



Humana's Find a Doctor Tool with Care Highlight™ and You: An Agent's Guide



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Why clinical quality and cost-efficiency may matter to your clients

Having enough providers in a healthcare system helps to lower population mortality rates.¹ It's not just the quantity of doctors that matters but also the quality of those doctors. Yet, according to the Association of American Medical Colleges (AAMC), 35 percent of Americans have trouble finding a physician, up from 25 percent in 2015.²

People may believe that a good doctor goes beyond a patient's chart to understand their health goals and lifestyle so that they can achieve their best health and happiness. A public-opinion poll by the AAMC³ shows that Americans most want the following traits in their doctor:

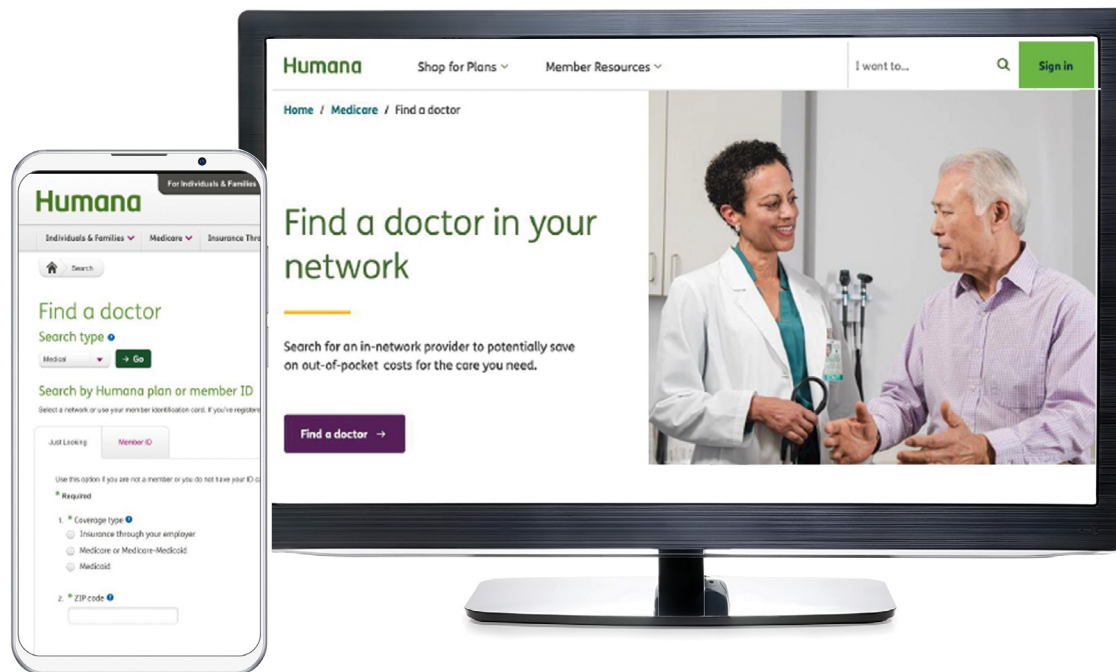
- 🤝 Treats the whole person
- 👂 Listens and takes time to answer questions
- 🎓 Has up-to-date medical knowledge
- 💬 Explains complicated medical information in an easy-to-understand way

As an Agent, you have the opportunity to assist clients in navigating a sometimes complex and confusing health system. You aid Humana in making healthcare more human. One way you can do that is by helping clients find the right doctor for their unique needs. When your clients have increased transparency into the clinical quality and cost-efficiency of their providers, they can choose the right provider for them. When they have the right provider, it amplifies the benefits of their health plan. When they see that you put in the time and effort to share helpful information, it sets the stage for a long-term Agent-client relationship and establishes you as a trusted resource and advocate for their health and well-being.



What Humana's Find a Doctor tool with Care Highlight program is

Humana's Find a Doctor Tool with Care Highlight program helps Agents and clients find in-network doctors in their areas. It provides compliant, transparent assessments of providers by using objective measurements of standards in an easy-to-use and understand format. The online tool lets anyone with an Internet connection look up providers in their area network including doctors, hospitals and clinics. It includes providers ranging from primary care to specialists like dermatologists and cardiologists among others.



The Care Highlight™ program is intended for informational purposes only. The information it offers should be one of many factors patients consider when selecting a PCP or specialist; for example, patients may consult with their physicians when selecting specialists or changing PCPs. Physician ratings have a risk of error, which is another reason why patients should consider other factors when selecting a physician. Please visit humana.com/carehighlight for more information about our program and methodologies.

