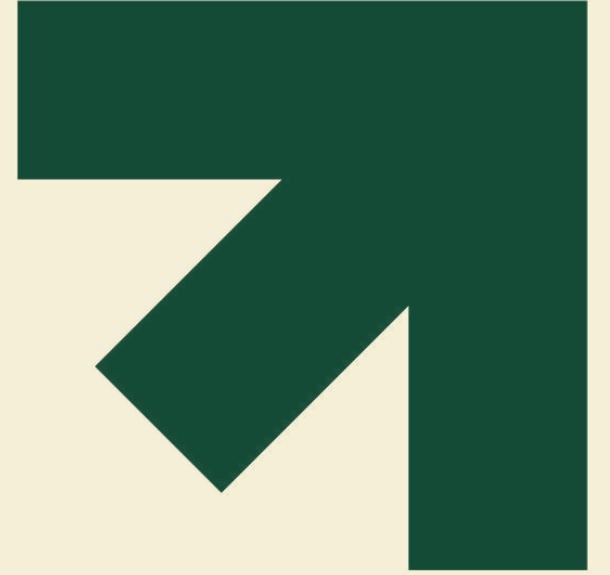


# Health is Wealth

Seminar Series September / October 2022





# Agenda

Welcome

It's our 10<sup>th</sup> birthday

A new brand image

New and improved Provider Portal

Adviser Chat

Health Management care for members

nib and ACC

Health is Wealth in action

Introducing nib Adviser claims loop

Your Health is Wealth kit

# 10-year anniversary



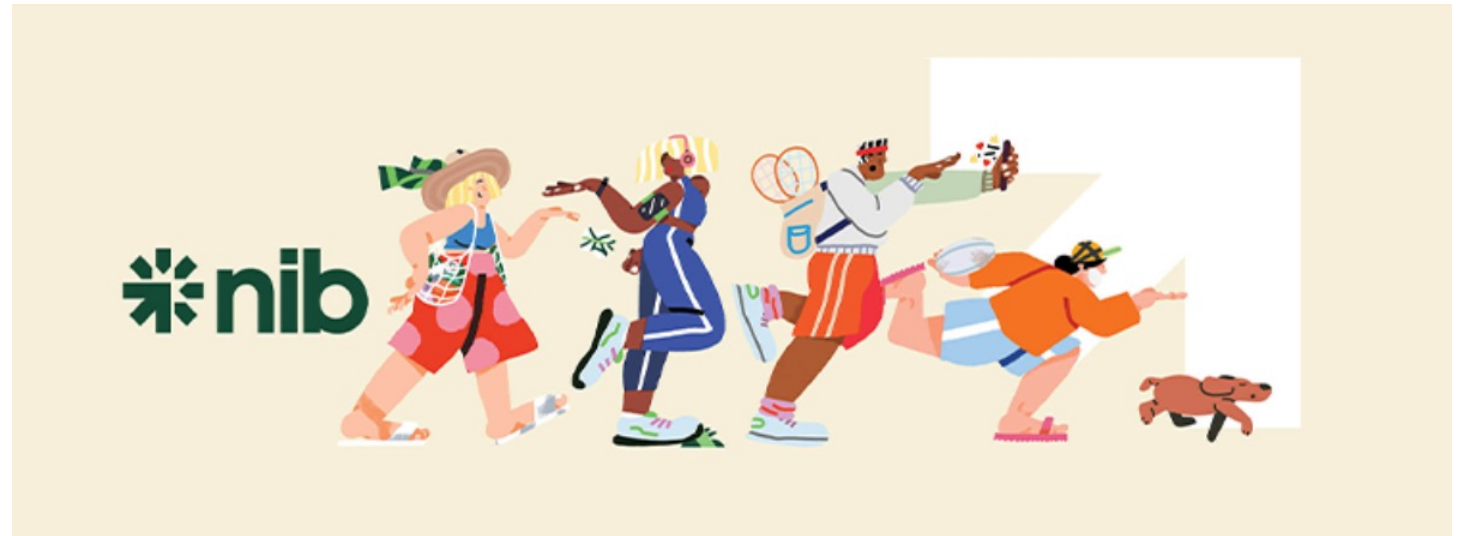
# nib's refreshing new look and feel



## Our brand story is evolving from being just a payer to a health partner.

We're changing on the inside, so we're changing on the outside too.

We're excited to introduce new colours, illustrations and logo with a symbol which depicts a sun for optimism and a compass to speak to being a health 'navigator'.





