



# Concierge-Level Member Experience

# Introducing the first **fully-integrated** reference-based pricing health plan solution.



**+955**

Clients



**15-30%**

In savings vs. traditional PPO plans



**78**

Top-tier NPS score, among  
the best in healthcare



**98%**

Member satisfaction score

**+\$1 BILLION IN EMPLOYER  
HEALTHCARE SAVINGS**



Philadelphia, PA | Dallas, TX | Salt Lake City, UT | Billings, MT

# Does this feel familiar?



## Finance

"Another year. **Another cost increase.** I can control my other business expenses. Why not health insurance?"



## Human Resources

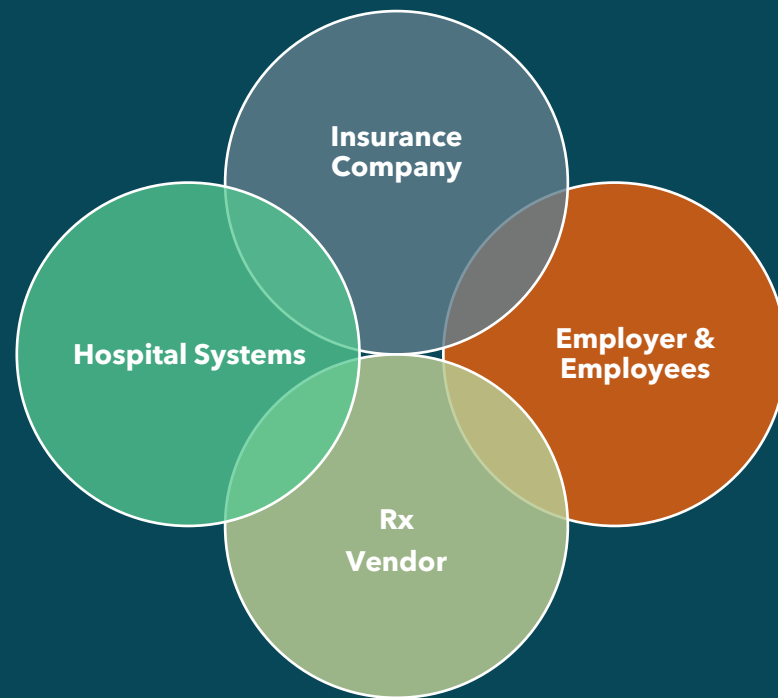
"We've tried several programs and they're all the same. I need to offer competitive benefits to **recruit and retain talent.**"



## Employee

"You're telling me my healthcare costs are going up, again?  
**I can't afford care for my family.**"

The employer has been removed  
from the  
healthcare decision.



# Member Experience

# We support members on every step of their healthcare journey.

Our **multi-disciplinary member support team** can assist with simple requests, like needing a new ID card, to more complex ones, like managing a cancer diagnosis.

## 360-Degree member support

Surrounding members with the support they need to navigate the clutter and chaos of healthcare.

## Expert guidance

Support for finding the right care – utilizing quality, access and cost data – and scheduling appointments.



**One Number to Call...**

## Clinical management

Nursing support to promote understanding of and adherence to complex treatment plans.

## Billing support

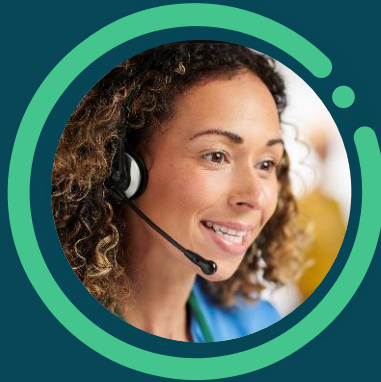
Personalized assistance with billing questions and more.

# Concierge Navigation

Guiding members to the right care using **quality, access, and cost data.**



Member calls the concierge team, or signs onto the portal, to schedule a doctor's visit.



The concierge team accesses our proprietary system.



