

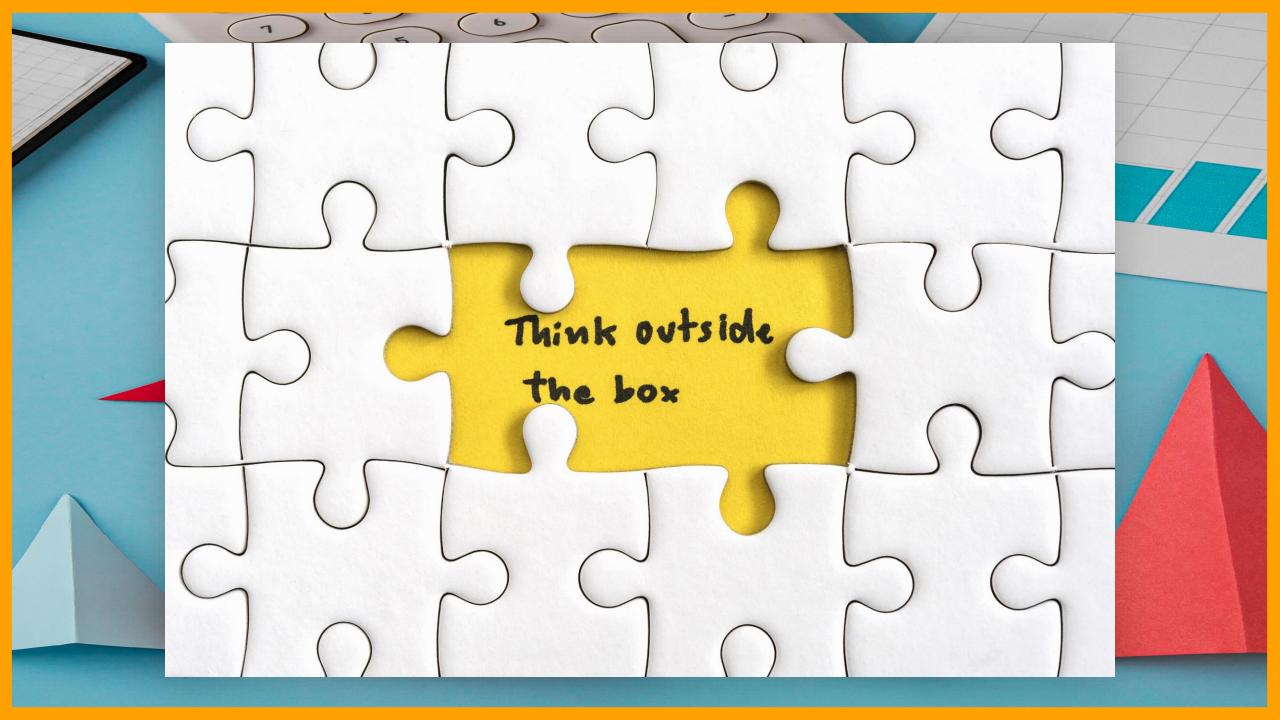




IT'S ALL ABOUT DATA

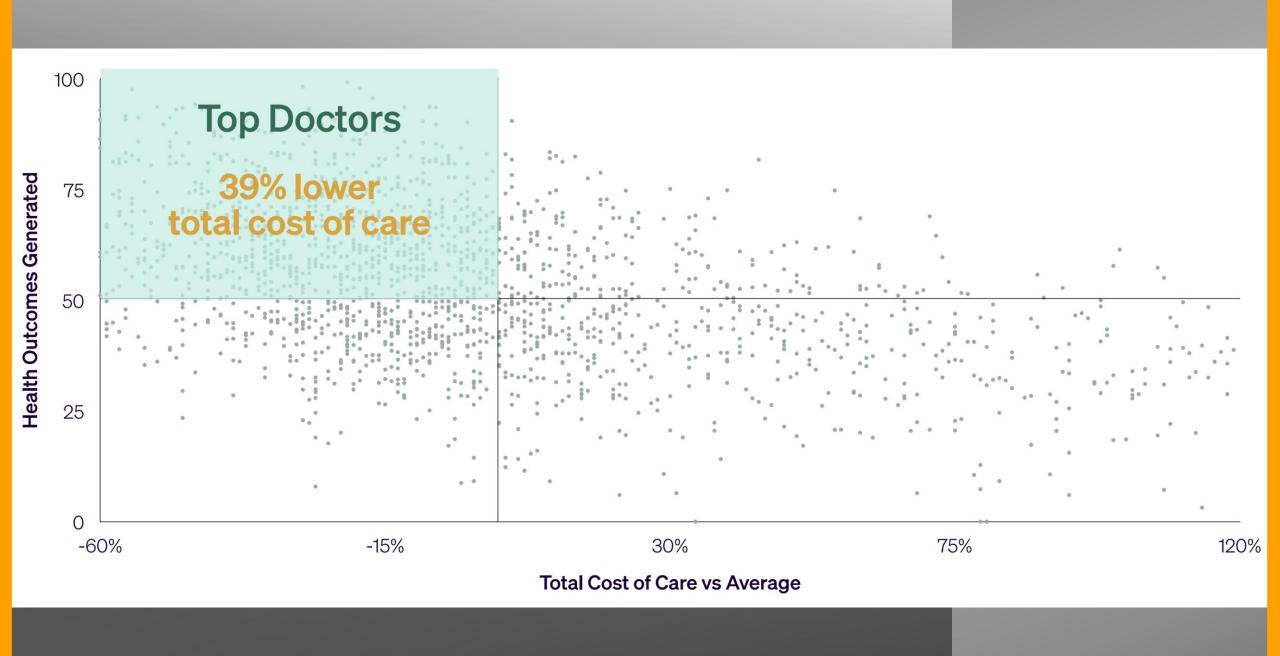














Let's run through the numbers:

\$612,000 GROSS cost for this member's Rx vs.

New cost for medication, including all fees, compensations, facility, etc. = \$168,000

Employer pays \$168,000

Member pays \$0 (vs. \$7,500 OOP max)

Stoploss claim avoided \$312,000



"I didn't get it until it happened to me...."

This is a quote from the CEO of one of our new clients who was having an MRI and was blown away to learn the cost range was \$700- \$4,200- all within 15 miles from his house.

"How are employers NOT exposing their employees to this craziness... the facility you sent me to was beautiful and had NO OTHER PATIENTS... it was a no brainer"

The scan cost the patient \$0
The plan paid \$700
The hospital price \$4,200 of billed charges

Employee WINS

Employer WINS

✓ Facility WINS

"You can have data without information, but you cannot have information without data."

- Daniel Keys Moran

"Without big data, you are blind and deaf and in the middle of a freeway." – Geoffrey Moore

"In God we trust, all others bring data." — W. Edwards Deming

"Above all else, show the data." – Edward R. Tufte