# Agenda

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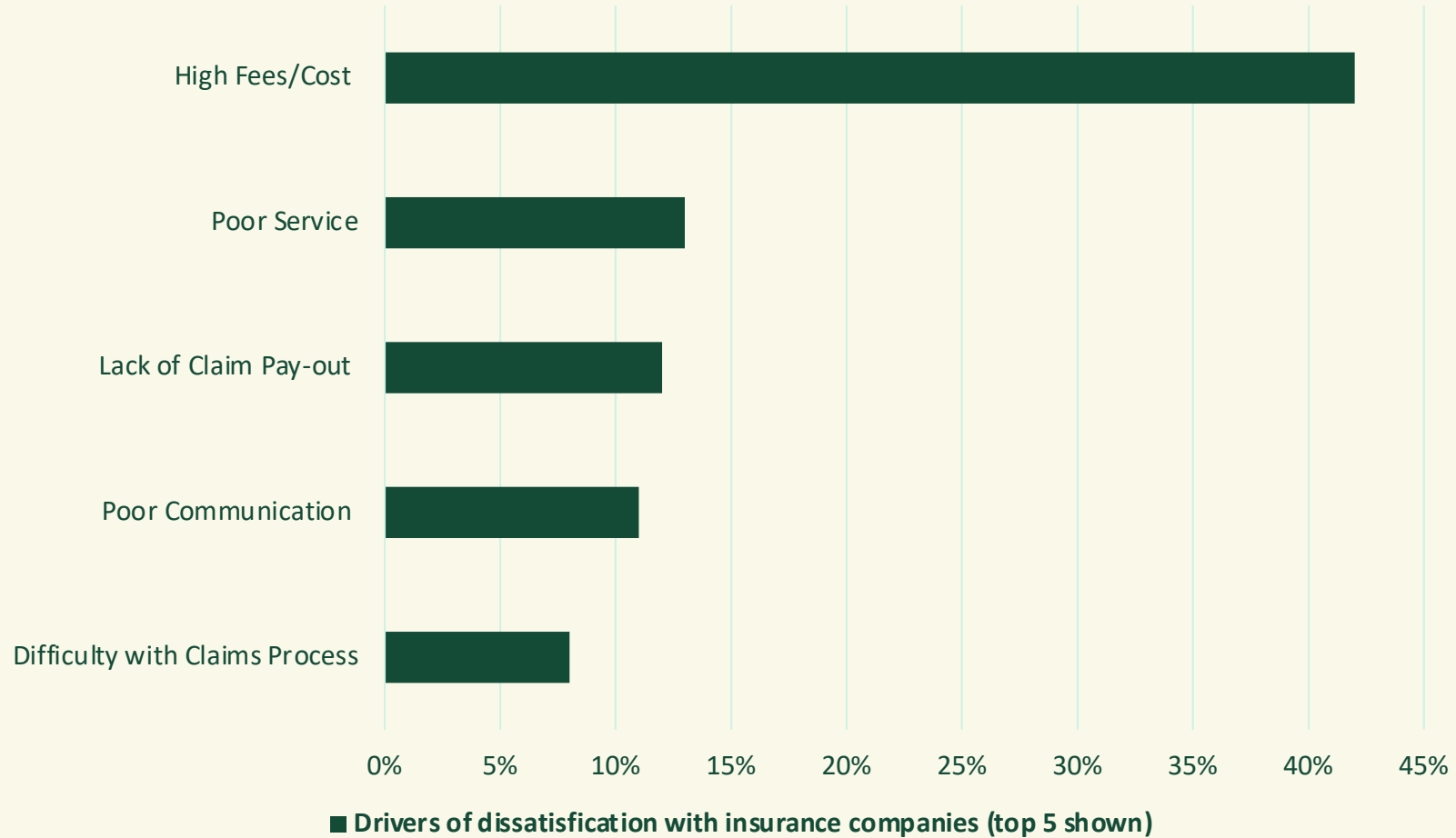
Introducing nib Adviser claims loop

Your Health is Wealth kit

Enhancing our  
member claims  
experience.



# Top 5 drivers of dissatisfaction



The volume of surgical claims received by nib has increased by 9.5% over the last 12 months (ended July 2022).

Reference: FMA-Consumer-Experience-with-the-Financial-Sector-Survey-2022.pdf





# Enhancing our Member Claims Experience

**Lodgments using the  
Provider Portal are processed:**

**30%**

quicker for pre-approvals

**23%**

quicker for claims

Our healthcare providers help to ensure a smoother claims process.

As part of our First Choice Network, providers are now required to use our Provider Portal.

We've enhanced our Provider Portal for improved ease of use and experience.





# Enhancing our Member Claims Experience

**A hands-off, hassle-free claims experience.**

The Provider Portal allows providers to submit pre-approvals and claims on behalf of nib members

**To deliver a quick and seamless claims process, we recommend:**

- Complete information about diagnosis & treatment
- Correct, legible documentation
- A pre-approval

# Get to know our improved Provider Portal



## Positive feedback from our providers

We have had some great feedback from our early adopter providers...

*"The portal is very streamlined and easy to use."*

*"The language is clear, and I understand what it is that you require and why you need it."*

*"Having the summary screen up front gives us immediate visibility of what's been approved - saving time for us and our patients."*

*"Being able to pre-populate the different fields will save us a lot of time"*



## Positive feedback from our members

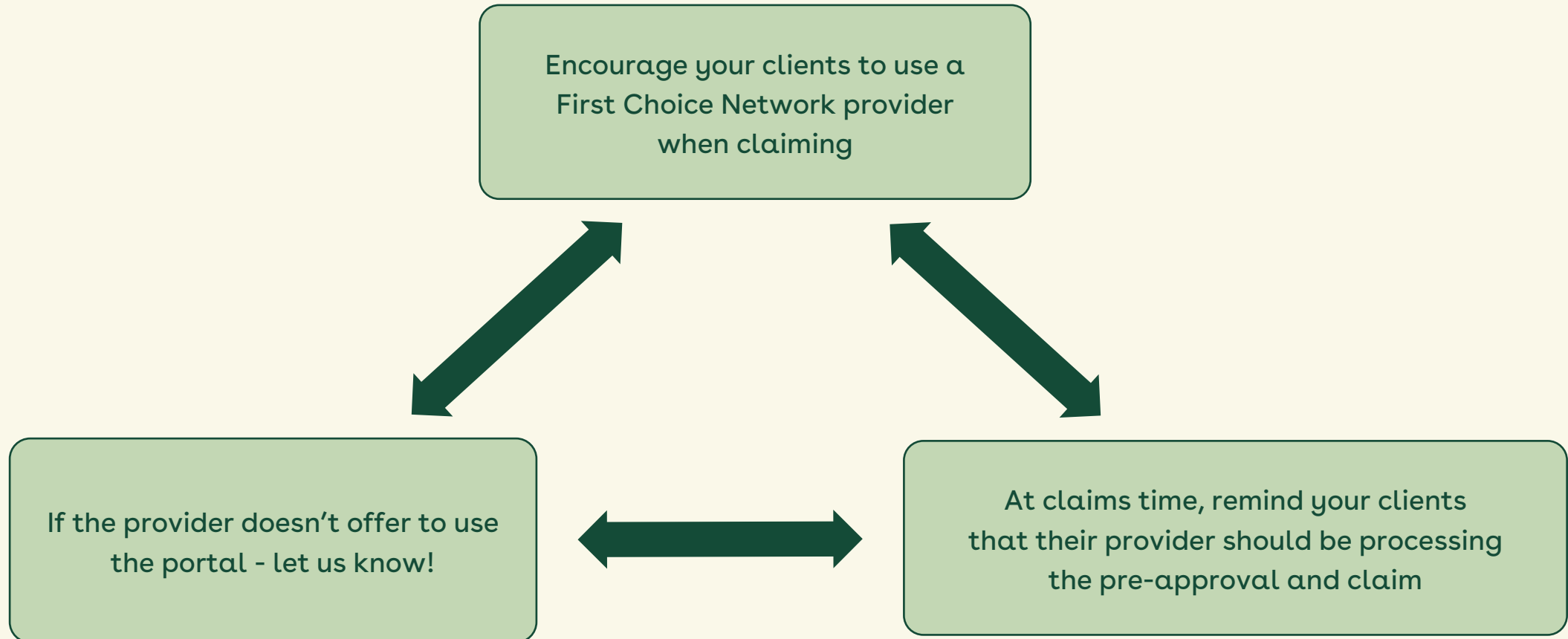
*"Absolutely faultless process. All organised by my service provider with you seamlessly."*

