

**IT'S ALL
ABOUT DATA**



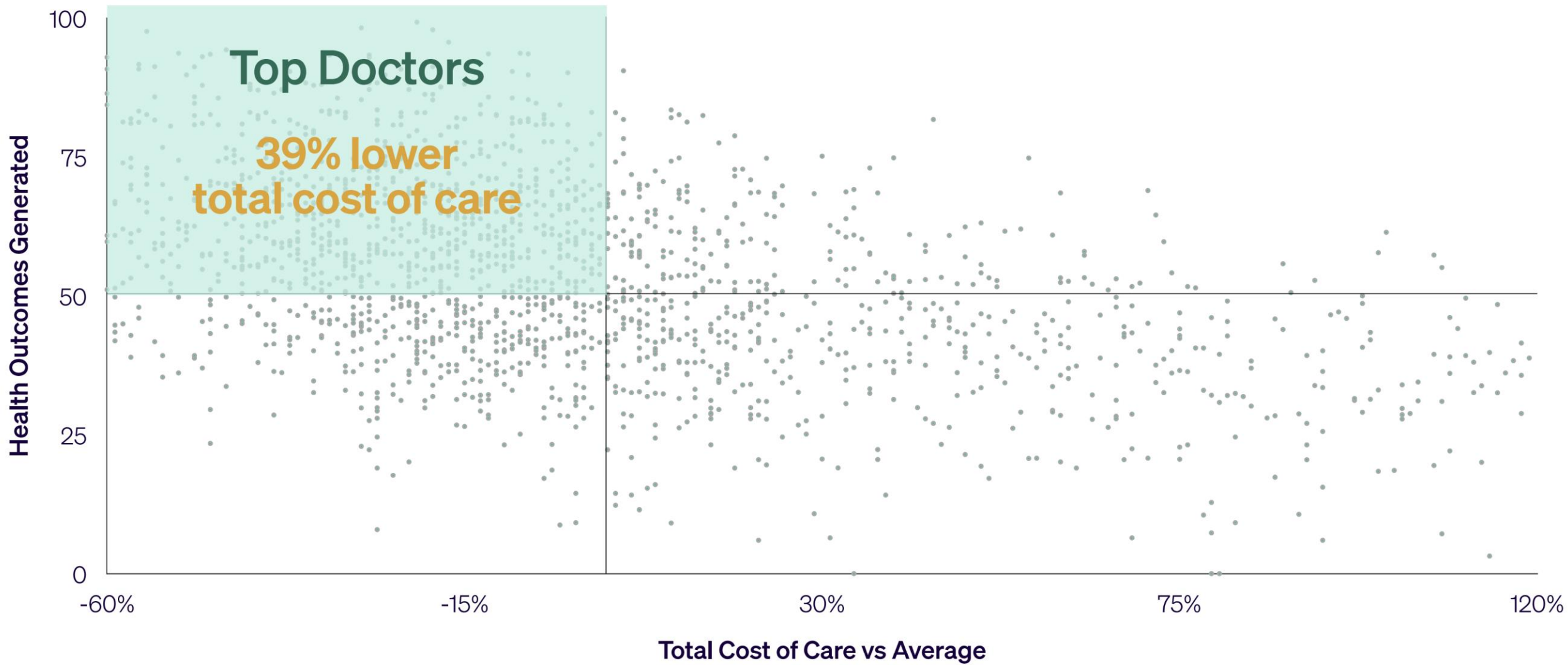


Think outside
the box



A conceptual image featuring a torn, light-colored paper fragment with the text "How to measure SUCCESS?". The word "SUCCESS" is written in a large, bold, serif font, while "How to measure" is in a smaller, regular serif font. A yellow measuring tape with black markings is draped across the scene, partially overlapping the paper. The background is a plain, light beige color. The overall composition suggests a theme of measurement, progress, and achievement.

How to measure
SUCCESS?