"Errors using inadequate data are much less than those using no data at all." – Charles Babbage

"Where there is data smoke, there is business fire." — Thomas Redman



Today's Journey

- ✓ Webinar is being RECORDED
- ✓ Questions:
 - ✓ Q&A section
- ✓ Your participation will be rewarded
 - ✓ Wait to the end... it will be WORTH IT
- **✓** SAVE THE DATE
 - √ 10/19 = Next Employer Facing Webinar
 - ✓ How do you want to consume content?



TRANSPARENT HEALTH BENEFITS



19-year employee benefits professional

12 years at Willis

\$3.5M+ personal production

Chief Growth Officer for \$350M+ practice

Self-funding and health management expert

Creator of the THB movement and disruptor of the status quo



LESTER J MORALES

Founder & CEO, Next Impact
Creator of Transparent Health Benefits

lester.morales@nextimpactllc.com (813) 784-1519

OUR TOPIC

✓ HOW TO GET IT?

✓ WHAT DO WE DO WITH IT?

✓ HOW CAN WE IMPROVE COST & QUALITY?



OUR SPEAKERS



Phil Harrison

VP Channel Partnerships

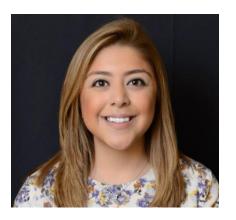
Rover Analytics



Jon West

Chief Revenue Officer

Rover Analytics



Joana M. Ruano
Senior Sales Executive
Garner Health









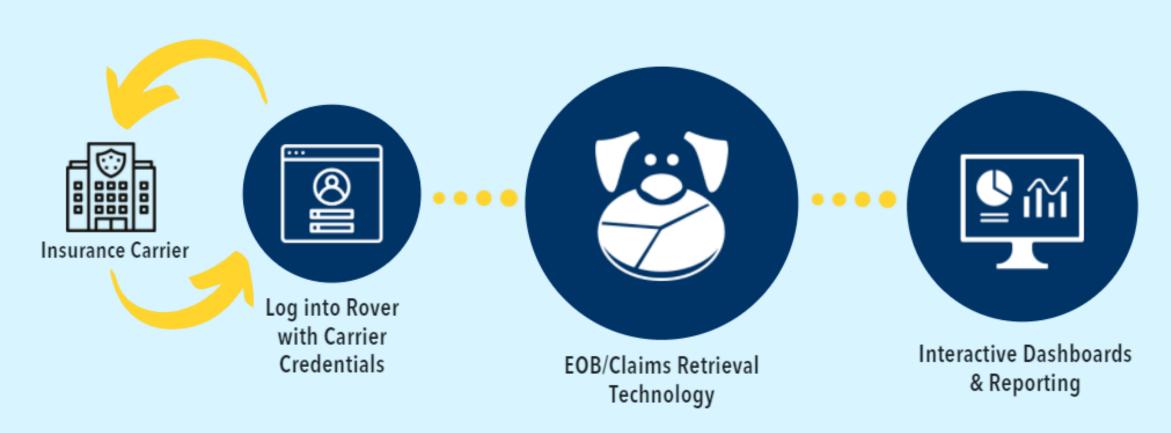
Fetch claims data on any fully-insured group.