*"Because the whole process was so easy with the health care provider as well thank you"*

*"Claim process was very simple and efficient. My health provider handled everything"*

*"Application handled by the provider with ease"*

# Help us help your clients.



A new way to  
support you.



# Resolving Adviser enquiries.



25% of phone calls and emails received into nib are from advisers



Email enquiries often take multiple interactions to resolve (not all information is given in the first email)



Most of these enquiries could be resolved using information or processes available via a digital channel



**Our new Adviser  
Chat will be  
quicker and  
easier.**

**Web chat and chat bots are growing in demand: They're the best value channel due to how efficient it is to service.**

**Benefits of using the Adviser chat:**

- Our top phone and email consultants will be answering your chat enquiries
- Information sent easily and faster
- Flexibility to use it while performing other tasks (e.g., talking to a client)
- You'll receive a copy of the transcript at the end
- The more advisers use the chat, the more efficient the service



# Resolving Adviser enquiries.



Adviser chat  
coming soon!



AI capability  
enhancements.



We want your  
feedback

# nib Health Management – Personalised Health Journeys



# Meet our Health Engagement Team



## Supporting members to achieve better health outcomes.

- Eligible members can join health management programmes
- Providing one on one support for members through wellness coaching
- Clinical support for the claims teams
- Helping members navigate the healthcare system
- Provide training and upskilling for the claims team