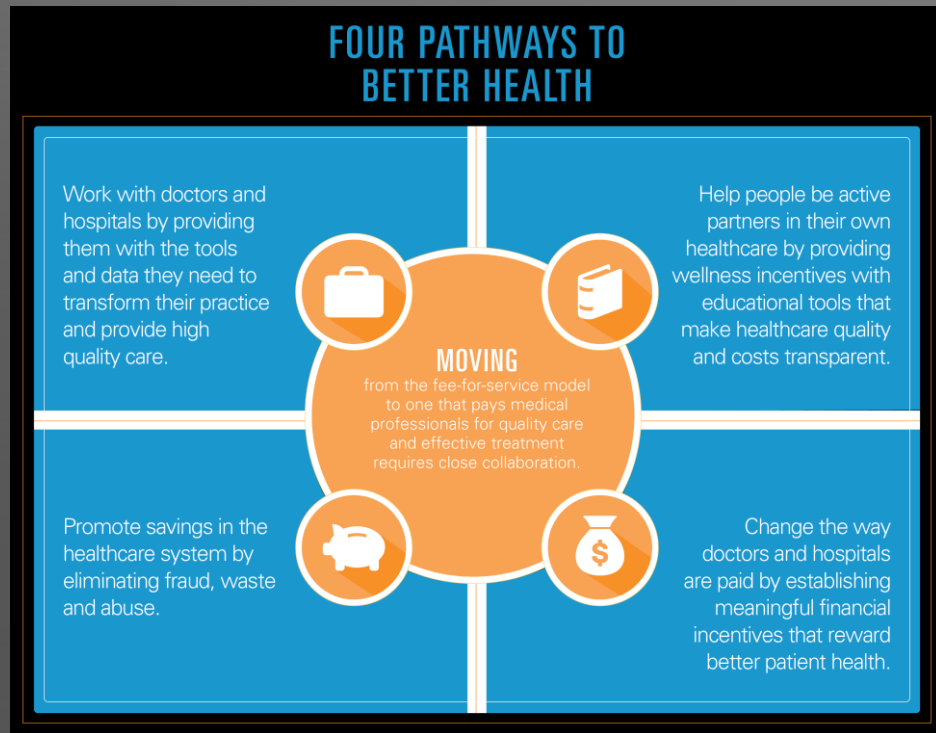


Top Doctors

**39% lower
total cost of care**

Health Outcomes Generated

Total Cost of Care vs Average





IT'S ALL ABOUT DATA

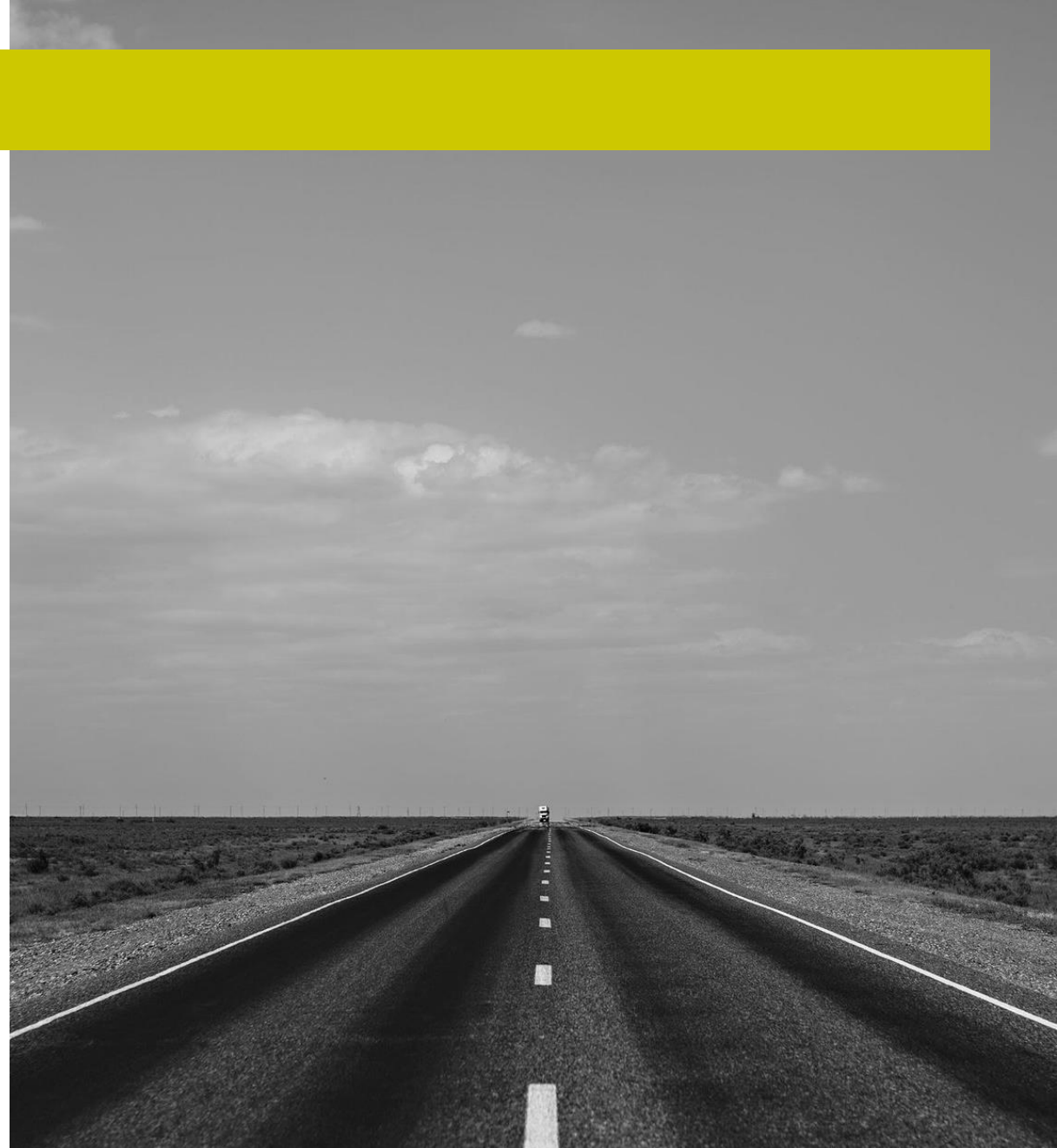
ELIMINATE THE EXCUSES

CHANGE THE STORY

IMPROVE THE QUALITY

Today's Journey

- ✓ Webinar is being **RECORDED**
- ✓ Questions:
 - **Q&A section**
- ✓ Value Creation – CALL TO ACTION
 - Wait to the end... it will be **WORTH IT**
- ✓ **SAVE THE DATE**
 - 1/28 = Employer Facing Webinar
 - Co-Market - Lead Generation



TRANSPARENT HEALTH BENEFITS



19-year employee benefits professional

12 years at large consulting house

\$3.5M+ personal production

Chief Growth Officer for **\$350M+** practice

Self-funding and health management **expert**

Creator of +thb and disruptor of the status quo



LESTER J MORALES

Founder & CEO, Next Impact

Creator of Transparent Health Benefits

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(813) 784-1519

OUR TOPIC

- ✓ HOW TO GET IT??
- ✓ WHAT DO WE DO WITH IT?
- ✓ HOW CAN WE IMPROVE COST & QUALITY?

OUR SPEAKERS



Ben Winfield

Partner

Rover Analytics



Rick Scheel

VP, National Sales

APH | Poindexter



Nick Reber

CEO

Garner Health



HOW DO YOU GET IT??



Dig up where the money is buried

The industry's first and only interactive fully-insured claims analytics solution.