Using **cost data, quality data, and the industry's most robust RBP acceptance data**, members are guided to the right care.

The process avoids issues and is easy for members thanks to accurate steerage on the front end.

# We proactively resolve any access questions

## Educating Members About the Plan

- How to use the plan
- What to say at the doctor's office



## Pre-Care Guidance

- Proprietary database to guide members to quality care
- Acceptance and quality data allow members to choose providers that work well with their health plan



# Engagement strategies for the entire member journey.

Meeting the member **where they are.**



## Before effective date

Identification of high-risk members, continuity of care and personalized engagement

## IMPLEMENTATION

## During & after open enrollment

Full suite of educational resources for members and their families – timed with member lifecycle stages

## Pre-service

Guiding members to the right care utilizing quality, access and cost data

## As members utilize benefits

Care management, advocacy, built-in telemedicine and more. Plus, billing support as needed

# Imagine360 Materials



Helpful Tips Flyers

Versions available Imagine and non-Imagine Markets

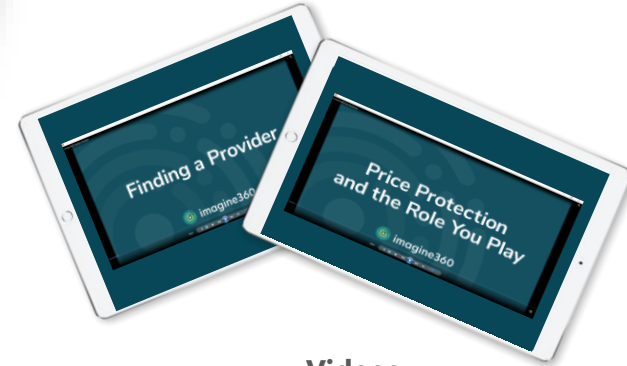


Additional Education Flyers

Materials to help educate and engage members throughout their healthcare journey



Member Introduction Flyer



Videos

Three short videos to educate members and

# ...and one site to visit



## Members can manage their benefits anytime, anywhere using the **miBenefits Portal**

### Robust provider search

- ✓ Search for a provider using **quality, access and cost data** to help members make informed decisions

### Dynamic member dashboard

- ✓ Members can track all their claims and deductibles in real-time, print ID cards, view plan information, and more

### Live healthcare support

- ✓ Available through our concierge team or on-demand via our portal or app

# Medical Management

# We put patients at the center.

Patients have someone on their side who understands how the system works and is proactively looking out for them and their family.

## Acute Care

- Utilization Management
- Medical Reviews
- Level of Care and Length of Stay Management
- Cancer Care and Transplant Initiatives

## Specialty Pharmacy

- Medical Pharmacy Management
- Specialty Medication Assistance
- Transparent Pharmacy Costs



## Disease Management

- Complex & Chronic Care Management
- Doctor and Pharmacy Coordination
- Emergency Room Reduction
- Remote Monitoring

## Population Health Management

- Health Education and Lifestyle Coaching
- Wellness Screenings and Incentives
- Behavior Change Interventions

# Population Health Management.

A complete, customized population health solution



- ✓ **Disease Management**
- ✓ **Complex Disease Management**
- ✓ **Maternity Management**
- ✓ **Whole Person** Remote Monitoring for Diabetes, Prediabetes, Hypertension

## Value-Added Services

- ✓ **Tailored Wellness Programs**
- ✓ **Dedicated Wellness Coordinator**
- ✓ **Incentive Management**
- ✓ **Comprehensive Reporting Outcomes**
- ✓ **Biometric Screenings**
- ✓ **Lifestyle Coaching Programs**

