



Lead²Health[®]

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 *apta health*

AGENDA

1) Distinction, Not Difference

- Evolution vs Revolution

2) Care Coordination Overview

- What is the mechanism?
- What is a typical claim arc?

3) Put a Ring On It: Why Engagement Matters

4) Buy Like Bezos: Aggregation and Personalization

5) Results: What We've Done For Others Like You

Presenters

John O'Connell: Alera/Lead2Health

Tom Busler: Apta Health

GOAL

We are going to show you how to be a **HEALTHCARE WARRIOR** for your employees by empowering them to:

- 1) Use healthcare more efficiently
- 2) Make better decisions around cost & quality
- 3) Eliminate wasteful spending

TODAY'S LANDSCAPE

- “Business as usual” is absorbing cost increases and experiencing uneven quality of care and huge unit cost variations –even for identical services
- Over the course of our presentation, 20 Americans will die of preventable medical errors in a hospital
- About 25% of health care spending is wasteful and has no clinical value
- Workers are tapped out – their out-of-pocket expenses exceed \$5600 per person – and 50% of American’s have under \$1,000 in savings

TODAY'S LANDSCAPE

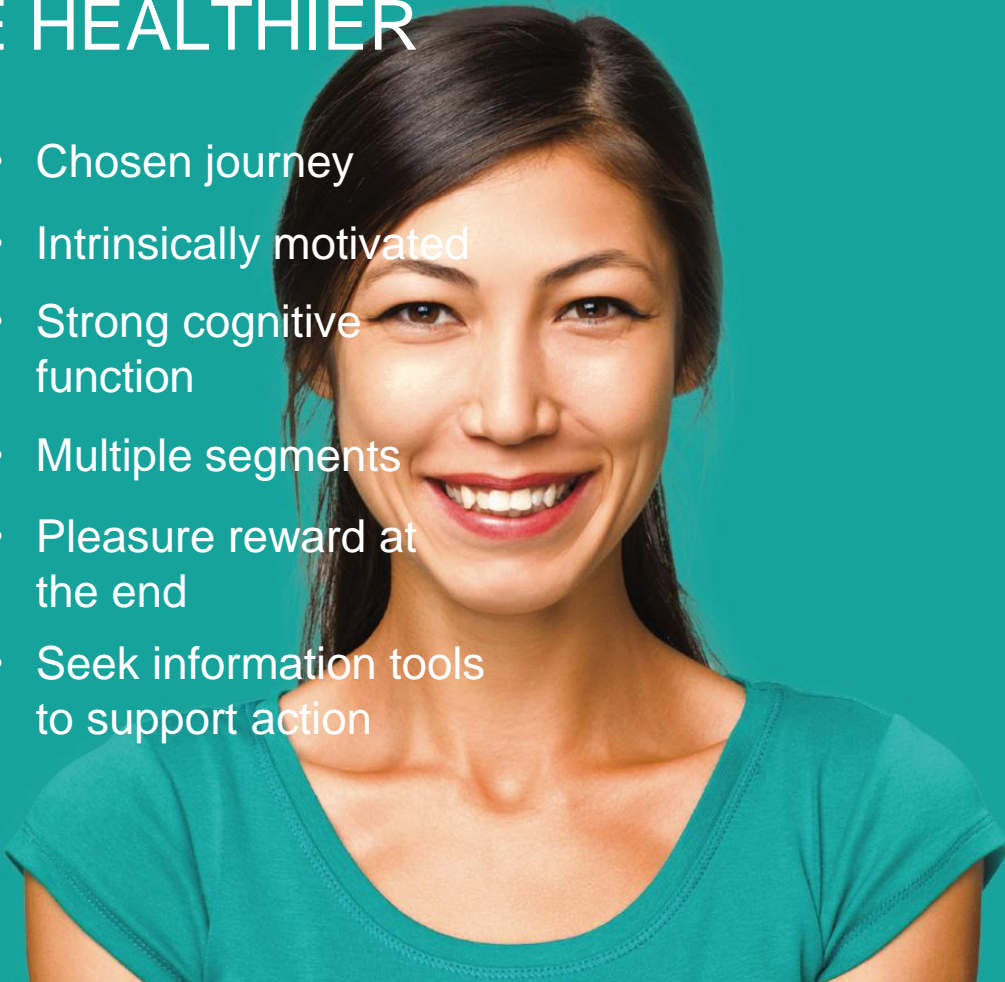
- “Traditional” responses – reduce benefits / change carriers / and address the Demand side (wellness, etc.)
- A playbook has emerged, and is validated
- Solutions aren't just for jumbo employers
- Where you get care (i.e., Supply side) matters a lot
- Guiding the member / patient works
- Are you fed up (yet?)