Top 10 Patients by Total Paid Claims

Medical & Rx Claims Paid by Month

Top 10 Rx by Total Paid Amount

Paid Claims by Level 1 CPT Code Categories

Top 10 Service Providers by Paid Claims

Medical & Rx
Paid Claims Drill
Down Report



- Pages <
- Stop Loss Dashboard
- Dashboard
- Member Drill Down
- Monthly Medical/Rx
- Monthly Provider



Drill-down by Service Provider

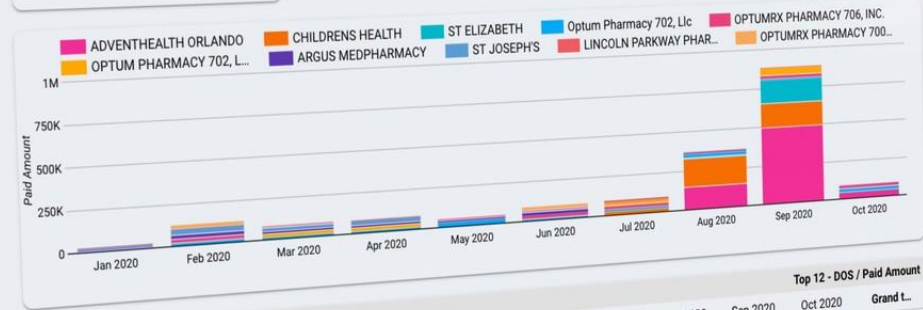
Monthly Provider

Jan 1, 2020 - Jan 8, 2021

Medical or Rx



CPT Code Rollup



Provider	Top 12 - DOS / Paid Amount										Grand T...
	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	
ADVENTHE...	-	-	-	-	-	-	25.7K	182.5K	157.2K	-	365.4K
CHILDREN...	-	-	3K	0	0	4K	455.1	1.5K	150.4K	152	159.8K
ST ELIZABE...	160.2	0	11.1K	14K	30K	7K	11.6K	27.1K	8.7K	25.2K	157.9K
Optum Pha...	4K	19.3K	-	-	-	23K	23K	-	23K	23K	115.2K
OPTUMRX ...	-	23.1K	-	23.1K	-	-	23K	-	46.1K	-	115.2K
OPTUM PH...	-	-	23K	23.1K	-	-	23K	-	46.1K	-	115.2K
ARGUS ME	13.5K	22.1K	12.4K	11.7K	11.8K	21.9K	1.3K	8.2K	-	-	102.9K

Detail
Member-Level
Drill Down

ROVER ANALYTICS
a haxipri company

Member Drill Down

Member Id: [dropdown]
Jan 1, 2020 - Jan 8, 2021 [dropdown]

Service Provider: [dropdown]
Medical or Rx: [dropdown]
CPT Code Rollup: [dropdown]

Member Id	First Name	Date of Service	Claim Type	Provider	Procedure	Billed	Allowed	Paid Amont
2288190	null	Jul 19, 2020	medical	ADVENTHEALTH ORLANDO	Inpatient services	1,001,990	null	457,909
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973318	null	Feb 14, 2020	rx	OPTUMRX PHARMACY 706, INC.	STELARA INJ 90MGML	null	null	23,071



Fetch claims data on any fully-insured.

(888) 503-1575
sales@roveranalytics.com
www.roveranalytics.com

WHAT DO YOU DO WITH IT?



Advanced Plan
FOR HEALTH





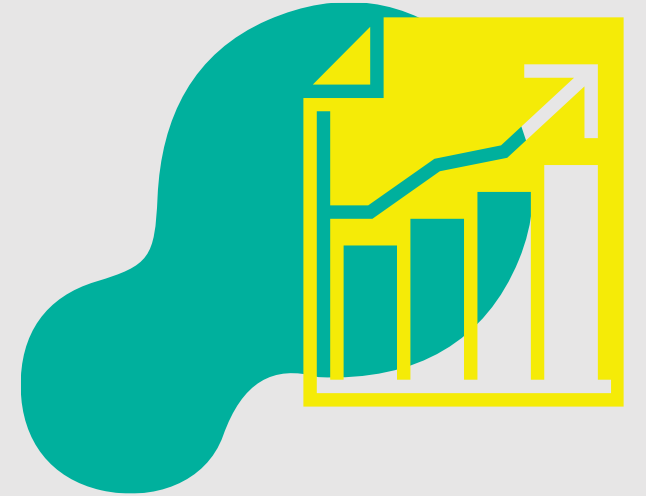
Next Generation Predictive Analytics

DATA is the raw material of Information and

Information Is Power!

Low Hanging Fruit - Proven Predictive Modeling

- ✓ What If you knew ahead of time 50% of all the hospitalizations that were going to happen on your plan, wouldn't you do something to get ahead of it?
- ✓ What if you knew who were the next diabetics, cancer, stroke patients?
- ✓ Engage Care Management early, don't wait for them to do it!

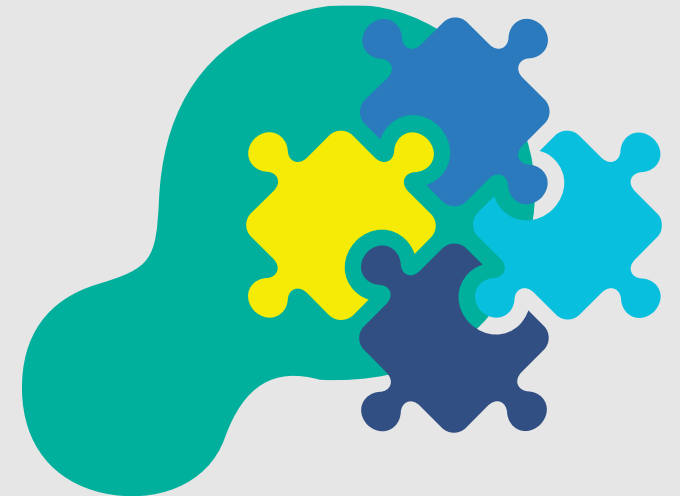


Low Hanging Fruit

Who are the Big Drivers of Cost?

- ✓ **ADVOCACY – Give them some help!**
 - ✓ Who are the top ER utilizers?
 - ✓ Who is using a costly specialty drug?
 - ✓ Who is going out of network consistently?
 - ✓ Who is seeing 12 or more doctors
 - ✓ Who is getting opioids from multiple physicians?

BE PROACTIVE!