The Care Highlight™ program is not intended to endorse certain physicians or healthcare professionals. Humana does not provide healthcare services and does not practice medicine; physicians are solely responsible for medical treatments provided. Ratings do not guarantee the quality of healthcare services provided or the outcome of healthcare services.

The tool allows clients to first determine what criteria matters to them from multiple angles including services, accessibility and cost-efficiency. Client-determined criteria may include:

- Location
- Hours
- Provider gender
- Cost-effectiveness
- Clinical quality
- Certifications and accreditations
- Language
- Hospital privileges
- Specialty training
- Onsite services
- Accessibility

The tool includes links to the provider website for additional information. Clients can also compare two to three providers side by side in the tool.





A deeper dive into the Care Highlight program

The Care Highlight program provides transparency into clinical quality and cost-effectiveness using objective criteria. The program incorporates evidence-based care standards from the National Committee for Quality Assurance (NCQA) such as the Healthcare Effectiveness Data and Information Set (HEDIS). Providers are rated annually using a multi-year measurement period and while incorporating physician feedback and internal Humana clinical measures using administrative claims data.⁴

The hearts and badges on the Find a Doctor Tool are part of the Care Highlight program:

- Hearts represent clinical quality or the effectiveness of the treatment received by members. This rating applies to one specialty of the doctor or facility. It may or may not be their primary specialty.
- Badges represent cost-efficiency or the cost of treatment received by members compared to similar treatment provided by different doctors. This rating applies to one specialty of the doctor or facility. It may or may not be their primary specialty.
- A physician with a “not enough information to measure” rating does not indicate that the physician does not provide quality services. All physicians rated have met certain minimum requirements. Patients have access to all physicians in the Humana network regardless of whether a physician has received a Care Highlight™ rating.

The more hearts and badges, the higher the clinical quality or cost-effectiveness. The fewer the hearts and badges, the lower the clinical quality or cost-effectiveness.

Number of hearts	Rating description	Number of badges	Rating description
	Highest clinical quality rating		Highest cost-efficiency rating
	Lowest clinical quality rating		Lowest cost-efficiency rating
No hearts	Not enough information to measure	No badges	Not enough information to measure

THINGS TO NOTE

Humana's Care Highlight program ratings should only be a guide when choosing a physician and not the sole deciding factor, as ratings include a risk of error.

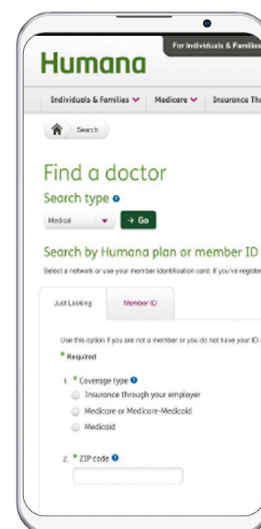
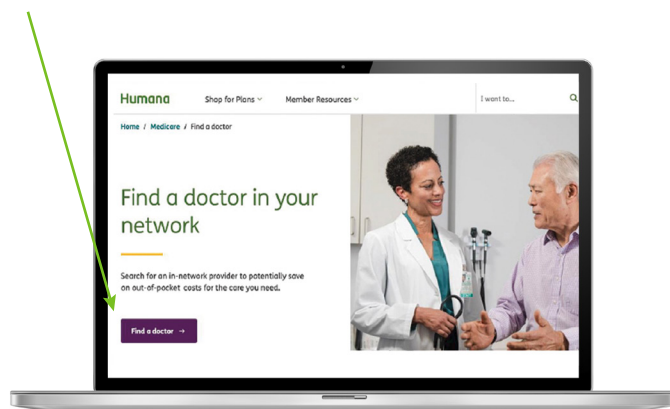
Members should discuss the decision with their current provider before making a decision to switch providers.

Humana does not give performance-based payments to physicians based on these ratings.

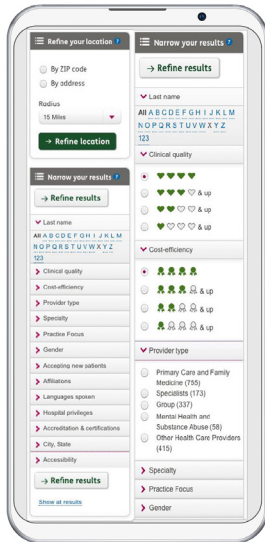
How to use Humana's Find a Doctor Tool with Care Highlight program

Step 1 | Visit www.humana.com/health-and-well-being/finding-a-new-doctor to get started. Current Humana members may also use the MyHumana app to access the tool.

Step 2 | Start the search off right by inputting a provider type or name or facility name on the main page.