REACH THE MEMBER WHERE THEY ARE:

The Two Modes of the Healthcare Member-Consumer

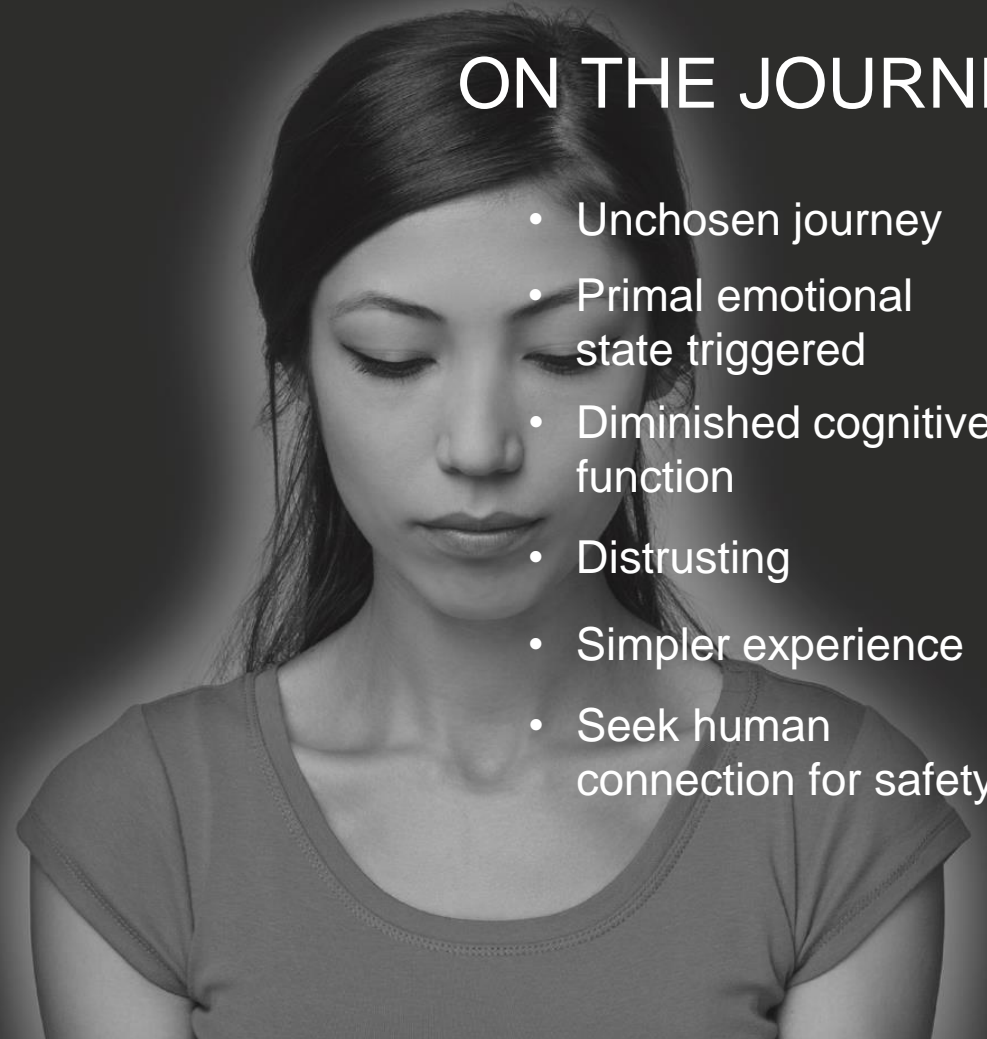
BE HEALTHIER

- Chosen journey
- Intrinsically motivated
- Strong cognitive function
- Multiple segments
- Pleasure reward at the end
- Seek information tools to support action