THE PRODUCT

Electronic EOB/claims data retrieval and aggregation on any fully-insured group, association or PEO.

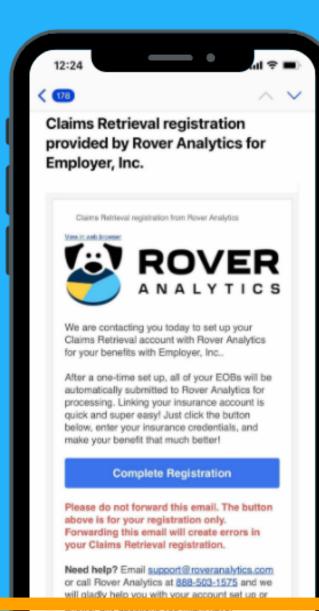


THE PROCESS

Complete within 1-3 weeks



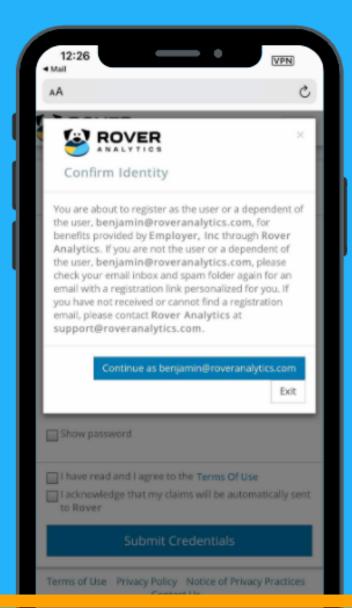




Step 1:

Receive Enrollment Email





Step 2:

Verify Your Identity





Step 3:

Log into your Health Plan & Grant EOB Access



WHO WE WORK WITH...































INDUSTRIES SERVICED

















WE CAN ASSIST ANY EMPLOYEE















Client Size: 245 EEs

Locations: 7 states

Facilities: 20+

Industry: Property Mgmt.

Misc: ESL employees

01 80% of employees without access to computers and work offsite.

02 60% spoke Spanish only.

O3 Completed EOB Retrieval on 100% of eligible plan members in 10-days.





Client Size: 52 EEs

Locations: 1 state

Facilities: 3

Industry: Hospice

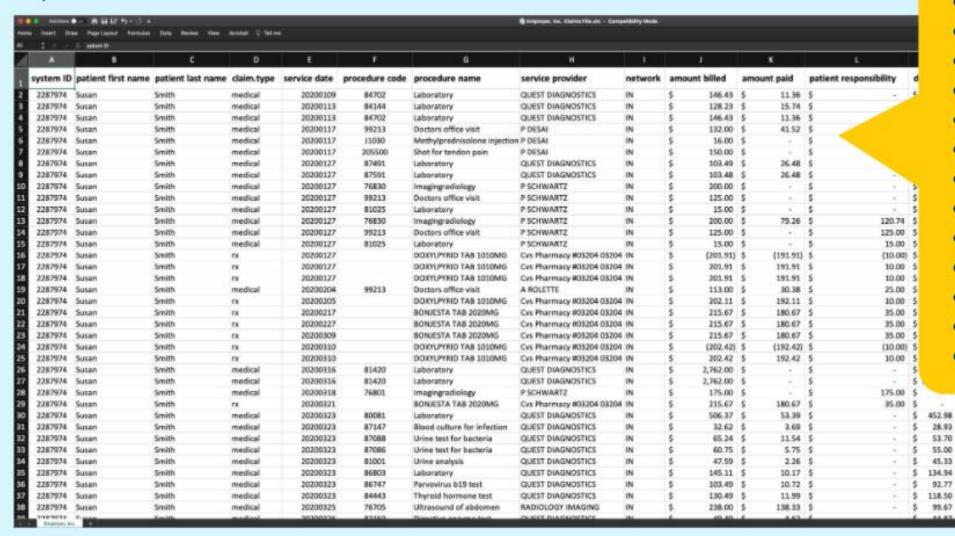
O1 Completed EOB Retreival in two days on 100% of eligible plan members.

02 70% without computer access.

O3 Not one person opt-ed out.
Personal communication from the CEO was key.

