventry networks and solutions like pharmacy benefit management (PBM). When medical providers belong to one of our networks, they receive certain benefits such as referrals. As participating members of our networks, we can include provisions designed to guide providers in complying with PBM guidelines, including using step therapies or dispensing less expensive generic alternatives when available. If we had not owned a PBM, then we might not have thought to include that kind of language in the network agreement.

In addition, our case managers are actively involved in ensuring the best possible care is provided to injured employees. Whether telephonic or field, they are working with the injured employee's medical providers to secure the right overall combination of treatment for their injuries. Ultimately, a case manager can help patients find necessary medical care and offer the patient convenient network provider options that can facilitate a safe and efficient return to work, resulting in lower-cost benefits to our customers. It also strengthens the value of that

provider being in our network – they see a direct and meaningful benefit of participating in the network.

Those are just a few of the ways we're able to amplify the benefit of working across a connected family of businesses.

Q: What value does having a holistic point of view across the business segments bring to Enlyte solutions?

Dave: Because Enlyte offers multiple solutions like PBM and bill review, we have a unique perspective on how to put them all together in an optimized workflow to create the greatest value.
For example, we got into the PBM space because we understood, as a bill review company, where we could optimize pharmacy. We recognized the opportunity to do what other PBMs were not doing because they didn't have the same insight due to our unique purview into the bill review solution and how to integrate it with the PBM. Today, we do this in a way that no one else in the industry does.

Whether it's PBM and bill review, networks and PBM, or case management and PBM –we can look across the spectrum of all these solutions and apply our rich expertise from the entire Enlyte portfolio.

Q: How does data gathered from various solutions impact our lines of business?

Dave: There is an enormous opportunity to leverage data from solutions across our businesses, and a multitude of ways in which we are able to do so.
If you look at PBM for example, since our inception, we realized there was value in leveraging data captured in the bill review process. We can easily identify when a claim would benefit from being enrolled in a PBM. For prescription claims that did not run through a PBM, we can show employers relatable data that proves the value of participating. We then suggest the employer enroll the patient, and we contact the dispensing pharmacy to

update insurance information so that it flows through the PBM. By looking at the data already captured, we're able to identify easy ways in which we can save time and improve benefits for our clients and the people they serve. As a united organization collaborating across businesses, our combined data and insights will only get stronger over time.

Another approach we're looking at is leveraging data within our solutions to work with third parties like Artificial Intelligence (AI) providers to help us create predictive models. This would allow us to identify claims that would benefit from certain types of clinical interventions. Maybe it's a PBM claim that could benefit from case management or an independent medical exam. Those kinds of early clinical interventions would help further impact outcomes.

Lastly, we are currently investigating a set of technical capabilities that, in the future, would allow for a more decentralized use of aggregated data to allow our clients more insights into what is affecting their claims. Enlyte would then be able to step in and deliver our expertise to help adjust their claims practices.

Bringing the three leading entities together under Enlyte has allowed us to boast the industry's most unique collection of data. We have pulled this information together to offer a much more holistic view of what is going on across multiple business segments. Ultimately, that is what makes us special and brings value to our clients.

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