ON THE JOURNEY

- Unchosen journey
- Primal emotional state triggered
- Diminished cognitive function
- Distrusting
- Simpler experience
- Seek human connection for safety





Distinction, Not Difference

- Buyers Fear Change, Complexity
- Highlight similarities and distinctions
- Evolution in platform; Revolution in results



Care Coordination Overview

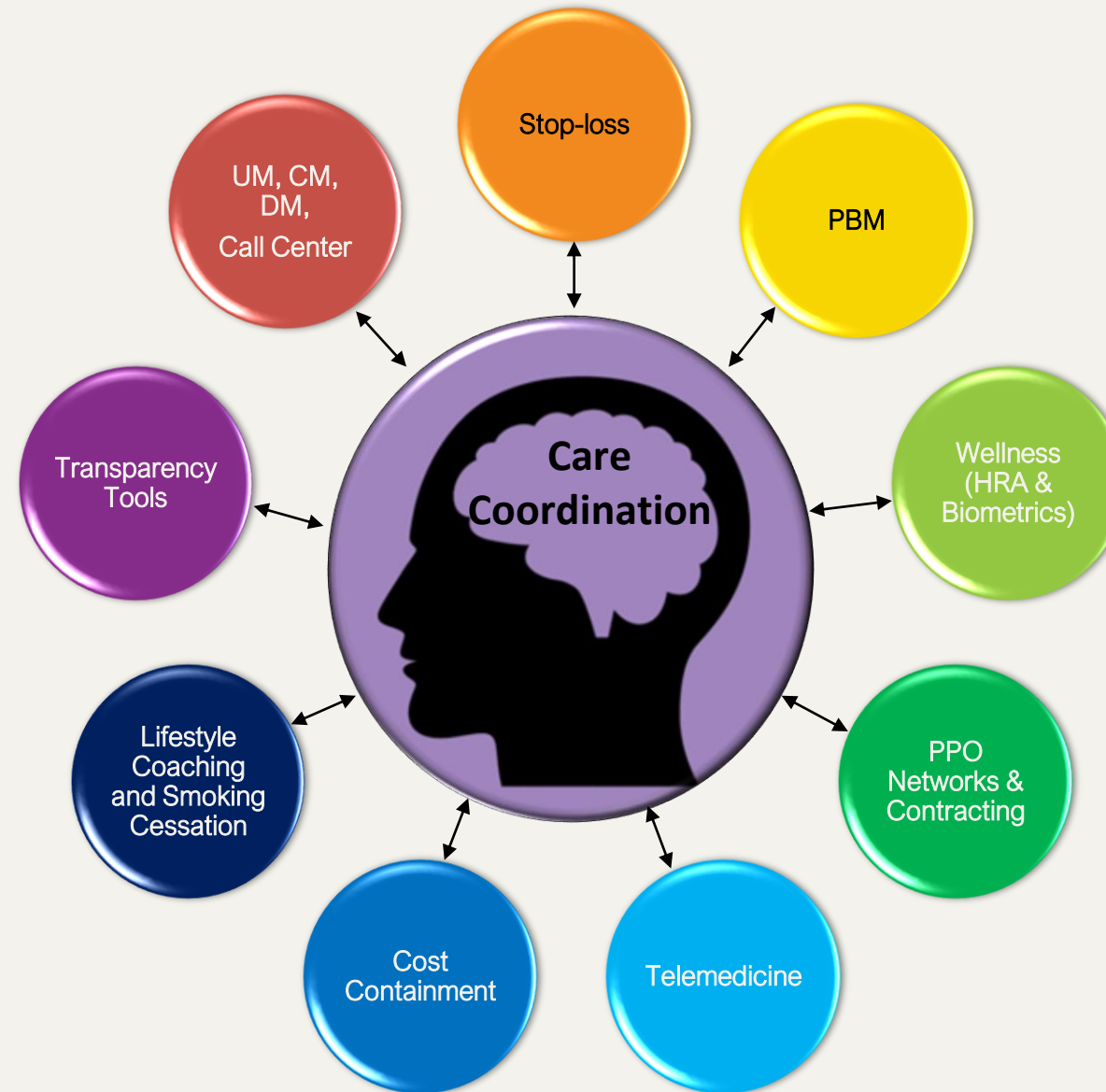
- What is the mechanism?
- What is a typical claim arc?