EOB REPORTS

Export raw EOB/claims data via Excel



- Policyholder Name
- Patient Name
- Claim Type
- Service Date
- Procedure Code
- Procedure Name
- Rx Name
- Service Provider
- In/Out Network
- Amount Billed
- Amount Paid
- Patient Responsibility

Processed

Processed

Processed

Processed

Processed-

Processed

Processed

Processed

Processed

Processed

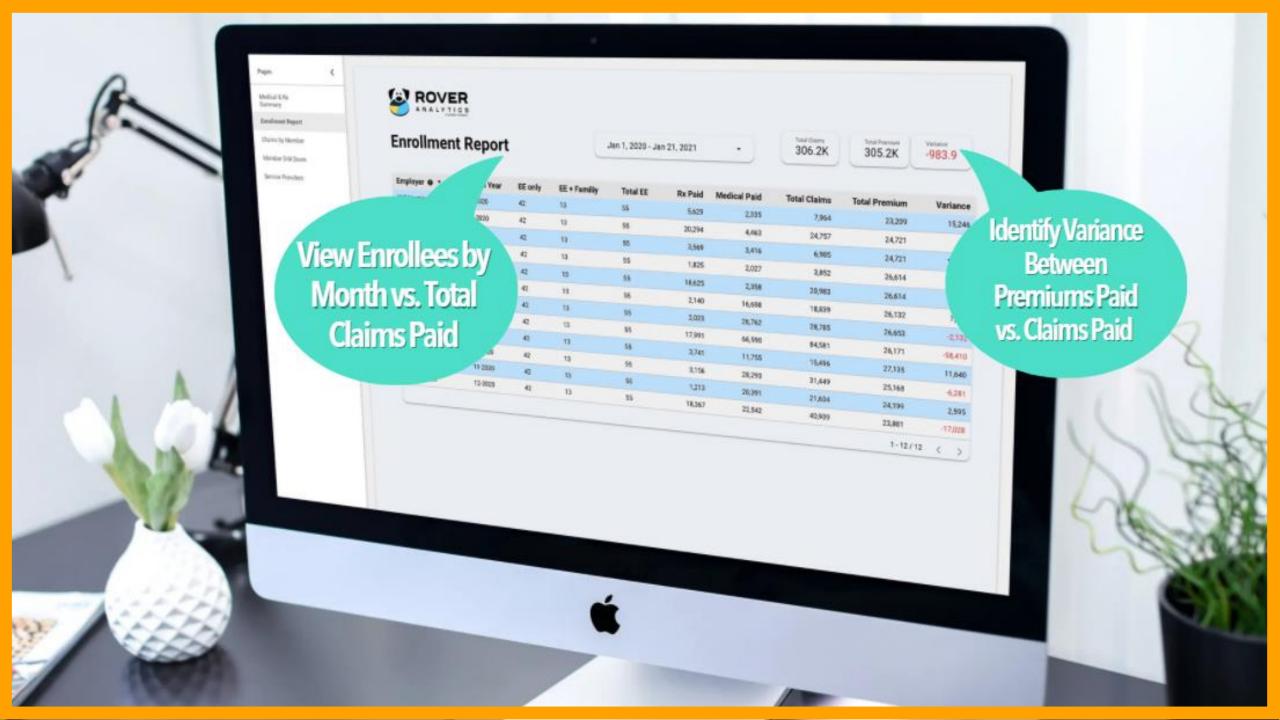
- Discount
- Deductible

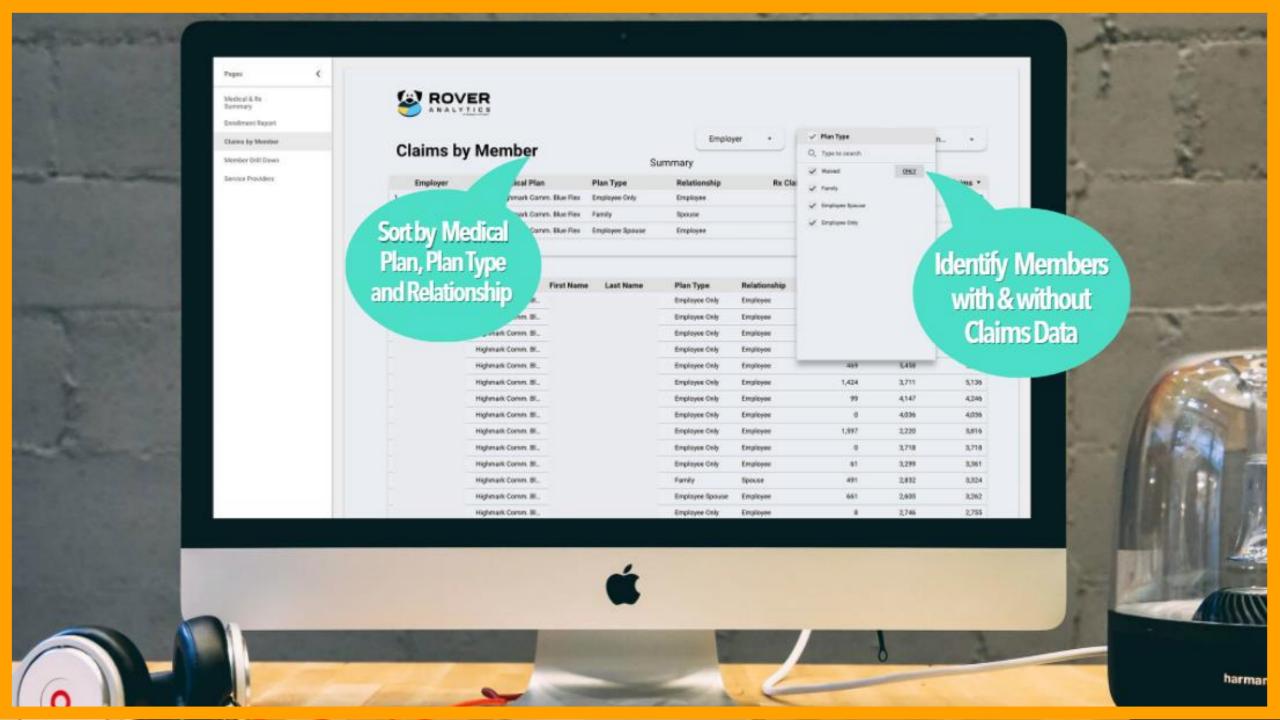