**27% ER related cost reduction**

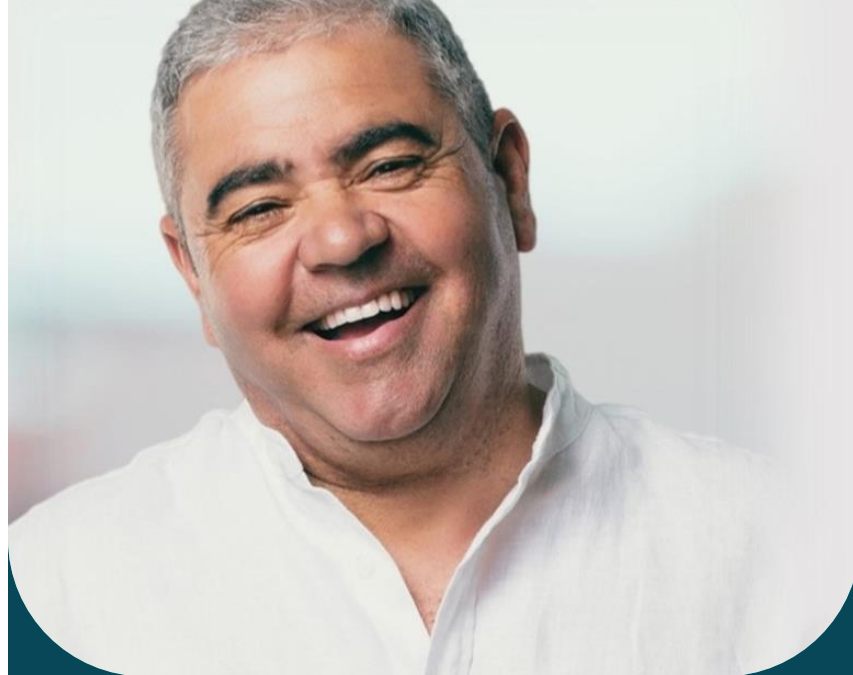
**21% Diabetes related medical cost reduction**

**25% Preventive care utilization increase**

# Imagine360 and Livongo Whole Person Program

**Combining advanced technology and one-on-one coaching, members receive:**

- 24/7 support from expert coaches, personalized to member needs
- Connected devices that help track participant's readings
- Unlimited access to live, over-the-phone and virtual coaching
- Responsive care based on member's real-time health data



**Providing an integrated approach to chronic conditions management**

# Virtual Care

Powered by United Concierge Medicine  
(UCM)

- Easy access 24/7 via phone, mobile app, or online
- On-demand, same-day, and scheduled appointments
- Access to board-certified providers, licensed counselors, psychiatrists, and care coordinators
- Concierge service - with provide a follow-up and help you every step of the way!
- Prescriptions sent to member's pharmacy
- Provides referrals for diagnostic tests

## YOUR 24/7 PERSONAL HEALTHCARE PROVIDER JUST GOT BETTER!

Register and get immediate access to 24/7 care in the palm of your hand.

"Sam by UCM" Mobile App  
[www.goseesam.com](http://www.goseesam.com)  
1-844-4-VIP-DOC



**Primary Care**

**Emergency & Urgent Care**

**Mental Health Counseling & Psychiatry**



**Virtually stress-free payments**

## Pre-Pay Virtual Card

**Make care more convenient with our pay-from-anywhere capabilities.**

- No payment hassles
- Assistance in negotiating cost of care
- Potential lower out-of-pocket costs
- Exact price obtained prior to non-urgent outpatient surgery or non-urgent imaging

