

TRAILBLAZERS TALK

Ravi Kumar S.,
President, Infosys,
in conversation with
Dr. Mark Boxer,
EVP and CIO, Cigna

Link to conversation: <http://bit.ly/2YLcRNN>

Ravi Kumar S. (RK): Hello everyone, welcome to the next version of the Trailblazer series. I have a distinguished personality with us today, Mark Boxer, EVP and Global CIO of Cigna. Mark has a career spanning across multiple organizations, cutting across technology, insurance, and health care. He worked for WellPoint, Xerox Corporation and now is the Global CIO for Cigna. Mark has two doctorates -- one in Public Health and one in Health Administration; a Master's in Business Administration and a Master's in Information Sciences. What a diverse background! Thank you so much Mark, for joining us today and welcome to the Trailblazer series!

Mark Boxer (MB): Thank you.

RK: I wanted to kick off by asking you about the significant disruption that the insurance and healthcare sectors are going through. Tell us a little bit about what's going on in the industry and what Cigna is doing?

MB: Healthcare is an inflection point. There is a massive amount of change taking place right now, right here, with all of us. Across the insurance and health service industry, we see that in the role the consumer and the explosion of data and even how we practice medicine and care for patients. But, most of all, we see in the technologies we use to target those opportunities and further, I would add all this is happening within the context of an unsustainable health care system, where cost does not equate to quality and where access remains a challenge. The issues are universal in my opinion; the challenges are clear -- increasing chronic diseases, aging populations, lifestyle-based illnesses demand change. Cigna is leading the way. We're a company of over 74,000 associates in 30 countries and jurisdictions with over a hundred and sixty million customer relationships across the globe, driving positive change into our markets, our segments, our businesses. And now, with Express Scripts part of our team, part of our organization, even more opportunity is on the horizon to take on the concept of what we call "whole person health." We're using technology to make this real. It's worth noting that's not about technology for technology's sake. Cigna is leading the way through our products, our services that materially improve affordability, increase access and provide more personalization. Center of this, digital is a key enabler to making that real. The digital-first orientation creates opportunities to sharpen our focus on the individual and their healthcare needs and meet them where they are. At Cigna, our mission is quite simple: to improve the health, well-being, and peace of mind for those we serve; and to make this mission real, we focus on the rapid deployment of new capabilities through a massive transformational change.

RK: You know, in the midst of digital transformation, agile development, agile workspaces, and the ability to run faster sprints to support rapidly changing demand is very critical. Tell us a little bit about what's happening around this in insurance and healthcare, and specifically what Cigna is doing. I know there you have been experimenting with it.

MB: Yes, customers and patients expect us to deliver solutions faster to simplify their healthcare experience and to create greater value for them. The constant here is the need to become a faster, more flexible, and more efficient, I would add technology organization. Ourselves and through our partners like Infosys, this is powered by inspired teams working together in new ways with new models, so, to that end agile is one of the ways we can help make the mission real, make the vision take hold, and make it all happen.

So, first of all, our agile model is business-led, experience-oriented, that means, it focuses from the outside-in on improving specific stakeholder experiences and driving our work through the lens of business value creation, this customer- and stakeholder-first orientation permeates all the solution creation that we do.

Second, rapidly deploy technology innovation provides the connectivity, the integration, the intelligence to help achieve the most critical objectives, prove affordability, deliver quality health outcomes, increased cost transparency and evaluate the best treatment options available for customers and patients. So, agile is a key enabler in this rapid evolution towards a more retail-centric model where the individual sits at the center of their health care decisions. It's not about the future, it's right now, and we have tangible proof points from our agile

journey. So, let me cite some examples. Cigna's One Guide, a more complete customer omni-channel experience, right here in the US. Express Scripts health connect 360, a complete virtual care coordination toolkit and lastly, Cigna virtual care, it's a mobile-based end-to-end health care toolkit for international markets. Lastly, what does this all mean to us as business-oriented technology professionals? Let me tell you, we better be impeccably managing the coexistence of legacy and new IoT endpoints, increasing sophistication, multi-cloud environments, software-based networks. So, agility integration, and convergence are the watchwords that drive us on this journey.

RK: You know, the one challenge all our customers face, especially large enterprises like yours, is scaling talent and human capital. It is the single biggest constraint for digital transformation. How are you approaching this, and how are you working with startups in your space to infuse innovation into the enterprise?