OVERLAY DATA

Elevate reports with multiple data sources



















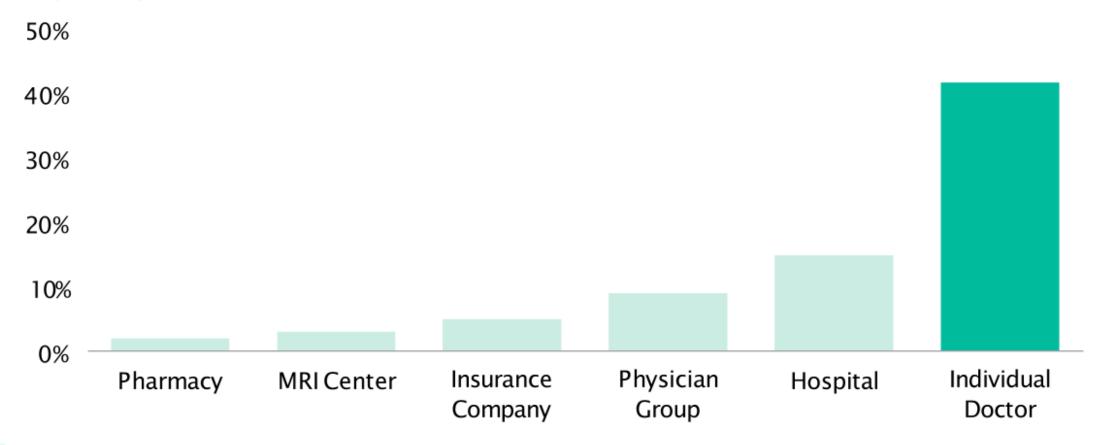
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garner

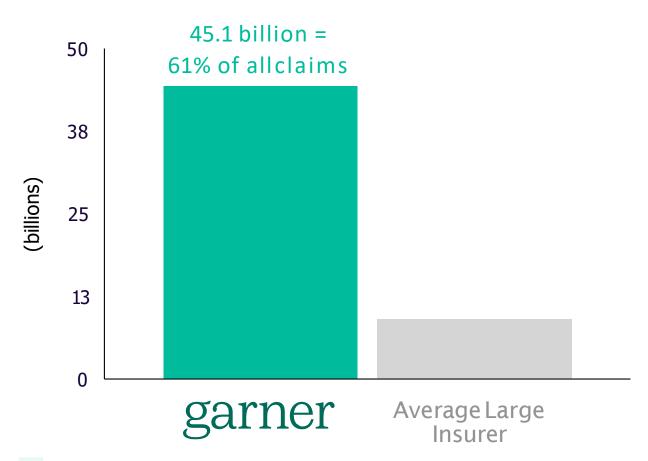
The key to lowering healthcare costs is understanding the performance of individual doctors.

Impact of patient choices on the total cost of care



Garner's national claims database gives us a richer perspective on physician performance than previously possible