Low Hanging Fruit Potentially Preventable Claims

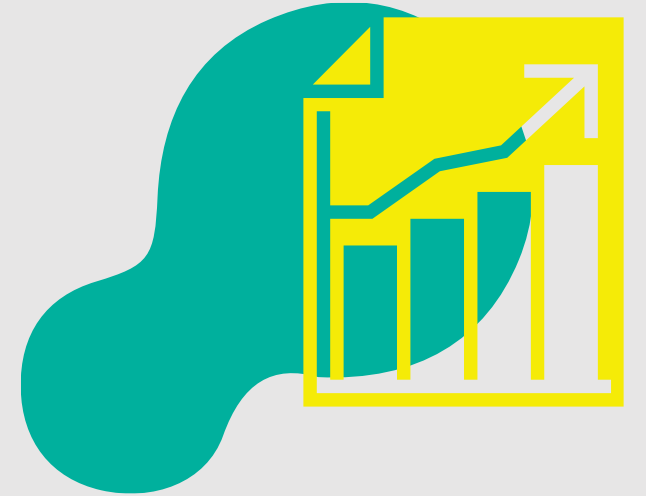
- ✓ Find the potentially preventable claims on your plan and then EDUCATE and REDIRECT!
 - ✓ Nurse Line program
 - ✓ Telehealth options
- ✓ Over and Over we see things like:
 - ✓ Urinary Tract Infections
 - ✓ Dehydration



There are enough savings potential here alone to pay most brokers annual fees!

Long Term Planning

- ✓ Focus on the highest cost drivers on the plan
- ✓ Rx cost containment
- ✓ Specialty Pharma carve outs
- ✓ Radiology
- ✓ Network steerage



Results Tracking: How To Measures ROI

Poindexter reporting measures outcomes of ANY health and wellness program to provide you with a true clinical and financial comparative analysis of pre and post program findings.

Utilization Analysis Initiative Tracking

List Name: Diabetes

Compare By: 9 Month

[Export to Excel](#)

	Before	After	Trend
# Employees	137	137	
# Members	145	145	
Age/Gender Mix	1.00	1.00	
Medical and Pharmacy Combined			
Per Employee Per Month (PEPM)	\$975.42	\$800.27	-17.96%
Per Member Per Month (PMPM)	\$921.15	\$756.08	-17.92%
Total Claims Paid	\$1,191,967.06	\$972,323.07	-18.43%
# Claimants	144.00	144.00	0.00%
# Claims	4,025.00	3,395.00	-15.65%
Avg. claims/member	27.76	23.41	-15.65%
% of claimants to members	99.31%	99.31%	0.00%
Medical Utilization			
Total Medical Claims Paid	\$618,682.32	\$520,497.98	-15.87%
Per Employee Per Month (PEPM)	\$506.29	\$428.39	-15.39%
Per Member Per Month (PMPM)	\$478.12	\$404.74	-15.35%
# Claimants	141.00	141.00	0.00%
# Claims	1,959.00	1,494.00	-23.74%
Avg. claims/member	13.51	10.30	-23.74%
% of claimants to members	97.24%	97.24%	0.00%
Avg. Claim Cost	\$315.82	\$348.39	10.32%
Avg. turnaround incurred to paid	4483.37	0.00	-100.00%



Questions?

The background of the slide features a light blue and white circuit board pattern, with lines and nodes resembling a printed circuit board (PCB) layout, extending from the corners towards the center.

Thank you!