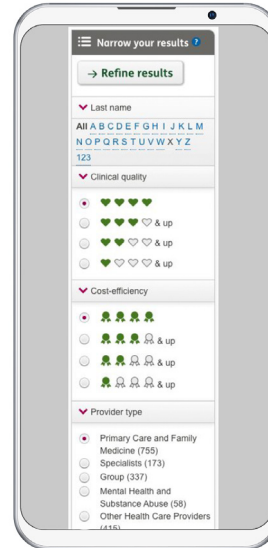


Step 3 | Choose the right filter options, based on the member's preferences, on the left-hand side to narrow results from hundreds to a more manageable number.

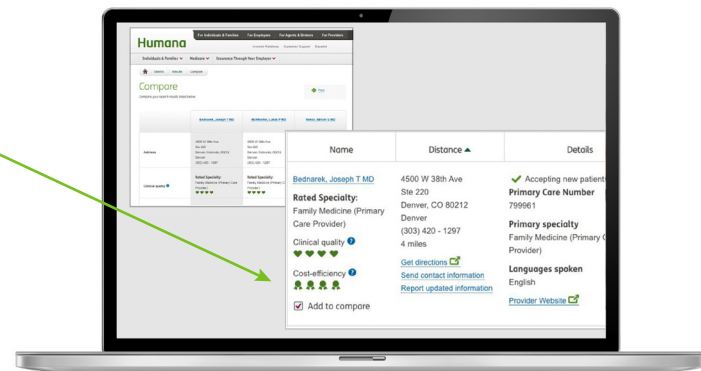


Step 4 | If the member wishes to do so, layer filters. Layer filters for refined results including quality and cost-effectiveness ratings.

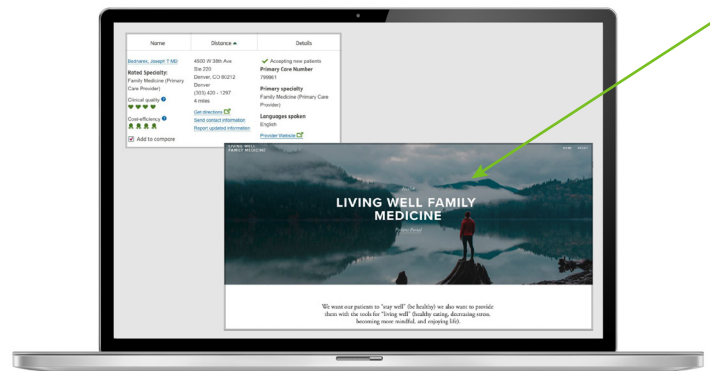
PRO TIP: If the member wishes to narrow down the list further, they can choose to select three or more hearts and badges during this stage to return the providers with the highest clinical quality and cost-efficiency ratings.



Step 5 | The member can choose to compare two to three providers side by side.



Step 6 | The member can choose to click through to the provider website for more information.



Step 7 | Ask the client which provider they want to move forward with.

How to compliantly leverage Humana's Find a Doctor Tool with Care Highlight in your sales process

You can integrate Humana's Find a Doctor Tool with Care Highlight program into your workflow and sales process from lead generation through post-enrollment. Here's how.

Lead generation

Use your approved marketing channels to help spread the message about the importance of getting the right doctor and Humana's Find a Doctor Tool with Care Highlight program.

WEBSITE

External Partner Agents are allowed to use

Share general information about the importance of a primary care provider (PCP) and doctor quality and cost-effectiveness to overall health.

Example: Create a page with curated links to reputable sources such as national news outlets and government websites with information about good doctor-patient relationships.

FACEBOOK BUSINESS PAGE*

Agents who have completed the mandatory social media training

Reminder: Career Agents must include the #HUMEmployee hashtag in their posts.

Share a link to the Find a Doctor Tool with Care Highlight program.

Example: Are you interested in finding a new doctor? You can use Humana's Find a Doctor Tool with Care Highlight program to find in-network providers in your area.

<https://www.humana.com/medicare/find-a-doctor>

*Only Agents who have completed the mandatory social media training are permitted to use a Facebook business page

DIRECT MAIL USING THE MARKETING RESOURCE CENTER (MRC)

All Agents are allowed to use

Upload your Book of Business to the MRC to mail the Care Highlight program flyer directly to your clients.

Search for "Care Highlight" in the MRC.

Earn 30 Reach Rewards* points when you place an order.

Earn 10 Reach Rewards* points when you download material.

*Career Agents not included

Sales appointment

The sales appointment can be a great time to discuss the ratings available through the Care Highlight program, particularly during the NEADS Analysis. A member's health needs may change from year to year, so it's important to confirm that their current plan and provider still work for them.