# Proactive Health Management care for members



nib Women's Wellness



nib Cancer Care



nib Diabetes Care



nib Bowel Screening



nib Cardiac  
Care



nib Healthier  
Heart



nib Healthier  
Joints

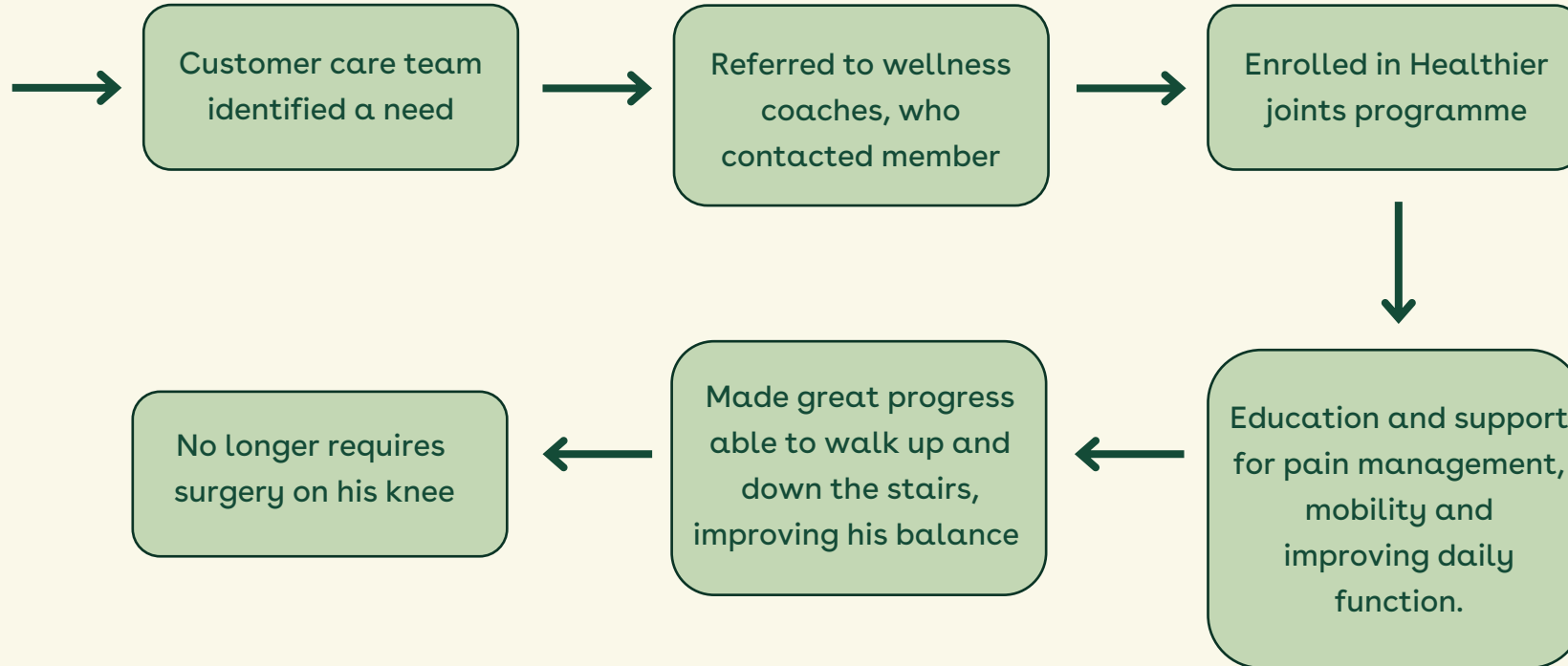


nib Healthy  
Lifestyle

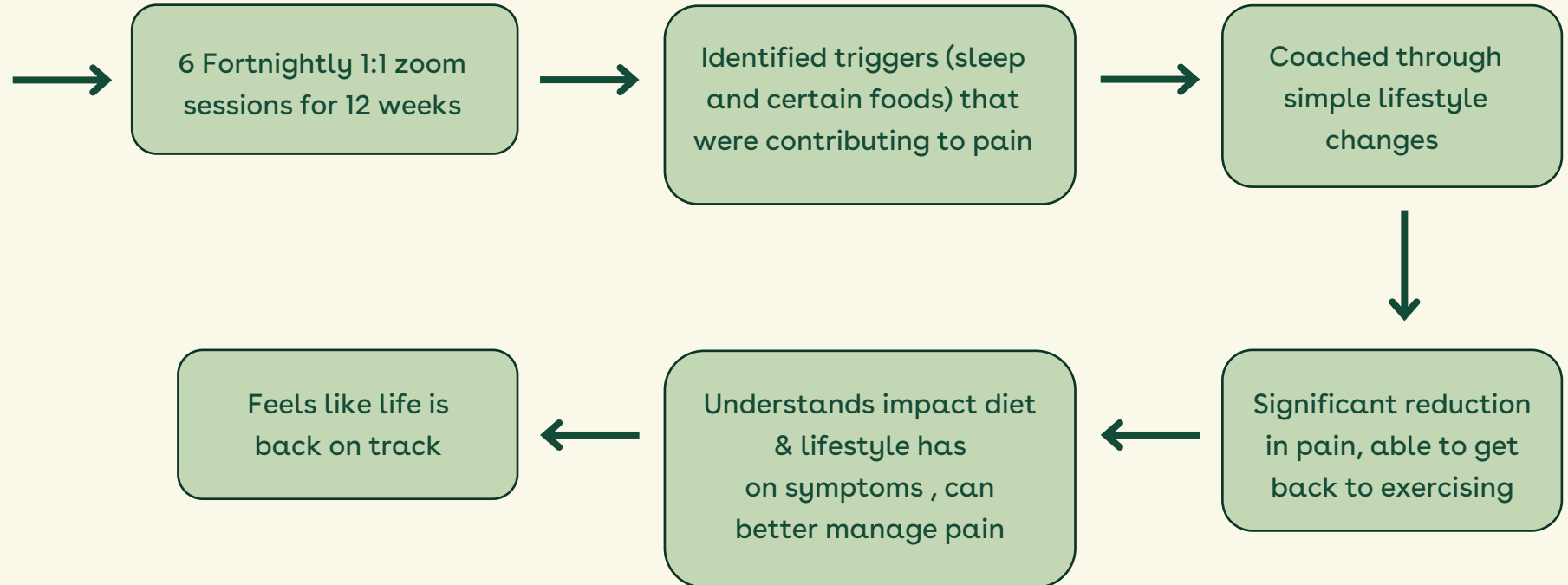


nib Wellness  
coaching

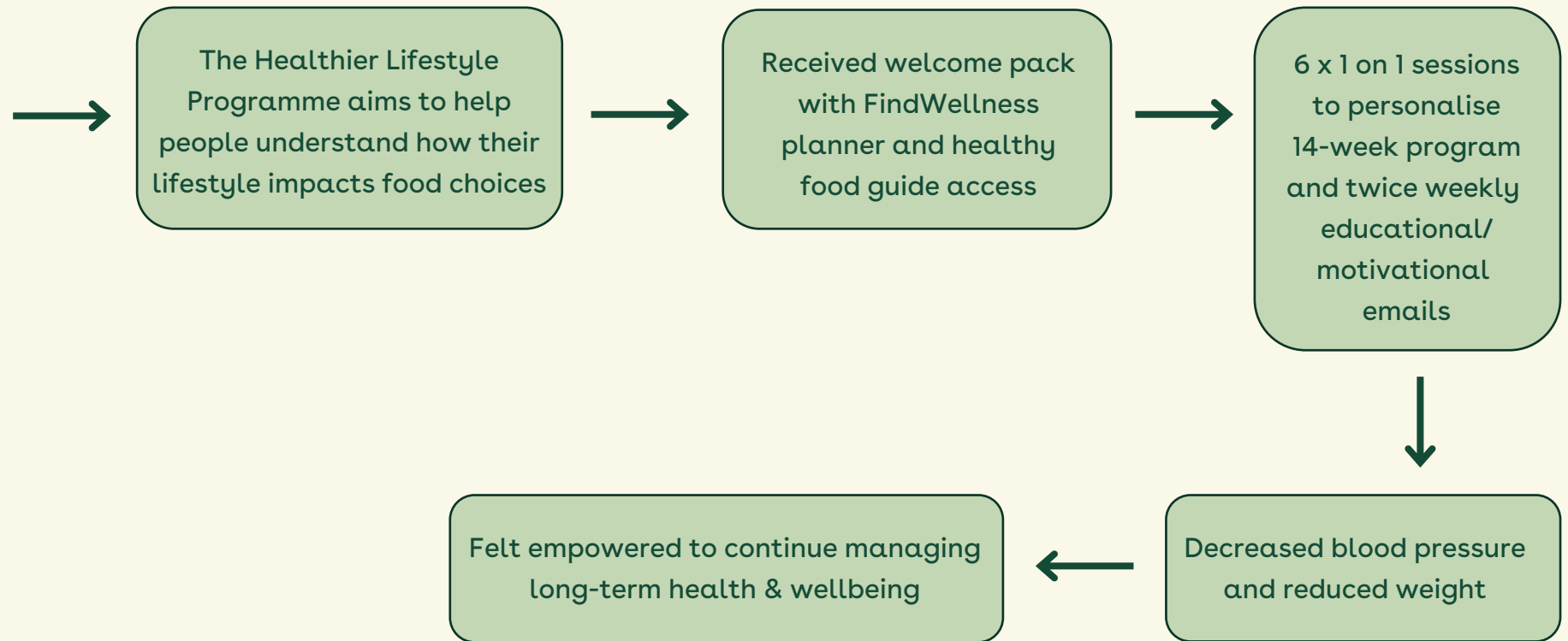
# Member Journey: Healthier Joints



# Member Journey: Women's Wellness

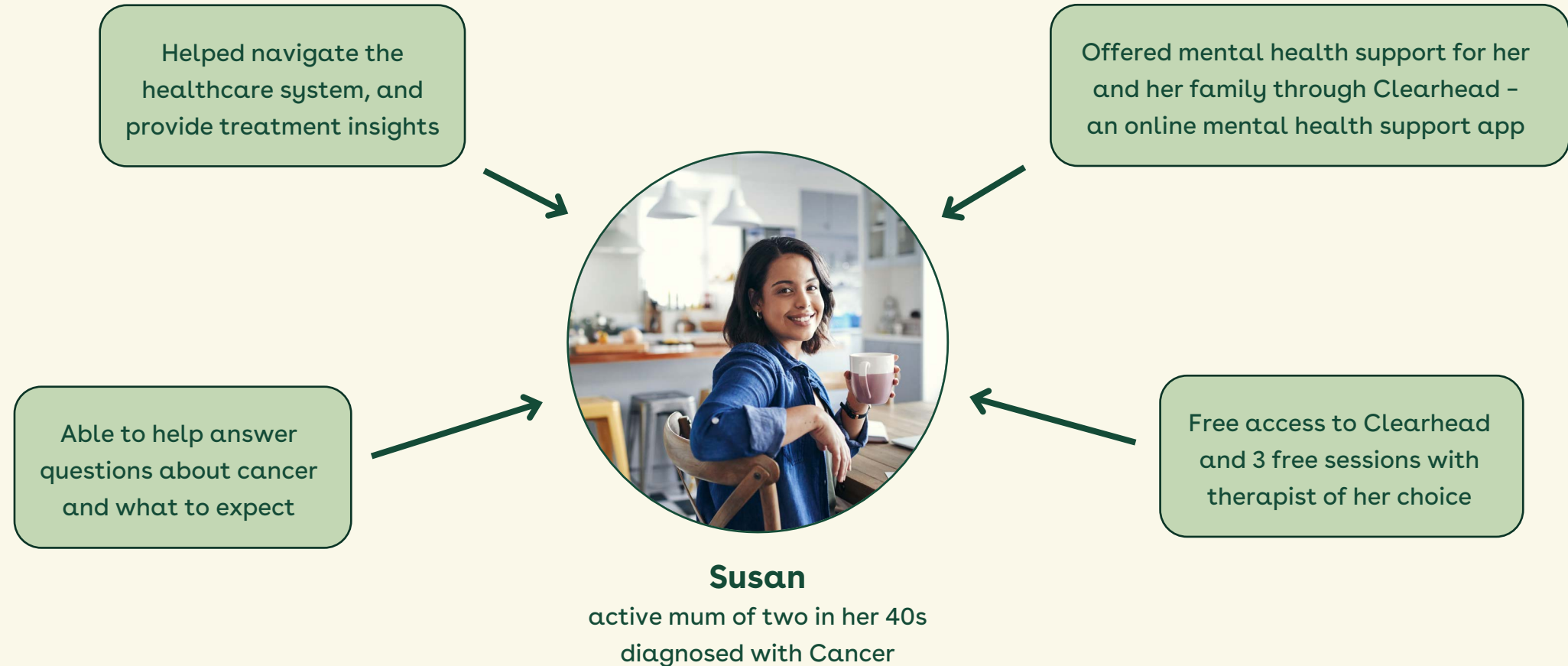


# Member Journey: Healthy Lifestyle





# Member Journey: Cancer Care



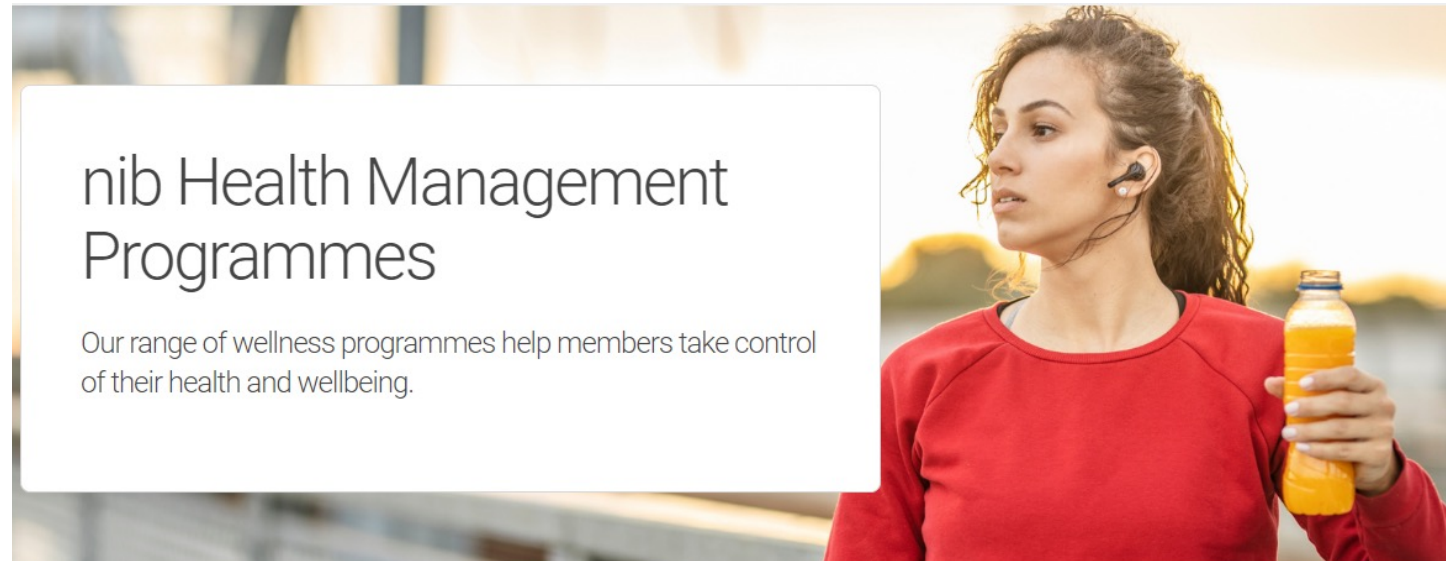


## Refer your clients



Refer your clients to our website where they can self-enrol into an eligible programme or similar or contact our wellness coaches to discuss further.