Rick Scheel
rickscheel@mypoindexter.com
(210) 218-9434

mypoindexter.com

HOW DO YOU IMPACT COST & QUALITY

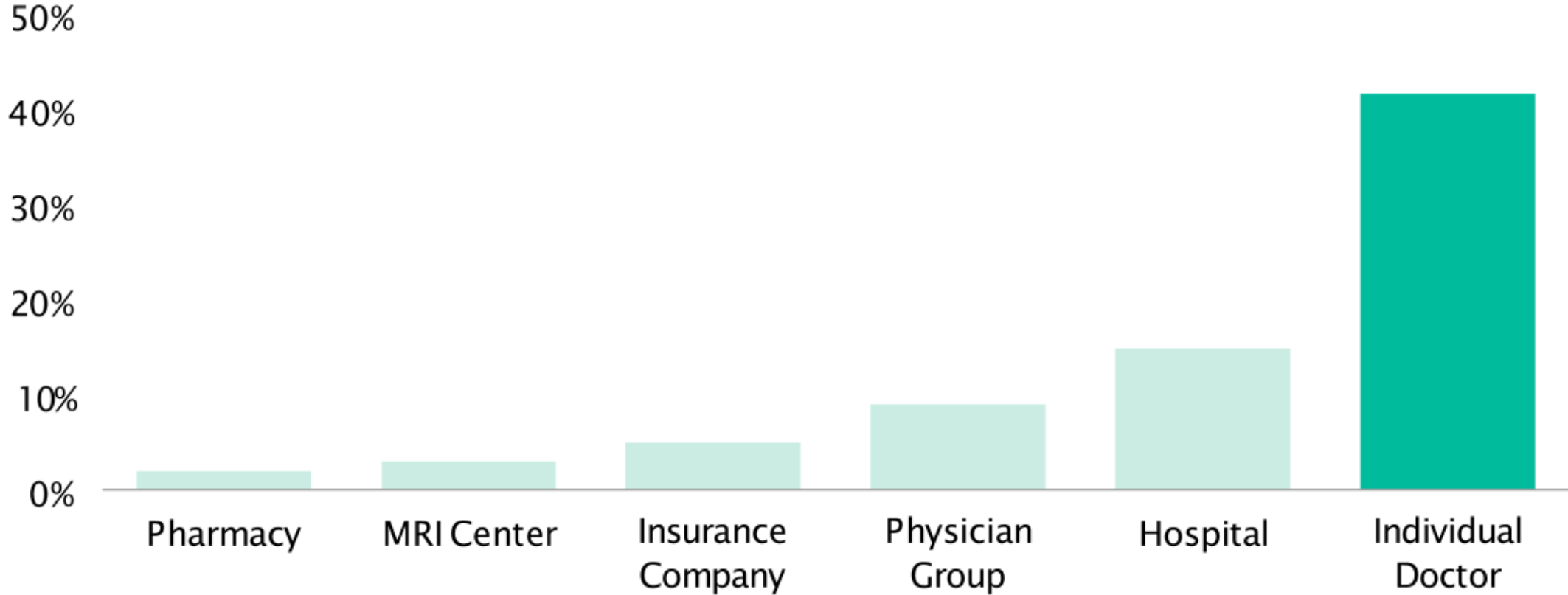


sg

garner

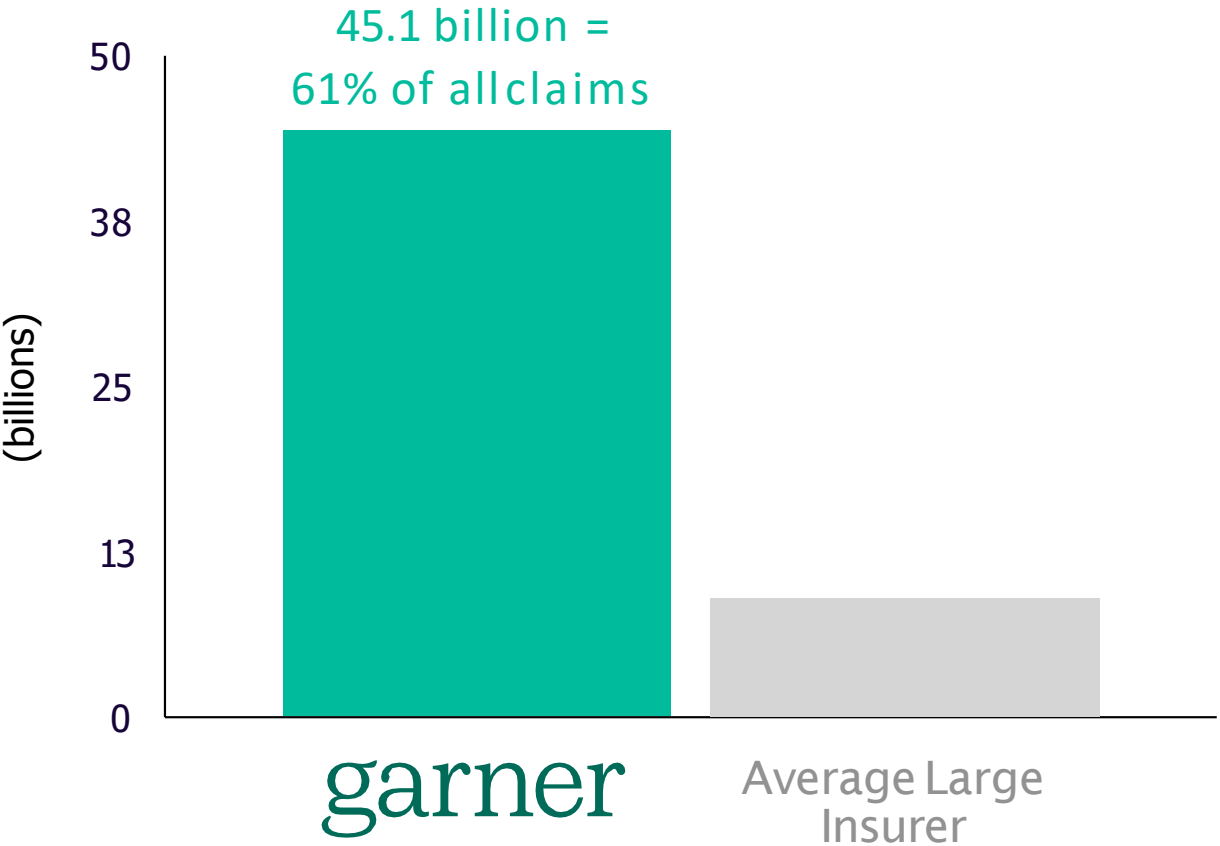
The key to lowering healthcare costs is understanding the performance of individual doctors.