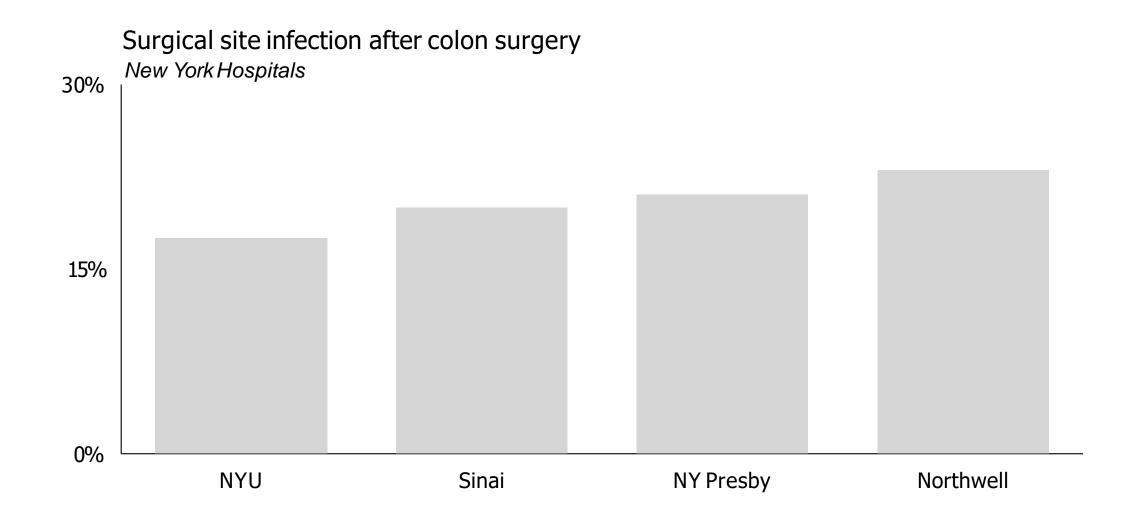
Total Claims in Garner's Dataset



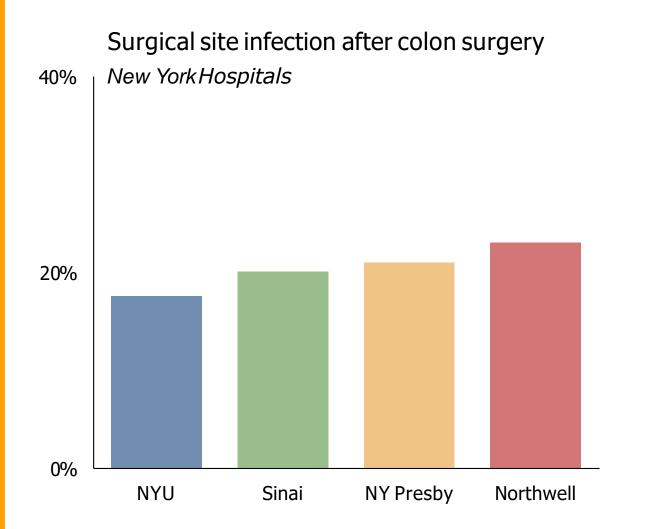
Garner combines data from

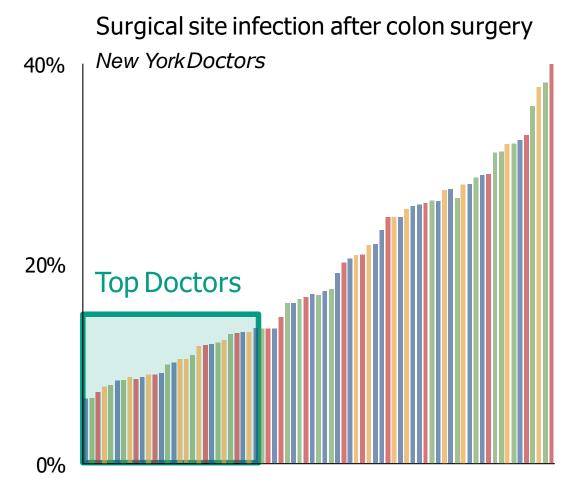
- CMS QE program
- Unique 3rd partypartnerships
- Employers
- Clearinghouses
- Insurance companies
- All-payer claims databases

Today's perspective on quality focuses mostly on the hospital level

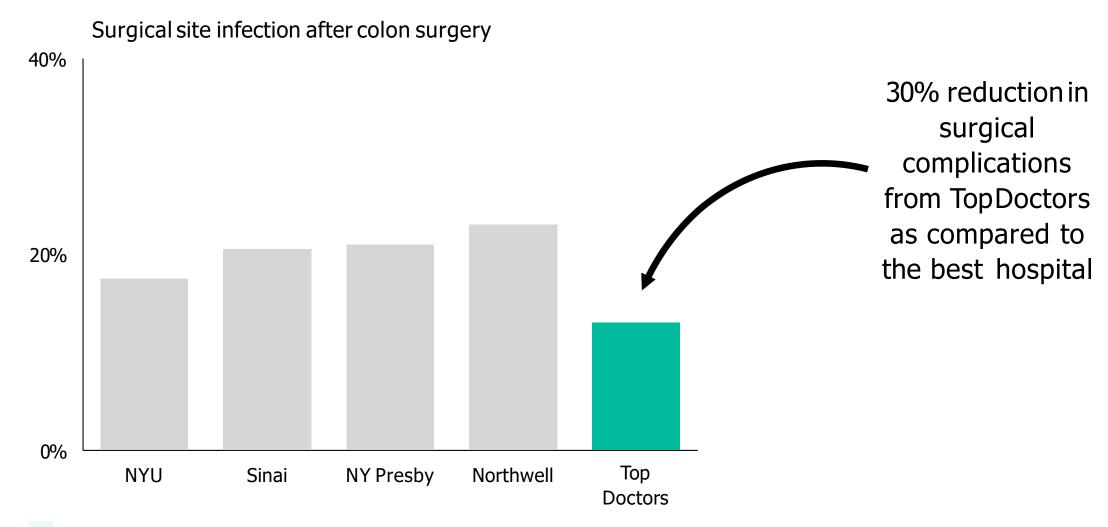


Garner's data shows the variation of doctor quality within major hospital systems