[www.nib.co.nz/health-management-programmes](http://www.nib.co.nz/health-management-programmes)





How about the health of our advisers?

## Results from Highway to Health Seminar Series

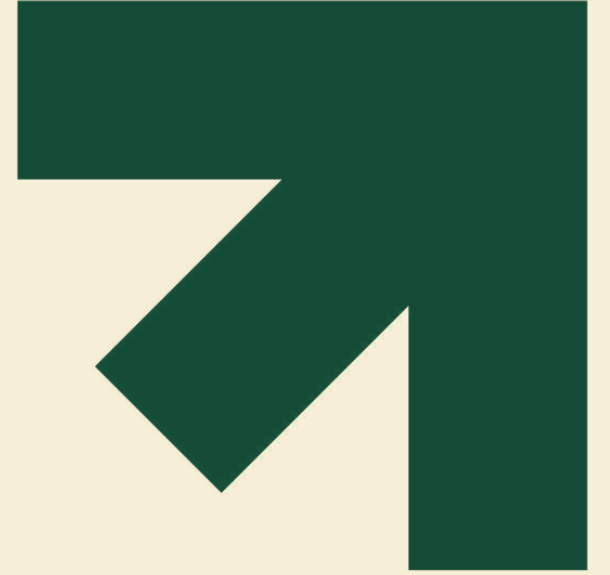
166

people requested and were sent bowel cancer screening kits

2

positive tests were detected

nib and ACC.



# Insightful Statistics from July 2021 – June 2022

1487

referrals to  
ACC team

197

cases accepted  
by ACC

217

current  
open cases

66

members referred into  
Health management  
programmes

# Adding value to members.



Direct line of communication  
to a case manager



Access to legal



Advocacy and  
Support



Referrals to eligible  
Health Management  
programmes



Excess returned  
to member



Assists member with  
ACC entitlements