coordination noun

co·or·di·na·tion | \ (,)kō-,òr-də-'nā-shən \

The process of **organizing people** or groups so that they **work together properly**

SUPERIOR MODEL



SIMPLIFIED EXPERIENCE

We are the Single Point of Entry to Your Employees' Healthcare Journey



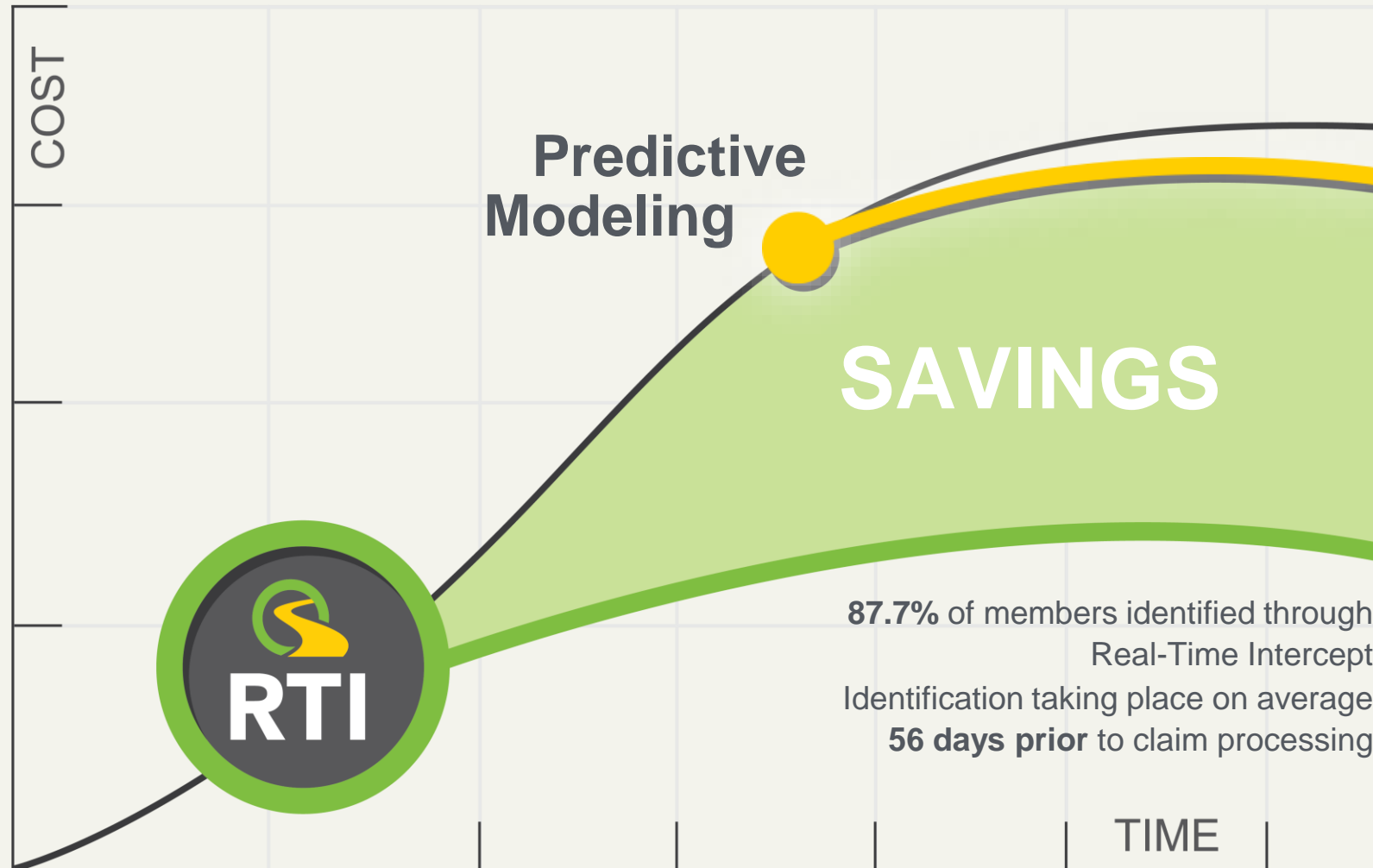


PUT A RING ON IT!

