

FICO[®] Medication Adherence Score

Identify patients at risk for non-compliance

The FICO[®] Medication Adherence Score can be used by healthcare providers, payers and pharmaceutical companies to:



Effectively predict medication non-compliance over the next 12 months based on the number of prescription refills.



Take a proactive approach to compliance management and address adherence problems before they occur.



Coordinate patient communications and marketing systems for tailored dialogues, reminders, alerts and improved message targeting and timing.



Match the right patient investment level to the right patients – based on their adherence propensity.

Medication adherence is closely linked with positive clinical outcomes. As reported by the Center for Disease Control (CDC), one half of US patients stop taking their medications within one year of being prescribed. The FICO[®] Medication Adherence Score identifies patients at risk for non-compliance so healthcare providers, payers and pharmaceutical manufacturers can proactively take actions to improve adherence levels through better decisions in planning, education and communications. Not a retrospective of what happened that puts healthcare providers in a reactive mode, but an intelligent analysis and prediction of future non-adherence risk.

Predict the likelihood a patient will adhere to a drug regimen

By predicting each patient's propensity toward filling their medication over the next 12 months, this fully HIPAA-compliant solution helps direct activities to patients at highest risk of noncompliance, improving program efficiency and maximizing results.

This solution helps brands, payers and providers direct communication tactics where they may have the greatest impact on medication adherence and health outcomes, and maximize the return on the care management budget. After the score is developed, FICO can score an entire patient database or list quickly and efficiently using only an individual's name and address.

Medication nonadherence is a pervasive problem in treating patients with chronic conditions. Many pharmaceutical companies and healthcare providers help address this challenge through a variety of consumer-directed communication programs. FICO[®] Medication Adherence Score can boost the effectiveness of these programs through a revolutionary data-driven approach to identifying a patient's propensity toward medication nonadherence.

Using the same world-class predictive analytics platform used to create the FICO® Score, the FICO® Medication Adherence Score accurately predicts an individual's adherence propensity using a wide array of third-party data sources commonly used by direct marketers in a variety of industries. The result is a powerful and versatile score that can be applied universally across a patient base to predict the likely number of prescriptions filled over the next 12 months. The FICO® Medication Adherence Score is a custom model developed by FICO through the use of the client's data.

Take a proactive approach to compliance management

While other methodologies identify lapses in patient medication adherence only after the fact, the FICO® Medication Adherence Score is a predictive model that allows you to identify and

proactively address adherence problems before they occur. Integrate with your patient communications systems for tailored dialogues, reminders, alerts and improved message targeting and timing.

Improve program planning and targeting

Improve clinical trial effectiveness and reduce operational costs by optimizing population enrollment. Gauge the right level of action across the patient base to optimize care, case management and drug utilization programs – setting a universal baseline assessment on which survey results or other patient information can be overlaid when available. Develop refined intervention and adherence programs through test-and-learn strategies. Execute through FICO® Customer Communications Services (CCS) in a single, integrated, automated solution that optimizes multiple communications channels.

Optimize planning, targeting and spending

By better stratifying across a patient base in terms of adherence propensity, the FICO® Medication Adherence Score helps brands allocate and manage budgets more appropriately. The FICO® Medication Adherence Score can be delivered at the therapeutic category level or fine-tuned to the brand level. Harnessing the predictive power of multiple, third-party data sources, FICO® Medication Adherence Score can be used to improve the effectiveness of all patient management efforts, including acquisition, conversion, compliance and persistence.

Adherence Score Features



Powerful prediction; fully-compliant to safeguard privacy

- Identify an individual's likelihood of filling future prescriptions through a data-driven predictive model.
- Build a predictive model for a therapeutic category, disease class or single-brand adherence.
- Specify the patient adherence goals to be achieved, which in turn defines what data is collected and used to create a predictive model.
- Safeguard medical information with fully HIPAA-compliant analytic development and implementation for data privacy. After data exchange, model development is performed using depersonalized data. Scores can then be deployed for patients with or without historical claims data.
- FICO® Medication Adherence Score does not take an individual's FICO® Score, which measures credit risk, into consideration.