REMINDERS

1. If a member or prospect does not express interest in switching providers, you should not encourage them to change.
2. You should never steer a member or prospect toward or away from a particular provider.
3. If a client enrolls in a Health Management Organization (HMO) plan, they must select a PCP at enrollment.

Steps to talk about providers during the sales appointment or post-enrollment

Step 1 | At the sales appointment, ask if the client has a preference for any provider(s) and let them know that it's important to check and be sure they are within the network. Rapid disenrollment can occur if a member or prospect's doctor(s) is not in-network. This question could prevent that while helping you determine if a member has a primary care doctor or not.

Member Answer	Agent Action
Yes	Get the provider name(s) and confirm they are in-network using the Find a Doctor Tool. If Care Highlight ratings are available, provide information on the ratings and skip to Step 3.
No	Explain the importance of a PCP to your member's overall health and complete Step 2.

Step 2 | At the sales appointment or during post-enrollment check-ins, describe how a PCP is your client's medical home base and is key in promoting positive health outcomes. Discuss how a PCP will, over time, come to know their medical history, treatment preferences, personality and lifestyle.

Step 3 | Ask if they would like your help in searching for a PCP.

Member Answer	Agent Action
Yes	Find out their search criteria and use the Find a Doctor Tool with Care Highlight program to search for PCPs and discuss clinical quality and cost-effectiveness ratings if available.
No, I want to find a PCP on my own	Remind them about Humana's Find a Doctor Tool with Care Highlight program as well as clinical quality and cost-effectiveness ratings that may be available in certain states and for certain physicians.
No, I already have a PCP	Use the Find a Doctor Tool with Care Highlight program to confirm their PCP is in-network.

Step 4 | Post-enrollment, help them prepare for a doctor's visit. Give them pointers on what to do before, during and after the visit using Humana's tips [here](#). If they are doing a virtual visit using telehealth, you can send or give them [these tips](#).

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How to compliantly leverage Humana's Find a Doctor Tool with Care Highlight

DOs

Action	Why	How
Talk about providers objectively.*	The right plan may be the first step to better health. It's also a doorway to the right doctor.	Lead the conversation with confidence. Stick to objective facts.
Use Find a Doctor Tool.	This tool helps guide members to the right doctor.	Determine which criteria matters to members. Filter accordingly.
Discuss Care Highlight program if ratings are available in the area and for the doctors that the member is interested in.	The right plan means more when paired with the right doctor.	Explain the objective, certified rating system and why these ratings may be helpful to them in selecting a provider.

FRIENDLY REMINDER: Agents, you should not steer or influence a client away from their current doctor if they do not want to change.

*Discuss only the factual information that is available within the Find a Doctor Tool.

DON'Ts

Action	What to Do Instead
Do not mislead members about their choice of providers.	Be straightforward and be sure that it is clear that it is the member's choice only and they can select any provider in the network, whether they have a low rating or no rating at all.
Do not use any influence to affect members' provider selection.	If the member requests your help with searching for a new doctor, help your member search for a doctor that meets their needs and wants.
Do not impede members from selecting a provider of their choice.	Explain the facts available in the Find a Doctor Tool objectively and as clearly as possible.

Frequently asked Find a Doctor tool with Care Highlight program questions

FAQS

Q: What is the Find a Doctor Tool?

A: It's Humana's proprietary, online tool to find local, in-network providers. This tool lets members search for providers by filtering for criteria such as gender, languages spoken, hospital affiliations and more.

Q: What is the Care Highlight program?

A: Humana's objective rating system for provider clinical quality and cost-efficiency

Q: What do the hearts mean?

A: The hearts represent a provider's clinical quality as measured over a two-year period. It shows how effective treatment was that members received.

Ratings are from one to four hearts. One heart is the lowest rating, four is the highest. No hearts mean there is not enough information to rate the provider.

It applies to one specialty of the doctor or facility. It may or may not be their primary specialty.

Q: What do the badges mean?

A: The badges represent a doctor's cost-efficiency as measured over a three-year period. It shows the cost of treatment that members received compared to similar treatment from other doctors.

Rankings are from one to four badges. One badge is the lowest rating, four is the highest. No badges mean there is not enough information to rate the provider.

It applies to one specialty of the doctor or facility. It may or may not be their primary specialty.

Q: What's the difference between quality and cost-efficiency?

A: Quality is how effective the treatment was. It measures things like how often patients are readmitted after a hospital stay and how often preventative screenings are administered.

Cost-efficiency is the cost of treatment as compared to similar treatment by other providers. It takes into account the cost for services and doctor's visits, labs tests, surgeries, medications, etc.