MB: Well, we think about innovation through multiple dimensions to begin, at Cigna, we only have three assets as a company. We have data, we have the technology, we have people. I would suggest that talent is our number one differentiator. Therefore, our culture is focused on developing diverse talent that, in turn, creates high-performing teams. We're only as good as our people take care of your people and they take care of your customers. This is as true in the health service space, as it is in any space. So to that end, we are highly focused on recruiting developing and retaining the best talent to begin. We know that our world-class health service orientation requires a deep pool of technology experts to innovate, create, and grow. Digital analytics, cloud, and cyber are just some of the examples I would say. The competition for technology talent is fierce, for ourselves, for our partners. We, therefore, need to think about our collective talent through a concept that I call the "Extended Enterprise" means the walls between Cigna and our partners early-stage, mid-stage, mature, come down, and we think about pools of talent in a much more, I would say creative way. The Infosys hub here in Hartford increases Cigna's technology talent pool and extends our reach and in the process provides a venue for new skills, new ideas, new insights. The Infosys partnership is a key part of our technology transformation strategy and we will tap into this in growing ways. You know, the IT industry is changing rapidly and in very innovative ways. Nowhere is this more prominent than in the digital analytics domains. Cannot separate a business strategy from a digital and analytic strategy. This means speed, flexibility, and connectivity are paramount. Getting better solutions from and with partners makes real, what I'd call, the art and the science of the possible in healthcare today. We got to this point, will not carry us forward. We need to push ourselves further. This Hartford delivery center is a unique venue for bringing together shared learnings, best practices, collaboration between Cigna and Infosys. So, when you boil it all down it's really what it's all about. Unique, trusted, and collaborative partnerships. Infosys being just one example.

RK: Mark, I'm going to ask you a question about the role of digital technologies in bridging the digital divide. In the societies communities that we live in, we can create an impact. In fact, it's a large platform to make an impact. Tell us a little bit about what Cigna is doing, and what digital technologies can do to bridge that gap, with maybe a few examples of what Cigna has done in the space?

MB: Ravi, that's a very relevant and important question. In a time when it's possible to perform some diagnostic tests, typically administered in a clinical setting on a smartphone, the opportunity is clear. Creating increased access to higher quality care at a lower cost with greater consistency and in the process meeting customers where they are, we call this "the age of the mobile connected consumer" new equation, MC squared. There's a lot of opportunities here for sure. Stepping up our game for this customer requires our industry to push the boundaries of creativity and innovation and for us to realize the full potential of digital. At Cigna, technology is viewed as a strategic enabler, creating a closer or meaningful connection with our customers during the moments that matter. It's during those critical moments when our customers depend on us, that we must determine how to best engage them, meet their needs, provide support and inspire confidence for the best possible outcome. For healthy patients to stay healthy, for at-risk patients to get healthier and for those with chronic illnesses to live the best life possible and yes, in the process make our communities healthier overall. Longest journey our customers are pulling from experiences outside of the healthcare industry to shape their expectations of how they want to be engaged. With our consumer-centric approach, our digital innovation is focused on the problem statement as opposed to the technology. The pervasiveness of connected mobile devices gives customers the ability to engage anytime,

anywhere concurrently through different channels and now, customers are attaining a wider range of health-related services through a diverse set of channels, but, while the channels change, the basics remain the same. Understand their needs, give them better guidance, information, and support that they need to better navigate our very complex healthcare system and in the end, live better, healthier lives. Embracing digital, its power, its promise creates a more inclusive approach to health care. The healthcare ecosystem with greater affordability and personalization. Cigna is leading the way tackling challenges and issues like the opioid crisis and childhood obesity, removing the stigma around behavioral health issues in the process of creating healthier communities. To quote John F Kennedy, "A rising tide lifts all boats" and that holds true in today's digital healthcare world. We welcome the chance to use innovation to engage consumers with more relevance and propagate those models out to the community. It's our mission. It's who we are. So, to do that we must address the three I's, as I call them. Inspiration, Innovation and Integration. Inspiration gives consumers a reason to come to you, to engage; innovation, meet them where they are, make it mobile; and, integration, this means make it simple, mask the fragmentation and complexity that exist in healthcare today. The three Is are what we are about when it comes to digital and to the technology bets we are making. Cigna and Infosys in the Hartford Center -- that's what partnerships are all about!

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