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

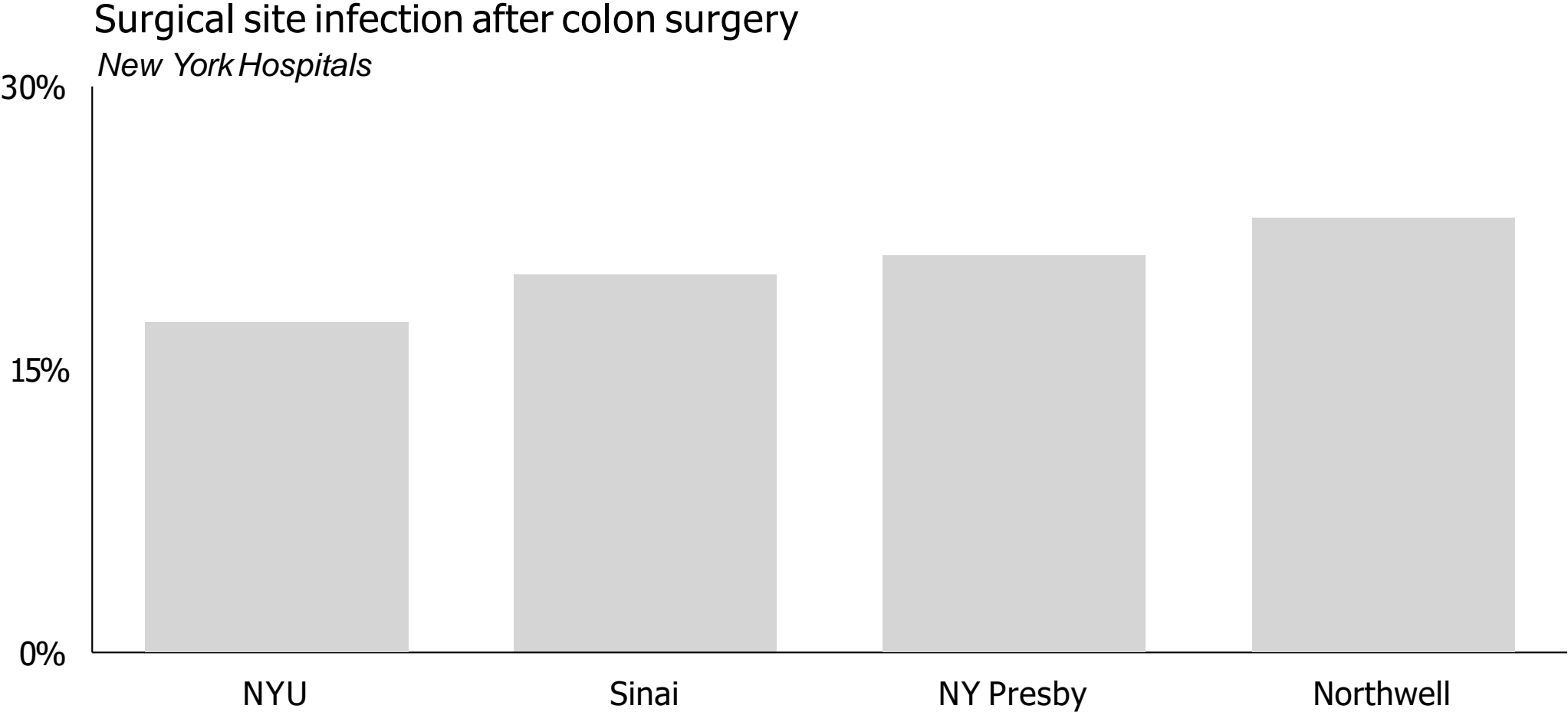


Garner combines data from

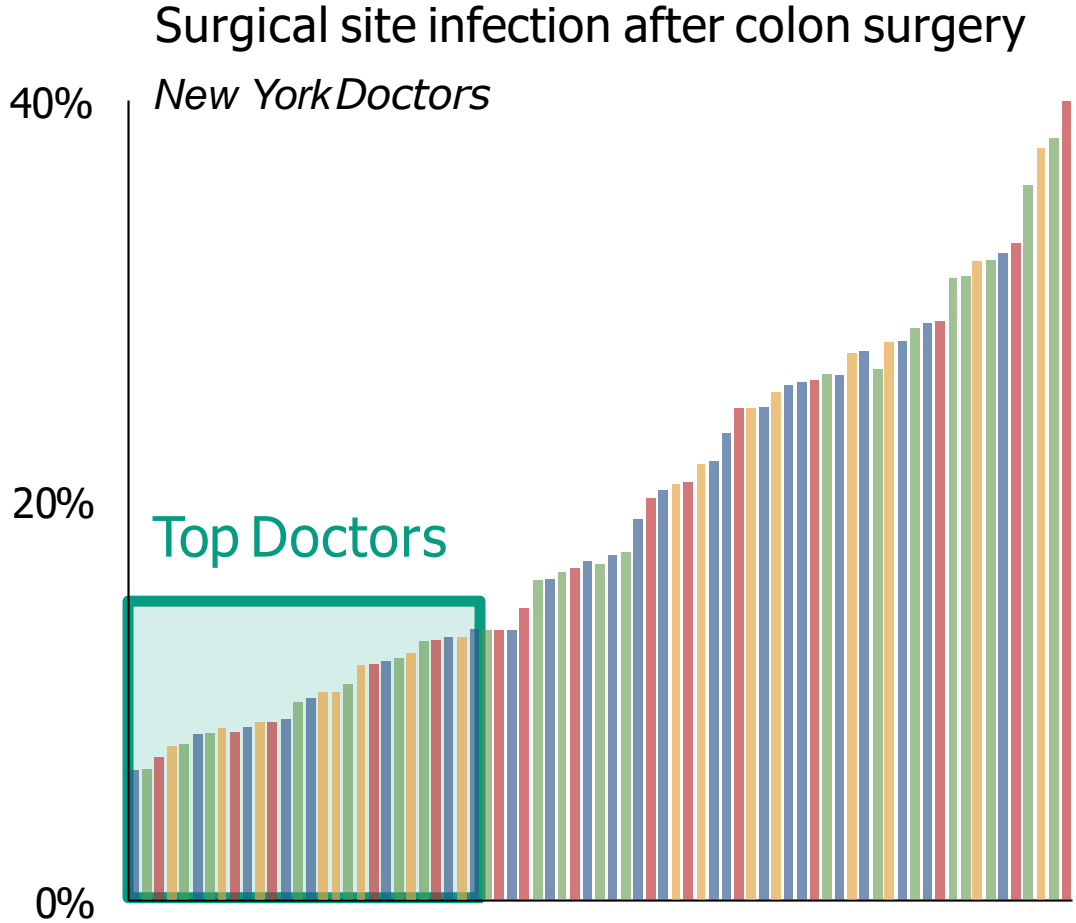
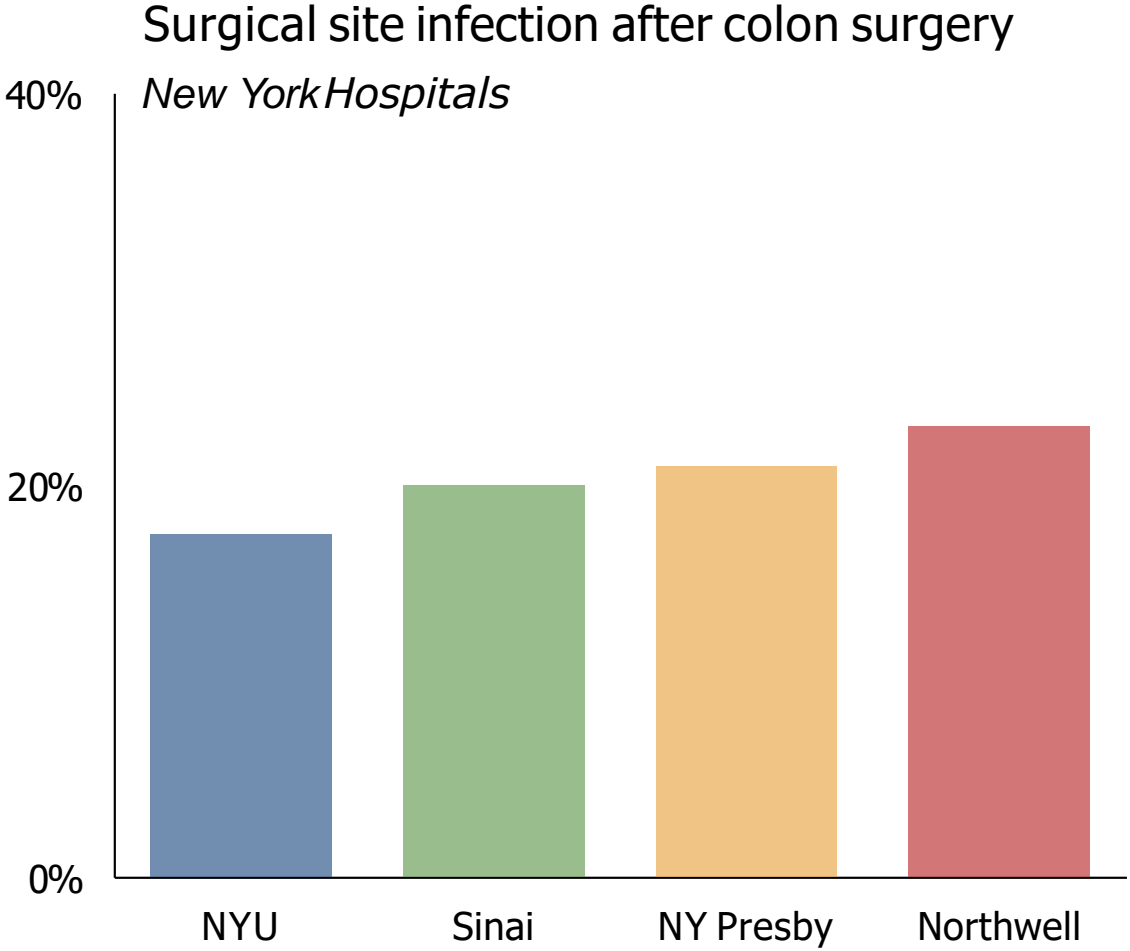
- CMS QE program
- Unique 3rd party partnerships
- Employers
- Clearinghouses
- Insurance companies
- All-payer claims databases