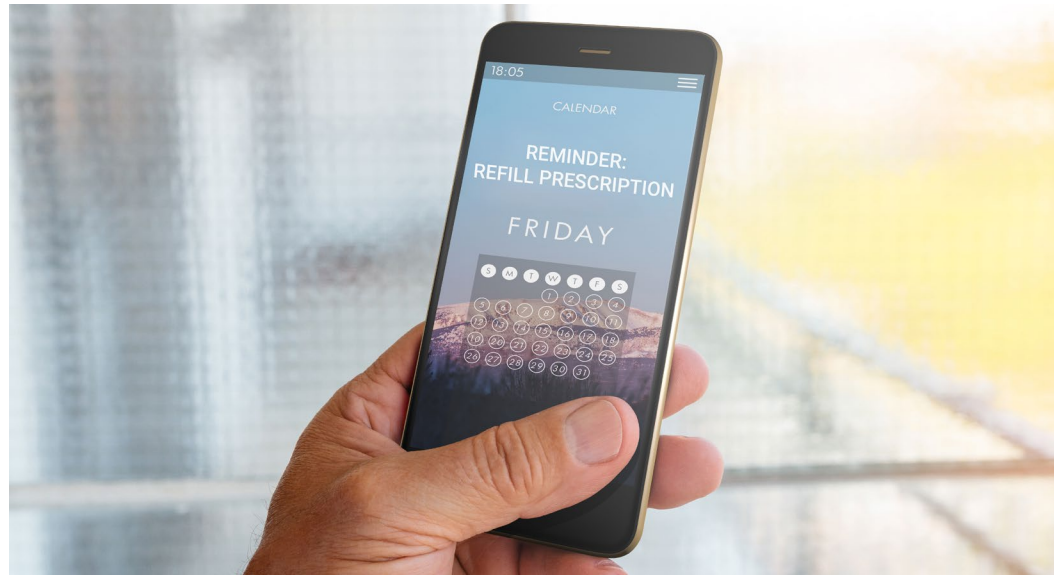
Establish medication adherence strategies for high-risk segments

- Improve success rate of prescribed drug regimen when medication non-adherence poses a real risk for patients.
- Establish guard rails through a common analytic, decision support and communications platform for the best patient communications.
- Tailor strategies to adherence behavior and attributed level of risk for non-compliance.
- Validate the model using patient populations to ensure performance and reliability.

Solution Architecture

The FICO® Medication Adherence Score can be executed through the FICO® Decision Management Suite (DMS). The decision platform provides a simple, cost-effective way to develop and deploy analytics and decision management solutions that connect, integrate and unify functionality. It's the most flexible and business-user-friendly decision science platform that integrates with a business's existing technologies to rapidly turn data and analytics into insights that power better, more profitable customer-centric actions.

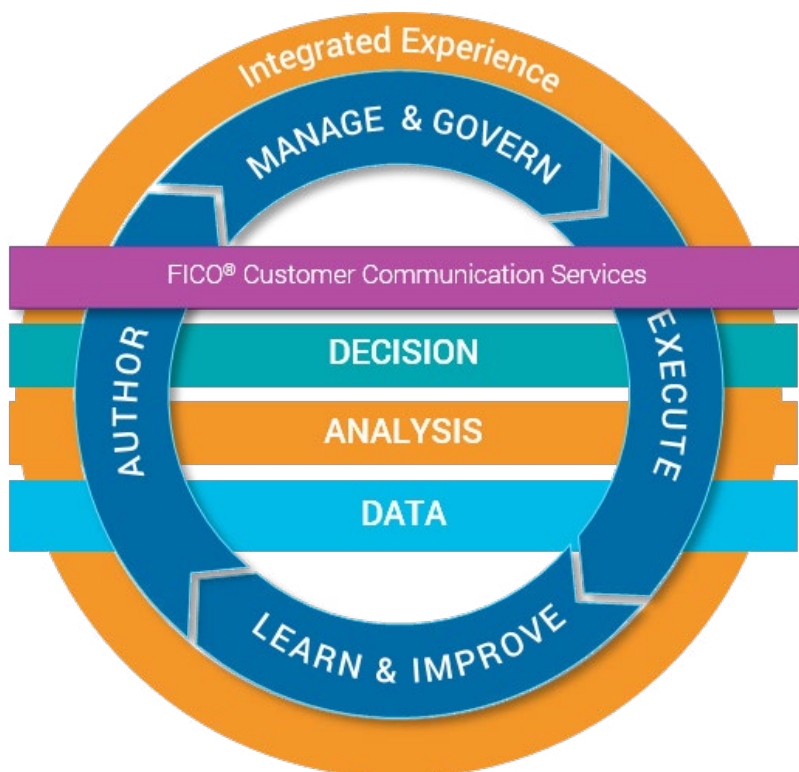
This capability supports the integration of FICO® Customer Communication Services (CCS) for coordinated, cross-channel communications. FICO® CCS can be used by the healthcare industry to avoid non-compliance and improve the patient experience while automating what has been historically a very labor-intensive process. The service supports real-time patient dialogue, immediate



resolutions, timing text-messaging and closed-loop learning to take medicine, refill or schedule follow-up labs or appointments tied to the requirements of the drug.