# Savings that Stick

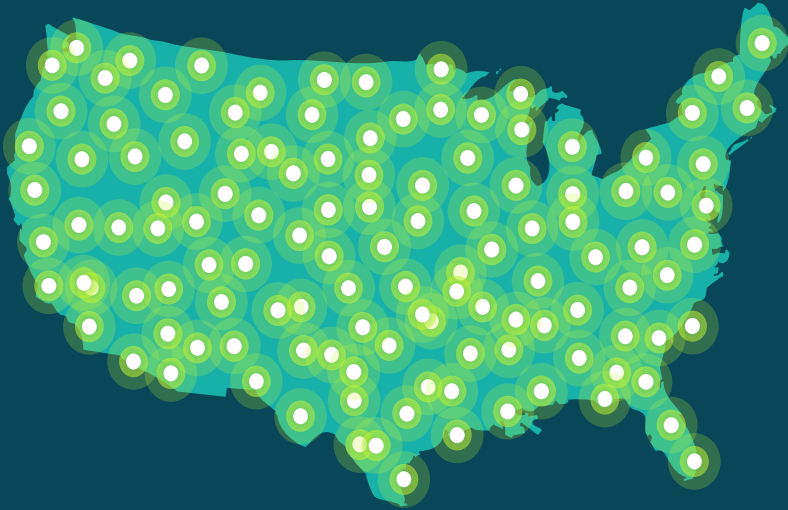


**RBP COVERAGE FROM COAST-TO-COAST**

**+99% ACCEPTANCE**

**Member-Friendly Access Solutions, Including:  
PSAs | Virtual Cash Card**

# Imagine360 Physician Access Solution



## Telemedicine/Virtual Care

Virtual front door available 24/7 - triage system that treats immediately and sets up specialist appointments.

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## Contracted Providers

Access to up to 1 Million PCPs & specialists. Includes CVS Minute Clinics and Quest Diagnostics – plus, Partners Direct Health, Imagine Health & other rental network options.

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## Reference-Based Pricing

A non-contracted solution that provides fair reimbursement to providers with historical acceptance rates of +99%.

# Forensic Auditing of Claims



Traditional health plans boast **high auto-adjudication rates**.

That means no one is doing a detailed review of claims before they are paid, creating the opportunity for significant overpayment to occur.

**We review every claim.**

**All claims reviewed for industry standard & proprietary edits**

such as NCCI Edits, unbundling, cross claim edits, billing errors, unclear/unexplainable charges, and charges that do not align to documentation provided.

**Certified coders review itemized bills over \$25K.**

This review includes edits for items that are often not itemized on the UB form billed by the providers.

**\$100K+ claims undergo Internal Nurse Review Process**

to identify "Possible Experimental" services, confirm drug dosages, and provide additional details.

**This creates additional savings of between 2-3% every year for the plan.**

# Meet Joe



## Example: Forensic Audit

- » Joe was admitted to the hospital for a **mini stroke**.
- » The hospital mistakenly billed Joe for a room for a stay on their **burn unit - a \$20,013 charge**.
- » Imagine360 team of expert auditors received the claim line-by-line and discovered the hospital's error.
- » The claim was repriced, and the hospital reimbursed for the correct amount - **\$7,952.42**.
- » Joe and the plan saved nearly \$60,000, an **88% savings**.
- » Had Joe been with a PPO, the error would not have been caught, and they would have been on the hook for **\$67,000+**.

# A smarter way to price and pay claims.

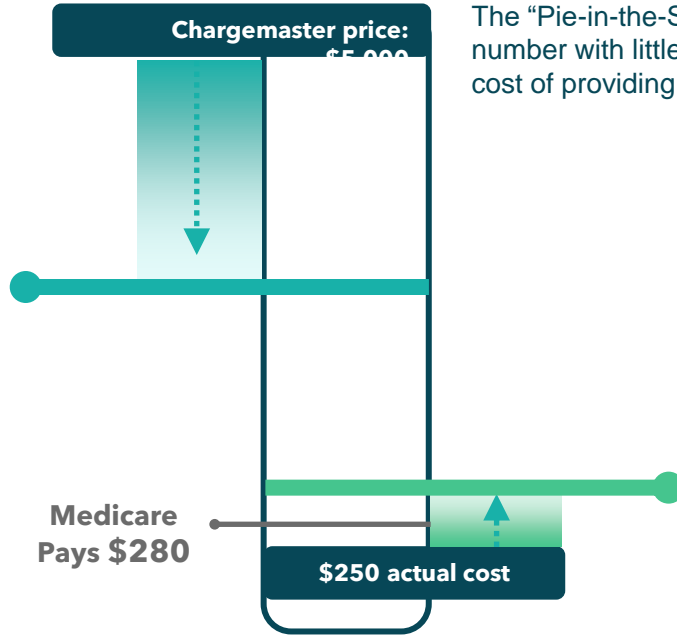
**Reference-based pricing** uses cost and Medicare data to determine a fair price for care.