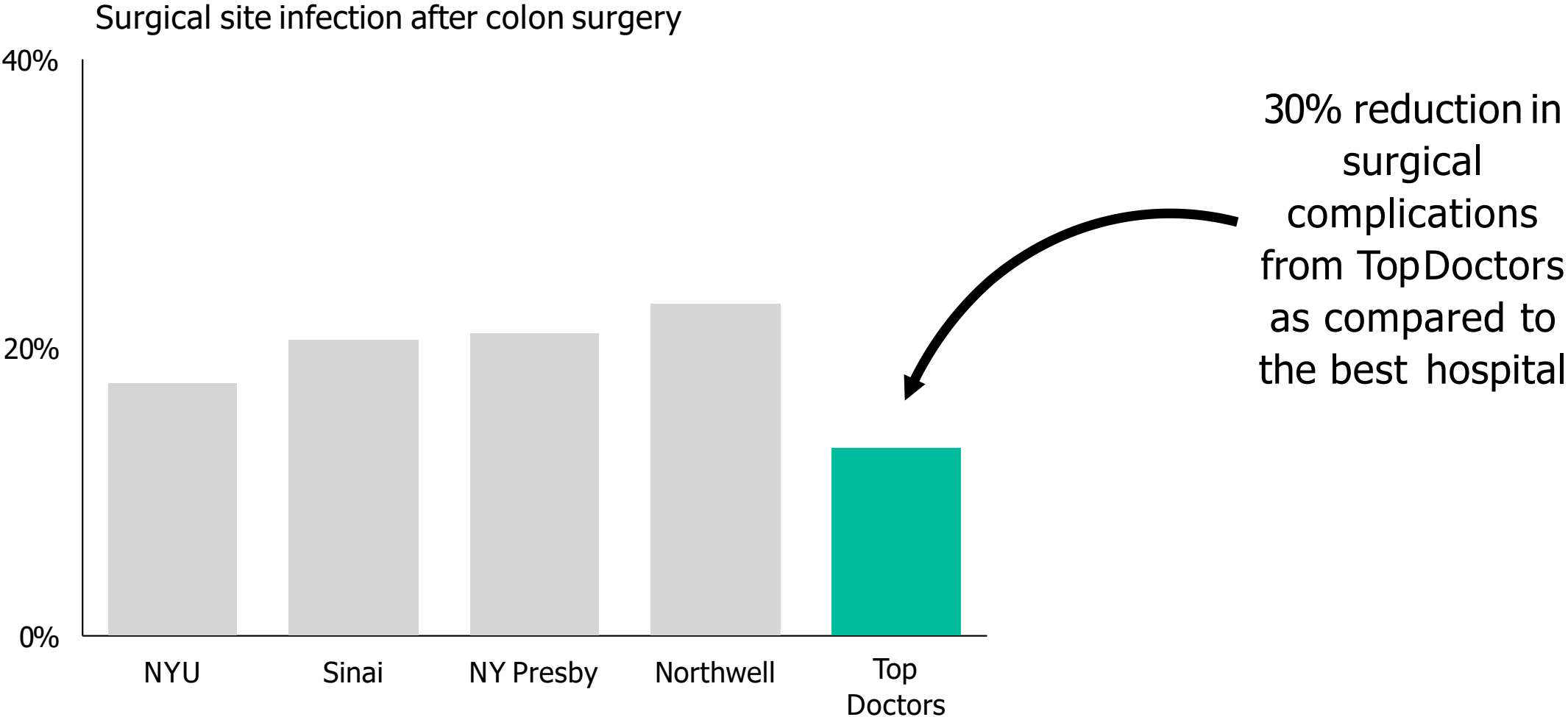
Today's perspective on quality focuses mostly on the hospital level