A custom analytic service, creation of a FICO® Medication Adherence Score establishes a direct connection between predictive analytics, action and reaction.

FICO® Medication Adherence Score can be used to improve direct-to-consumer marketing and facilitate better health outcomes throughout the patient journey. Pharmaceutical manufacturers can begin to realize your return on investment quickly through both improved targeting of consumer marketing programs and better expense management.



Learn how your organization

can benefit from the most

advanced analytic solution

for predicting medication

adherence. Email us at

info@fico.com.

Pharmaceutical Manufacturer Case Study

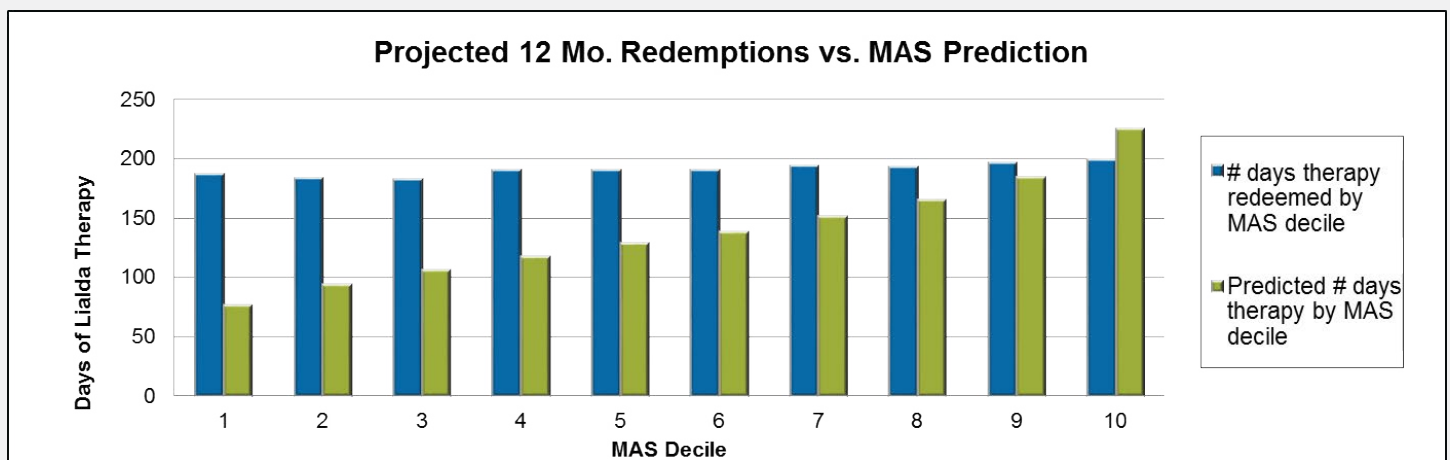
Medication Adherence and Co-Pay Card Intervention

A pharmaceutical manufacturer wanted to better understand how medication adherence might be related to utilization of its pharmacy card program that provides broad-based discounts to patients. The study focused on the general population of commercially insured patients with a GI condition, in the client’s database.

During the model development process, financial attributes were found to be highly predictive of medication adherence/non-adherence, which supports the brand’s decision to offer a pharmacy card program. Rather than continuing to send a co-pay card to everyone, which was business as usual, they saw that they could invest where resources were most likely to produce the greatest adherence gain.

Consumers with lower scores redeemed pharmacy cards more frequently than consumers with higher scores, suggesting that cost is a significant barrier to adherence for these individuals. The successful pharmacy card program helped alleviate financial barriers associated with medication non-adherence.

Average Days Therapy† vs. FICO® Medication Adherence Score (MAS) Predicted



†Average days of therapy for 1 year was extrapolated from 10 months of actual redemption data
Note: Pharmacy card redemptions are likely an underestimation of total number of prescriptions filled