**Helping  
members get  
their ACC  
entitlements.**

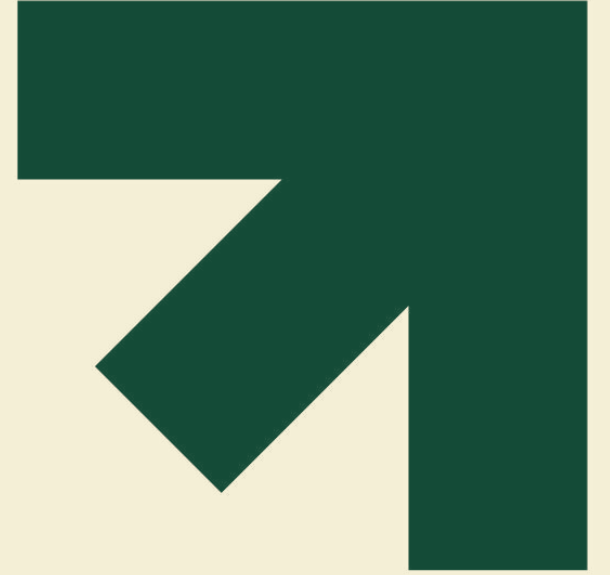
**Members may not know they could be eligible for these ACC entitlements that could be vital for their recovery.**

- Weekly income compensation (if eligible)
- Rehabilitation programmes
- Home help
- Equipment
- Transport

# Maurice's nib story



Health is Wealth  
in action.



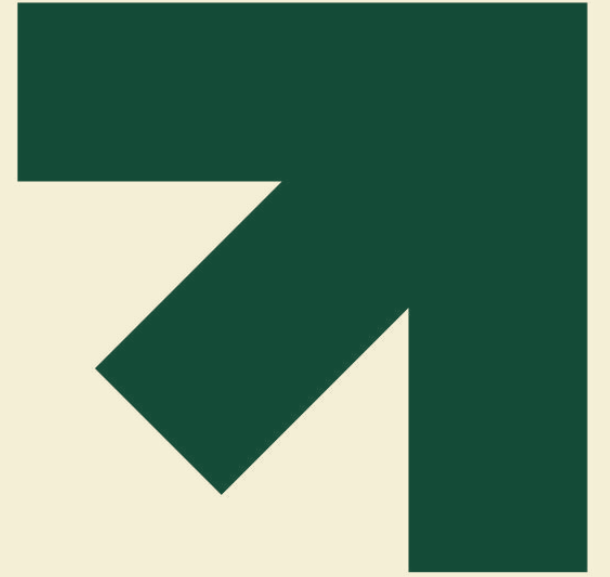


**Cover that  
continues to  
support wellness.**

- Loyalty wellness benefit
- Loyalty Bariatric surgery
- Loyalty Breast Billateral breast reduction
- Physio and therapeutic care post hospital admission benefits
- Counselling and support services (cancer and cardiac)
- Proactive Health option or options in general
- Health Management Programmes



Mental Health cover.