Engagement Is Crucial

- “Missing Link”
- Advances Driven by High Performance 3rd Parties
- Complex Market + Confused Consumers = \$\$\$
- Crucial Decisions Happen Early

REAL-TIME INTERCEPT™



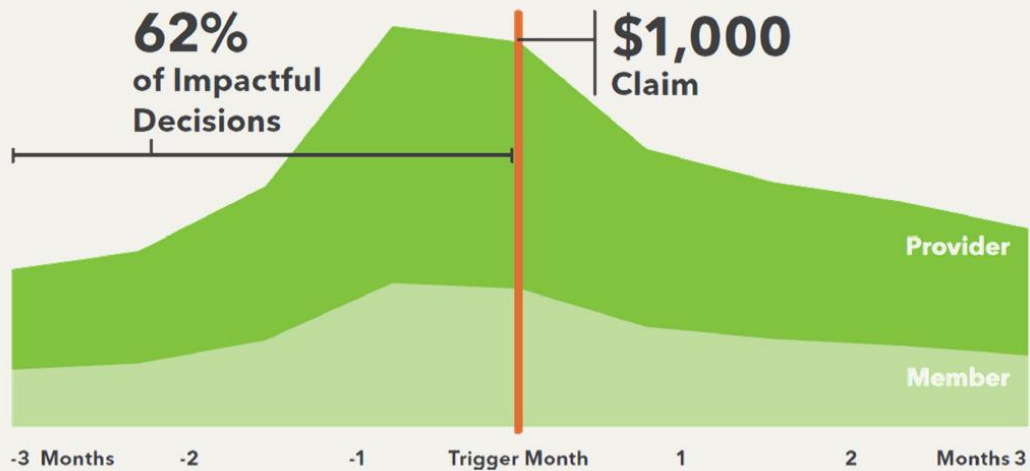
IMPACT OF REAL-TIME INTERCEPT™

	Population Distribution			Real-Time Intercept™ pre \$1K Claims Month				
	Members	% of Membership	% of Total Cost	% of Members	Average Days Before Claim Processed	Contacts per Member	% Contacts with Provider	% First Contact with Provider
Members with Claims >= \$10,000	41,249	8.7%	73.8%	87.7%	56	9.5	64.1%	58.0%

- + **87.7%** of members identified through Real-Time Intercept™
- + Identification taking place on average, **56 days prior** to claim processing
- + Early identification and engagement provides opportunity to positively impact member journey and save money

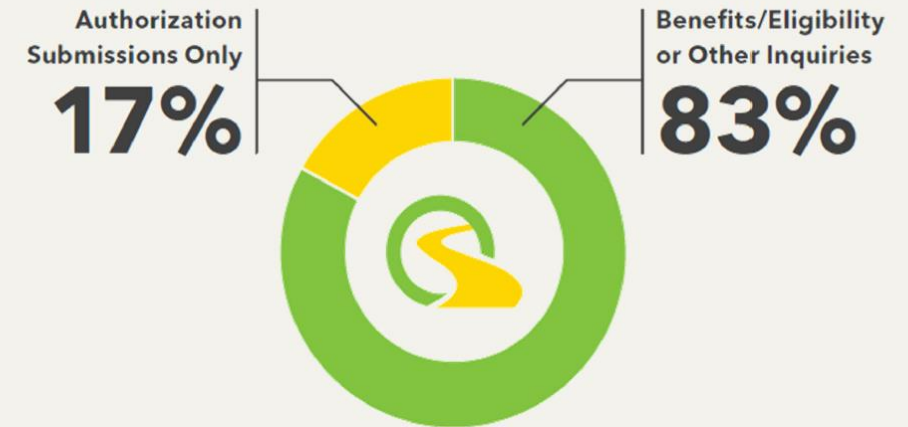
Providing Value: Real-Time Intercept™

Pattern of activity prior to claim trigger



11.6% cost reduction in High Cost Cases with RTI initiated by a Provider Inquiry

Source of inquiry data



Mining basic benefit and eligibility inquiries is essential.

