

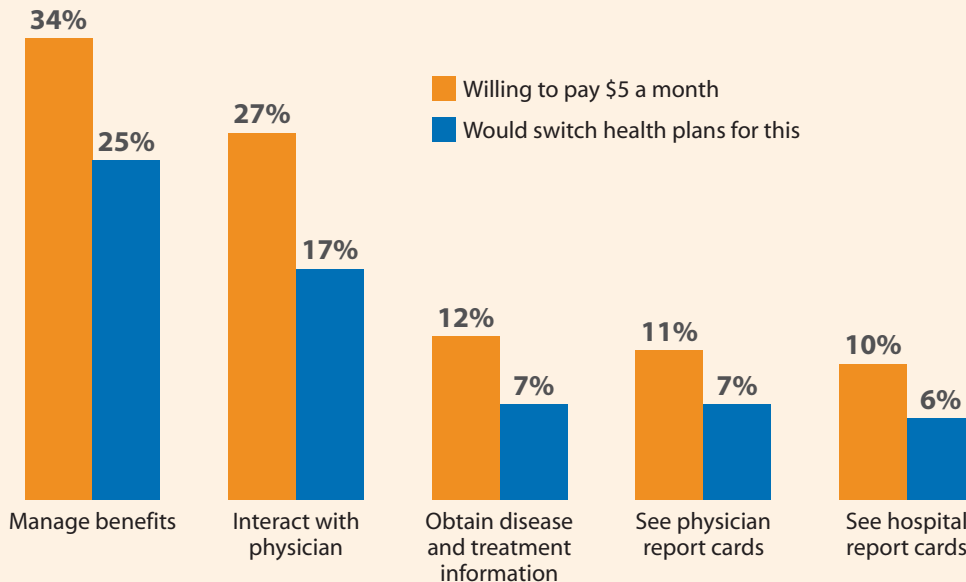
MANAGED CARE OUTLOOK

HMO members willing to pay to manage benefits online

With one third of health care consumers now using the Internet to retrieve health information or communicate with health care professionals online, health plans have new opportunities to capitalize on their relationships with members. According to a survey by Deloitte Research, more than a third of those with access to the Internet would be willing to pay \$5 a month to manage their health benefits online, and 25 percent say they'd switch health plans for the privilege. About 15 percent say they would be willing to pay for customized services. Members are far less willing, however, to pay for basic information, such as report cards or disease and treatment information.

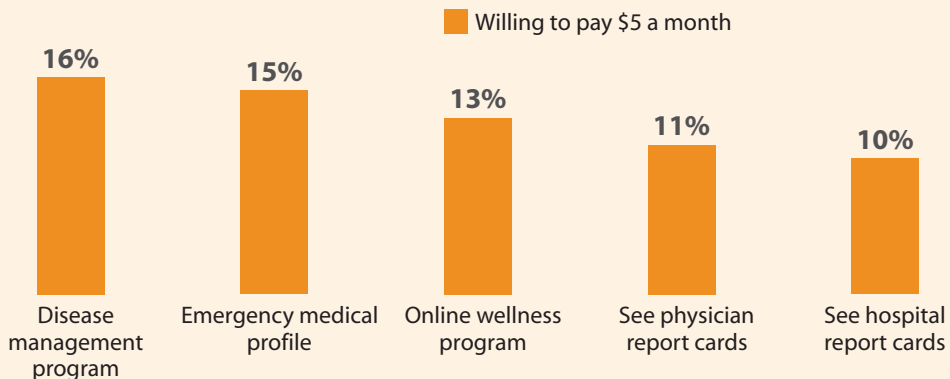
Basic services

Online service



Customized services

Service tailored to member



SOURCE: WINNING THE LOYALTY OF THE E-HEALTH CONSUMER, DELOITTE CONSULTING, CHICAGO, 2000