## SAMPLE CLAIM

PPOs apply a **standard discount** to this marked-up price. In this case, the discount is **50%**.

**PPO clients pays \$2,500**

**Average Facility Claim Reimbursement = 138% of Medicare**



The "Pie-in-the-Sky" price. A made-up number with little relation to the actual cost of providing the service.

Our clients pay either: the **cost of care +12%** or **Medicare +20%**, whichever is higher.

A **fair price** for the provider and the employer.

**Our clients pay \$336**



# Meet John. His doctor wants him to get a CT Scan.

Annual Salary: \$45,000 | Family Deductible: \$8,000

## Traditional (BUCA) Health Plan

- John has his CT Scan at the local hospital.
- Because he hasn't met his deductible, John will owe his PPO's rate of **\$1,528** for the procedure.
- \$1,528 is **41%** of John's monthly salary. If he pays this, are there other bills he won't be able to pay? Mortgage? Groceries?
- If he doesn't pay it, the **hospital may send him to collections**, leading to credit impairments and/or legal action.
- John will have **no support or defense to help him**. He may not contact his company's HR team for support, because of pride or embarrassment.

## Imagine360

- John goes to the same facility for his CT scan.
- His bill is **\$150**, just **4%** of his monthly salary.
- In the 1-2% of cases where the hospital doesn't accept the payment, John has an **entire member support team** behind him.
- **The load is taken off John**. The support team works to bring the bill to resolution, keeping him informed along the way.
- John will only pay the amount on his original EOB: **\$150**.

# Case Study

## Hendry Marine



**"If you're in a world where you're still working with an old healthcare model ...you owe it to yourself to look at this program."**

Stephanie Koch, Director of Human Resources

**\$1.5 million in healthcare savings vs. traditional plans**

**Zero rate increases** for 3 years

**Increased transparency** into spend and utilization

### Onsite Mobile Clinic

With the money saved, Hendry Marine added a Walk On Clinic:

- Available to employees and their families
- Staffed with 2 physicians and a nurse practitioner
- Significantly increased employee utilization of preventative wellness benefits



**Located on 50 acres** within the Port of Tampa and Norfolk, VA

**Largest turnkey shipyard** on the Gulf Coast

**180+** enrolled employees

Imagine360 client **since 2019**

# Case Study



## MarineMax



"If you want your health plan easy and expensive, stay with the big-four, but it will be an ongoing financial burden. **If you want really good and significantly less expensive, start being your own healthcare advocate.**"

Ray Bowman, Ph.D., Senior Vice President of Talent and Team Development

**\$5 million in healthcare savings vs. traditional carrier**

**Reduced copays and deductibles** for the first time in 40 years

**New benefits added** such as telehealth

**Enhanced** member services and protection



**World's largest boat retailer**

Headquartered in **Clearwater, FL**

**50** locations nationwide

**1,200+** enrolled employees

# Case Study

## Signature HealthCARE



**The results have  
been phenomenal.**

Nick Porter, VP Total Rewards

### **\$11 million in year-one savings**

**70%** plan participation in a dual option

**20%** reduction in premiums and deductibles

**40% – 50%** reduction in admin fees

### **Savings were reinvested into benefits**

Subsidized daycare/babysitting

Free ride-sharing to work

Tuition forgiveness

Rewards and recognition programs

\$250K for new benefit support staff

Enhanced wellness programs



One of **largest post-acute care**  
operators in U.S.

**15,000+** employees, **6,000** covered  
on self-funded health plan

**Competing against hospitals** in a  
competitive nursing market



imagine360