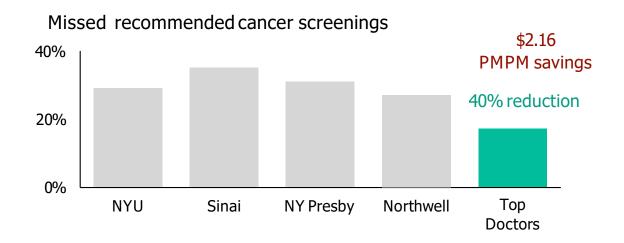


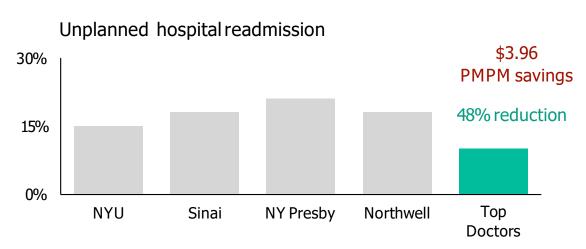


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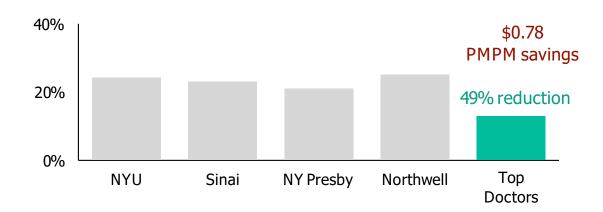


Top Doctors outperform the best hospital across many different quality metrics

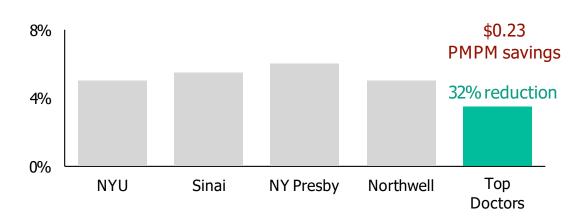




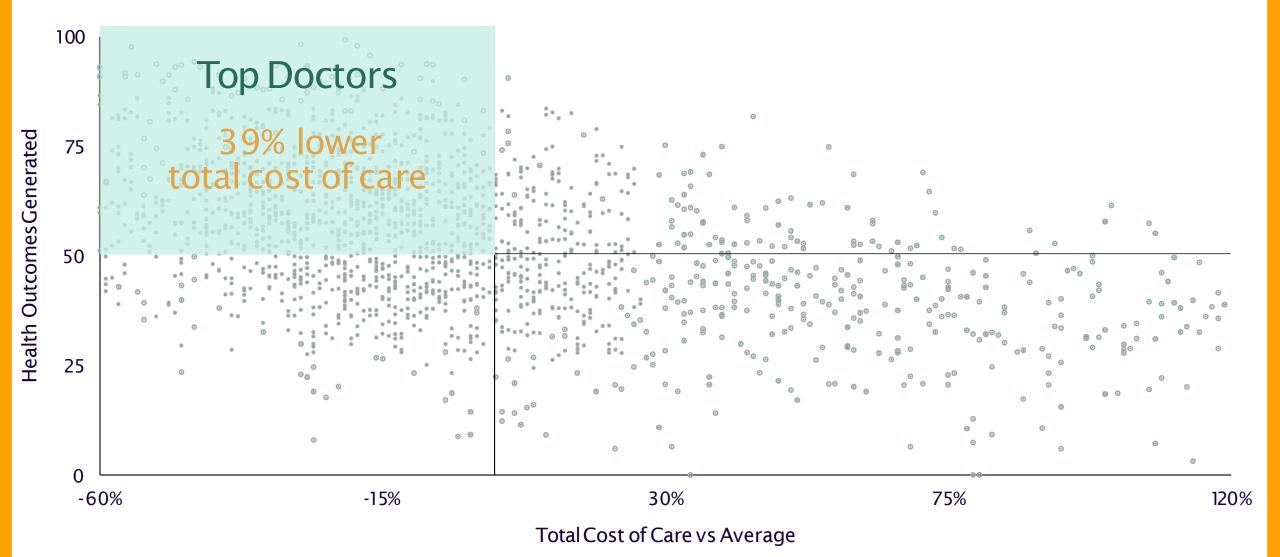
C-Section rates for low risk pregnancies



Complications and revisions for hip/knee replacements



Garner uses these metrics to identify Top Doctors that are high quality while also delivering significantly lower costs



garner

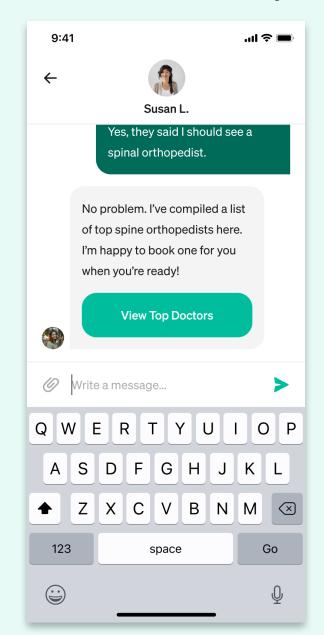
Garner is a simple plan addition that helps employers get more care to the highest quality doctors nearby without requiring a change in network or carrier.