**One in five  
Kiwi's have  
experienced  
poor mental  
wellbeing.**

**Mental health has never been more prevalent  
in Aotearoa than it is right now.**

**What does mental illness look like:**

- Panic attacks and panic disorder
- Post-traumatic stress disorder
- Depression, anxiety, suicidal thoughts
- Bipolar disorder
- Eating disorders
- Obsessive compulsive disorder
- Schizophrenia



## What's the best way to treat mental illness...

### Talk, talk, talk, and talk.

- Talk to family
- Talk to friends
- Talk to a professional – that's where nib can help.



# nib's complementary Mental Health Cover



**12 months complementary cover to support members wellbeing.**

## **Eligible members (with a GP referral) can receive:**

- Up to \$2,500 registered psychologist and/or psychiatrist consultations
- 100% reimbursement for eligible claims (up to cover limit)
- No waiting periods or excess
- No exclusions for any pre-existing conditions
- No need to make a related claim on their policy to use this cover

## **Who is eligible?**

- New nib members
- Existing members, who joined after 21 April 2018



## How can these benefit you and your clients?



- **Grow your business:** They provide a great opportunity to have a discussion with your clients about nib health cover
- **Value-add for existing clients:** They're another reason for your clients to retain their cover
- **Access to our ACC team:** All your client's questions and queries answered directly by our subject matter experts
- **Easy onboarding:** of your clients through nibAPPLY
- **Product flexibility:** a range of options to suit your clients and their budgets
- **Great products:** Your clients can get the coverage they need

# nib Adviser Claims Loop

**nib** 5950 [Logout](#)

[nibApply](#) [In progress](#) [Claim status](#) [Adviser docs](#) [Member docs](#) [Public docs](#)

**Adviser**  **Member**  **Policy number**  **Status**  **Status change date**

## Status

- All
- Pre-approval in progress
- Pre-approval waiting for customer
- Pre-approval approved
- Pre-approval declined
- Pre-approval expired
- Claim in progress
- Claim waiting for customer
- Claim declined
- Claim cancelled
- Claim completed

## Status change date

- Last 24 hours
- Last 7 days
- Last 14 days
- Last 30 days
- Last 3 months
- Last 6 months
- Last 12 months
- Custom date range

## Custom status change date

**Start Date**  **End Date**

February 2021 < > July 2021 < >

M	T	W	T	F	S	S	M	T	W	T	F	S	S
						1							1
2	3	4	5	6	7	8	2	3	4	5	6	7	8
9	10	11	12	13	14	15	9	10	11	12	13	14	15
16	17	18	19	20	21	22	16	17	18	19	20	21	22
23	24	25	26	27	28	29	23	24	25	26	27	28	29
30	1	2	3	4	5	6	30	1	2	3	4	5	6



# nib Adviser Claims Loop

Pre-approval / Claim status [Manage your preferences](#)

[Export data](#) Note: The Excess, Co-pay amounts and the Member to pay amounts are estimated until the Claim is finalised. 1 2 3 4 5 >

Member	Policy number	Group	Category	Type	Submitted	Status	Last updated
Alexander Smith	0090669	009619	Claims	Medical	17/06/2022	Claim declined	11/08/2022
<b>Claim details</b> Claim number 0080668/17/08/2 Type Medical		<b>Response to member</b> Claim declined. Sorry, we aren't able to cover the cost of any treatment, investigations or consultations done by a healthcare provider who isn't registered with the Medical Council of New Zealand (MCNZ).					
Benjamin Green (multiple)	0080668	009719	Claims	Medical	07/07/2022	Claim paid	11/07/2022
<b>Claim details</b> Claim number 0080668/17/08/2 Claimers Alexander Green Williams Green Thomas Green		<b>Claim costs</b> Requested \$2,000 Approved \$1,500 Excess \$200 nib Payment \$700 Member to pay \$100		<b>Claim amount</b> Claim amount claimed \$2,000 Claim amount paid \$1,500 Claim paid date 11/07/2022			
Charles Manson	0070667		Pre-approvals	Surgical	01/05/2022	Pre-approval approved	11/06/2022
<b>Pre-approval details</b> Pre-approval Number 0090669/17/08/2		<b>Pre-approval costs:</b> Requested \$2,000 Approved \$1,500					
Dylan Sprouse	0060666		Pre-approvals	Surgical	11/01/2022	Expired	09/05/2022
<b>Pre-approval details</b> Pre-approval Number 0090669/17/08/2							

# nib Adviser Claims Loop

nib

5950 -

Logout

nibApply In progress Claim status Adviser docs Member docs Public docs

Adviser	Member	Policy number	Status	Status change date	
5950 -	▼		Pre-approval submitted ▼	12/01/2022 - 16/08/2022	<a href="#">Search</a>

Pre-approval / Claim status

[Manage your preferences](#)