For the average member with claims >\$10,000, there are 7.4 provider inquiries per year.



BUY LIKE BEZOS

Aggregation & Personalization

Amazon Moves the Market

- Enterprises leverage scale
- Aggregation yields efficiency and attention

Amazon Provides Its Customers Personalization

- Consumers demand customized experiences
- Thousands of unique journeys

A photograph of a family of three on a sandy beach. A man with a beard and a woman with long blonde hair are kneeling on the sand, holding a young child. The man is wearing a white t-shirt and black shorts, and the woman is wearing a yellow dress and a straw hat. The child is wearing a white t-shirt and blue jeans. The text "CARE COORDINATION RESULTS" is overlaid in yellow capital letters across the middle of the image.

CARE COORDINATION RESULTS

Our Impact

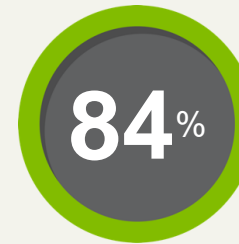
YEAR ONE UTILIZATION

Primary Care Visits **+7.1%**
Inpatient Admissions **- 4.8%**
Cost of Cases > \$25K **- 5.7%**

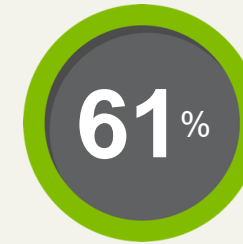
COST SAVINGS

5% Cost Reduction in Year 1
12% Over Three Years

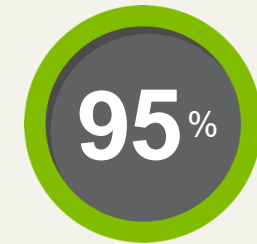
ENGAGEMENT



Households
engaged

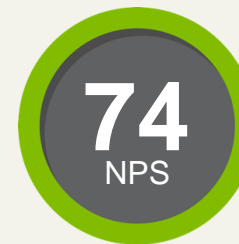


Members
engaged

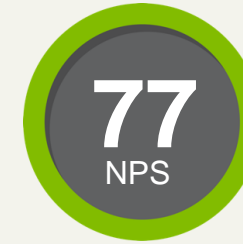


Members with
claims >\$10K

NPS SCORE



Member

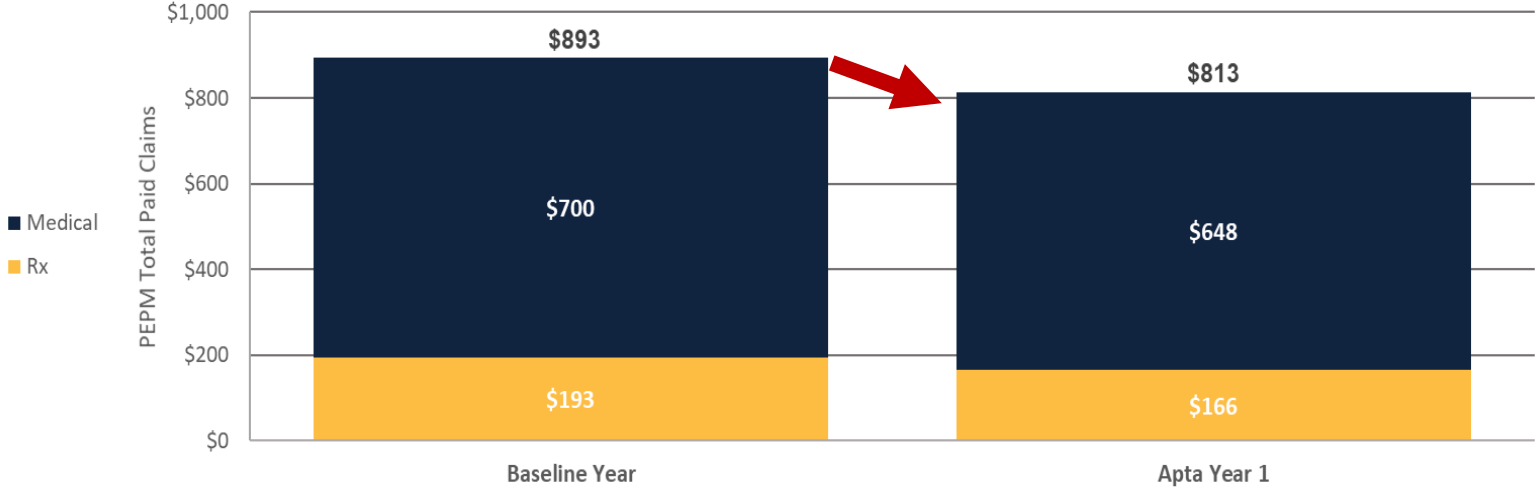


Client



Provider

PEPM Overview



- **Total Claims PEPM decreased 8.9%**
 - \$960 PEPY savings
- **Medical Claims PEPM decreased 7.5%**
 - \$630 PEPY savings
- **Rx Claims PEPM \$ decreased 14.2%**
 - \$330 PEPY savings

Medical & Rx PEPM Breakdown

	Baseline Year				Total	Apta Year 1				
	1st Q	2nd Q	3rd Q	4th Q	Year	1st Q	2nd Q	3rd Q	4th Q	Year
Medical	\$700	\$657	\$633	\$813	\$700	\$479	\$628	\$691	\$797	\$648
Rx	\$155	\$195	\$214	\$210	\$193	\$131	\$160	\$172	\$200	\$166
Total	\$855	\$851	\$847	\$1,023	\$893	\$610	\$788	\$863	\$997	\$813