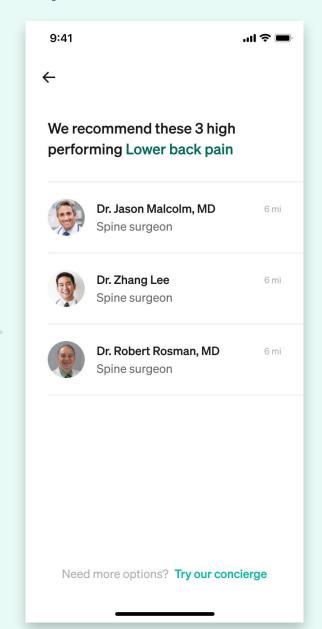
5-10%+ plan level savings

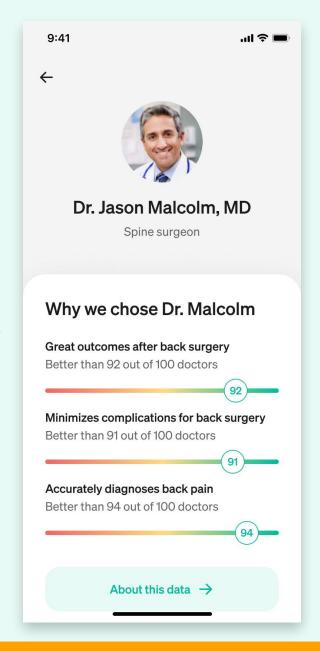
Lower employee out-of-pocket

Works for fully and self insured plans

Garner makes it easy to find Top Doctors via search or chat







Garner administers an HRA-based incentive account that covers employee out-of-pocket for engaged members seeing a Top Doctor

Use Garner to find a Top Doctor

+

Get carefrom Top Doctor

_

Garner HRA covers member medical bills





CALL TO ACTION

action is the key to all success

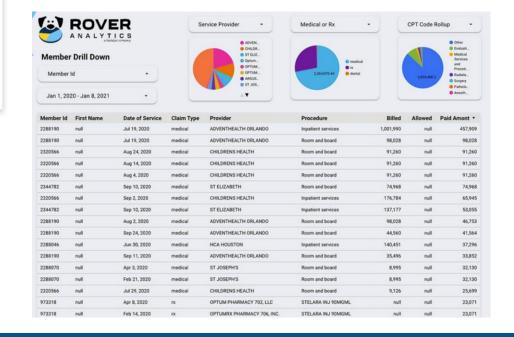
TRANSPARENT HEALTH BENEFITS - CALL TO ACTION

Our clinical metrics showed one doctor performed much better than the other

Garner's Clinical Metrics for Cardiology Testing	Doctor A	Doctor B
Initial echocardiograms for low risk patients	1%	49%
Repeat echocardiograms for low risk patients	2%	45%
Unnecessary cardiac stress echocardiograms	0%	19%
Unnecessary repeat stress echocardiograms	0%	2%
Excessive nuclear stress testing	0%	0%
Avoids angiograms for patients with stable angina	2%	5%
Avoids angiograms for patients after CABG	8%	9%
Surgeries		
Peripheral angioplasties for minor artery disease	1%	1%
Avoids unnecessary ICD implantations	0%	0%
Excessive catheter ablations	0%	1%
Prescription drugs		
Prescription of brand-name statins when not necessary	0%	8%
Prescription of statins for minor high cholesterol	12%	14%
Outcomes		
Unnecessary percutaneous coronary intervention (PCI)	2%	2%
Revision surgery rates	2%	2%
Total cost of care	\$29.69	\$38.44
Total healthy days lost	_	1.03 days

Numbers Don't Lie

EXCLUSIVE FOR YOU



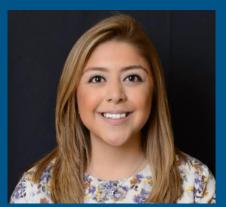
PARTING SHOTS

if you only do 1 thing...









Joana M. Ruano

Senior Sales Executive

(401) 663 - 3181

Joana.ruano@getgarner.com

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STAY TUNED

- First every educational platform with Solutions dedicated for the PE space
 - ✓ Control 2nd largest P&L expense
 - Range of options
 - ✓ Data-centric for ALL groups
 - Current broker can remain in place
- Weekly Emails
 - ✓ Content rich
 - Downloadable
- Monthly Webinars
 - ✓ Portfolio Companies
 - Private Equity Group