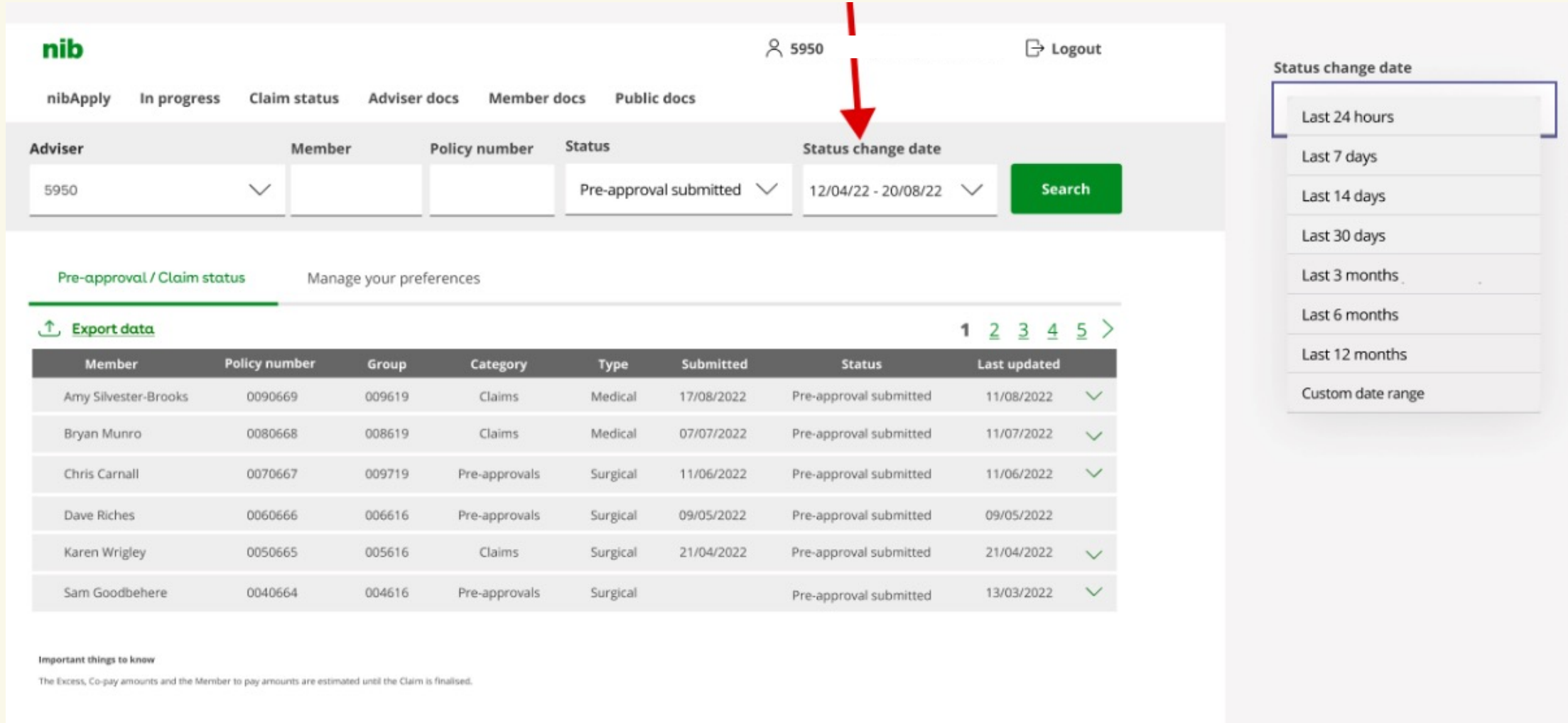
By default, you will receive emailed notifications regarding recent Pre-approvals and Claims. If you prefer to not receive these notifications, please select the relevant option below:

I want to receive notifications regarding Pre-approvals and Claims.

I do not want to receive any notifications regarding Pre-approvals and Claims.

We will update this setting against the email address you used to login.

# nib Adviser Claims Loop



The screenshot shows the nib Adviser Claims Loop interface. At the top, there is a navigation bar with the nib logo, a user profile icon for '5950', and a 'Logout' button. Below this is a secondary navigation bar with links for 'nibApply', 'In progress', 'Claim status', 'Adviser docs', 'Member docs', and 'Public docs'. The main interface features a search bar with filters for 'Adviser' (5950), 'Member', 'Policy number', 'Status' (Pre-approval submitted), and 'Status change date' (12/04/22 - 20/08/22). A green 'Search' button is located to the right of the filters. Below the search bar, there are two tabs: 'Pre-approval / Claim status' (selected) and 'Manage your preferences'. An 'Export data' link is visible on the left. The main content area displays a table of claims with columns for Member, Policy number, Group, Category, Type, Submitted, Status, and Last updated. The table contains six rows of data. At the bottom, there is a section titled 'Important things to know' with a note about estimated amounts.

**nib** 5950 Logout

nibApply In progress Claim status Adviser docs Member docs Public docs

Adviser Member Policy number Status Status change date Search

5950 Pre-approval submitted 12/04/22 - 20/08/22

Pre-approval / Claim status Manage your preferences

Export data 1 2 3 4 5 >

Member	Policy number	Group	Category	Type	Submitted	Status	Last updated
Amy Silvester-Brooks	0090669	009619	Claims	Medical	17/08/2022	Pre-approval submitted	11/08/2022 ✓
Bryan Munro	0080668	008619	Claims	Medical	07/07/2022	Pre-approval submitted	11/07/2022 ✓
Chris Carnall	0070667	009719	Pre-approvals	Surgical	11/06/2022	Pre-approval submitted	11/06/2022 ✓
Dave Riches	0060666	006616	Pre-approvals	Surgical	09/05/2022	Pre-approval submitted	09/05/2022
Karen Wrigley	0050665	005616	Claims	Surgical	21/04/2022	Pre-approval submitted	21/04/2022 ✓
Sam Goodbehere	0040664	004616	Pre-approvals	Surgical		Pre-approval submitted	13/03/2022 ✓

Important things to know  
The Excess, Co-pay amounts and the Member to pay amounts are estimated until the Claim is finalised.

Status change date

- Last 24 hours
- Last 7 days
- Last 14 days
- Last 30 days
- Last 3 months
- Last 6 months
- Last 12 months
- Custom date range

# Health Reward Campaign

WE'RE INVESTING  
**IN YOUR CLIENT'S  
MOST VALUABLE**  
*asset.*



**UP TO  
\$350  
Health Reward**  
per adult member\*



Each eligible, new adult member (over 21) will receive a one-off \$200 Health Reward when they take out any new Ultimate or Easy Health policy through nibAPPLY before 31 October 2022.

Plus if they also get the GP Option for an Ultimate policy, we'll upgrade them to a \$350 Health Reward.

What their Health Reward can be used for:



Offer exclusively  
available with



\* Terms and conditions and eligibility criteria apply. Offer only for new applications submitted through nibAPPLY between 1 August and 31 October 2022 with policy commencement date no later than 14 November 2022. Reward available upon payment of their first premium. For a full list of eligible expenses that can be claimed under this offer, see our terms and conditions nibadviser.co.nz for details.



 nib