Q: How are providers rated?

A: Humana combines data from administrative claims with national standards and physician feedback to create objective ratings.

Q: What national standards does Humana use?

A: Humana uses measurement criteria from organizations such as: Agency for Healthcare Research and Quality (AHRQ), Centers for Medicare & Medicaid (CMS), Healthcare Effectiveness Data and Information Set (HEDIS), National Committee for Quality Assurance (NCQA), Pharmacy Quality Alliance (PQA)

Q: What types of doctors get these ratings?

A: Ratings cover primary care providers as well as common specialists only in certain states and only when there is enough information to rate a provider. Examples of common specialists are: Cardiology, Neurology, Gastroenterology, Pediatrics, Oncology.

Q: How often are ratings updated?

A: Annually.

Q: Do ratings affect premiums or benefits?

A: No.

Q: Are the ratings available nationwide?

A: Ratings are available in most states. States/territories without ratings include: AK, CA, CT, HI, NH, NJ, NY, MA, ME, RI, VT and Puerto Rico.

Q: How should I use the Find a Doctor Tool with my clients?

- Remind clients during the [NEADS Analysis](#) and in post enrollment outreach that having a primary care provider improves health⁵ and promotes longevity.⁶
- Let them know that the right healthcare can amplify the benefits of their health plan.
- Help them determine what criteria matters most to them in a provider.
- Walk them through how to use the tool and the filtering functions to search for providers that meet their needs.
- For more training on the tool itself, head to MarketPoint University and search for “Find a Doctor.”

Q: How should I use the Care Highlight Program with my clients?

- Educate them during the NEADS Analysis and post-enrollment check-ins about the ratings when available and explain what they represent and why they may be helpful to consider among other factors.
- Remind them that ratings are just one thing to consider when selecting a provider.
- Be objective and factual.
- Inform clients that all network providers are available and that they may choose any provider they want.

Q: What do I say if a provider has low ratings?

A: Ratings are just one factor in selecting a doctor and have a risk of error. Clients should choose a doctor that’s right for them based on their current and future needs.

Q: Why don’t all providers have a rating?

A: If there are no ratings, Humana may not have enough information available to provide one. Physicians with “Not enough information to measure” does not indicate that the physician does not provide quality services. All physicians rated have met certain minimum requirements. Patients have access to all physicians in the Humana network regardless of whether a physician has received a Care Highlight™ rating.

Q: A provider contacted me about their ratings. Who should the doctor contact?

A: Physicians may request information and register inquiries by calling 1-800-626-2741, Monday through Friday, 8 a.m. to 5 p.m. Central time, or by submitting an email to ppm@Humana.com.

Where to find additional Find a Doctor tool with Care Highlight program resources

Humana has several Find a Doctor Tool with Care Highlight program resources available to you and members.

Agent-only resources

IgniteWithHumana.com

- [Find a Doctor Tool page](#)
- [Find a Doctor Tool educational resources](#)
 - Webinar
 - One-pagers
 - Article

Marketing Resource Center

- Care Highlight program flyer (search for “Care Highlight”)

Humana MarketPoint University

- Training toolkit in English or Spanish
- Learning journal
- Job aid
- Overview for CarePlus

Resources for members and Agents

[Find a Doctor Tool landing page](#)

[How to find the right doctor for you](#)

[Getting the most from your doctor’s visits](#)

[Ten helpful tips to make the most of your telehealth visit](#)



Help us humanize healthcare by connecting clients to the right doctor for them. Put the Find a Doctor Tool with Care Highlight program to work with clients today.

Citations

¹Association of Primary Care Physician Supply with Population Mortality in the United States, 2005 - 2015. February 18, 2019. <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/2724393>

²What makes a good doctor- and other findings from the 2019 AAMC Public Opinion Research. April 27, 2020. <https://www.aamc.org/news-insights/what-makes-good-doctor-and-other-findings-2019-aamc-public-opinion-research>

³What makes a good doctor- and other findings from the 2019 AAMC Public Opinion Research. April 27, 2020. <https://www.aamc.org/news-insights/what-makes-good-doctor-and-other-findings-2019-aamc-public-opinion-research>

⁴Physician Effectiveness and Efficiency, 2020, <https://www.humana.com/provider/medical-resources/clinical/effectiveness-efficiency#>

⁵Quality and Experience of Outpatient Care in the United States for Adults With or Without Primary Care. January 28, 2019. <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/2721037?guestAccessKey=0983f57a-7a4e-480a-b0b4-7bbcc2c6649b>

⁶Association of Primary Care Physician Supply with Population Mortality in the United States, 2005 - 2015. February 18, 2019. <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/2724393>