YoY % Change					
Medical	-31.6%	-4.4%	9.2%	-1.9%	-7.5%
Rx	-15.3%	-17.8%	-19.8%	-4.9%	-14.2%
Total	-28.7%	-7.4%	1.8%	-2.5%	-8.9%

Total Enrollment

	1st Q	2nd Q	3rd Q	4th Q	Avg. Total Year
Baseline	3,562	3,414	3,393	3,379	3,437
Apta Year 1	3,481	3,456	3,445	3,407	3,447

DYNAMIC PLATFORM

- Future Proof
- Scalable
- Care Coordination = “Glue”
- Ensure cohesive strategy
- Avoid redundancy
- Early identification of solution candidates
- Expert vetting of new solutions



3 RD PARTY POINT SOLUTION INTEGRATION	
Payment Strategy	<ul style="list-style-type: none"> • Bundled Payments • Cash Pay / Quick Pay
Provider Selection	<ul style="list-style-type: none"> • Transparency (Cost & Quality) • Specialist Referral / 2nd Opinion • Centers of Excellence / Medical Tourism
Unit Cost Efficiency	<ul style="list-style-type: none"> • Telemedicine • Reference Based Pricing • Narrow Network / Direct Contracting
Emerging Solution...	
Emerging Solution...	



COME AND SEE

Quantum Health Site Visits

June 11th and 12th

Registration is open

- Experience Apta Health
- Tour Quantum Health
- Meet the Healthcare Warriors
- Learn how providing a better benefit can change behavior, eliminate waste, and dramatically reduce claims costs year over year

REVIEW

- 1) Offer your clients **revolutionary** results with the safety of an **evolutionary** approach
- 2) **Care Coordination Review**
 - Simplified for the member
 - Engages across the spectrum from transactional to clinical
 - Includes the provider
- 3) **Engagement Matters**
 - Real Time Intercept gets ahead of the claim
 - Ensures all vendors are used exactly when most needed
- 4) **Aggregation and Personalization**
 - Move the market (not the other way around)
 - Provide consumers a custom journey, personalized care
- 5) **Results**
 - Flatten Trend
 - Stabilize Benefits (avoid disruption)
 - Make clients and members happier