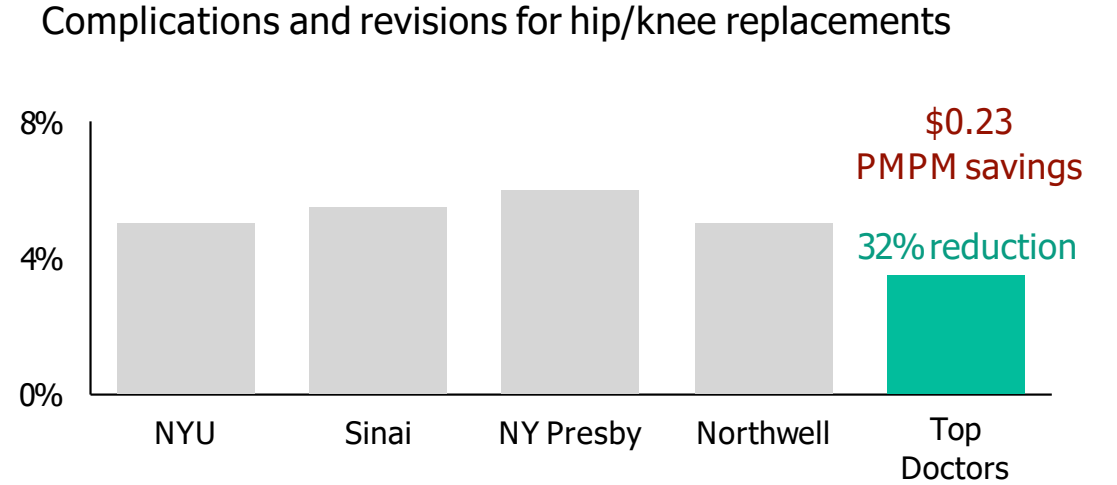
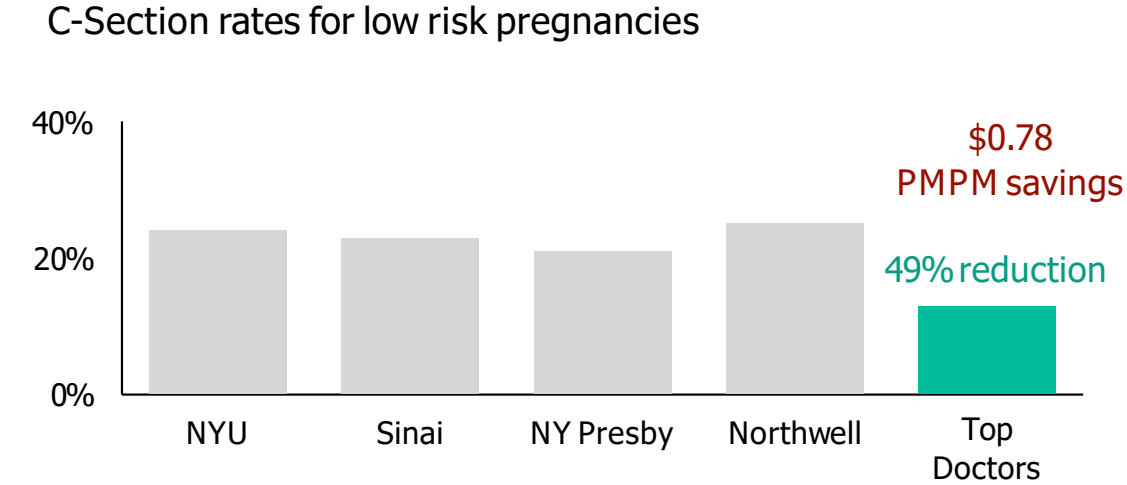
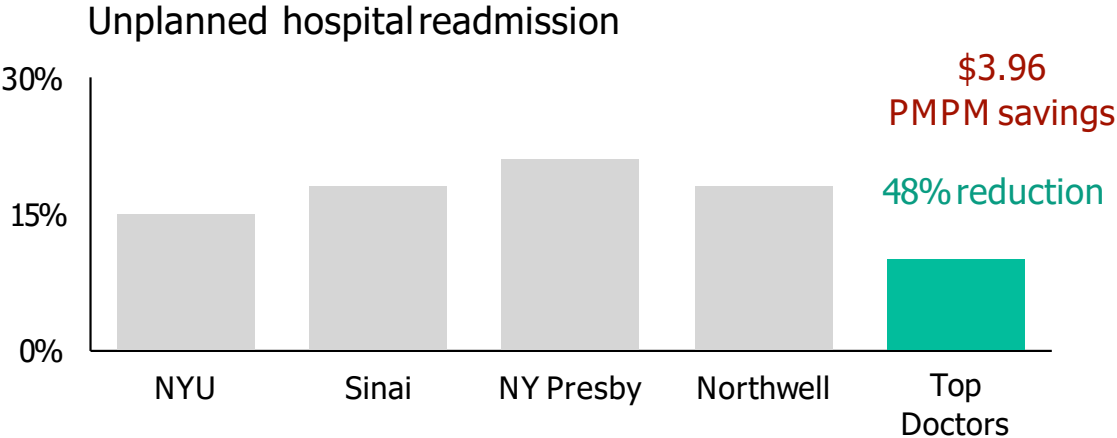
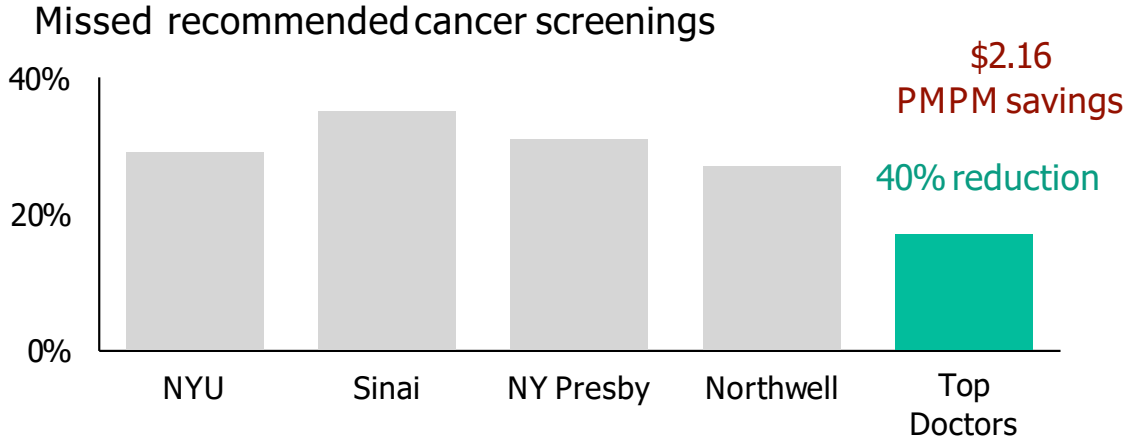
Garner's data shows the variation of doctor quality within major hospital systems



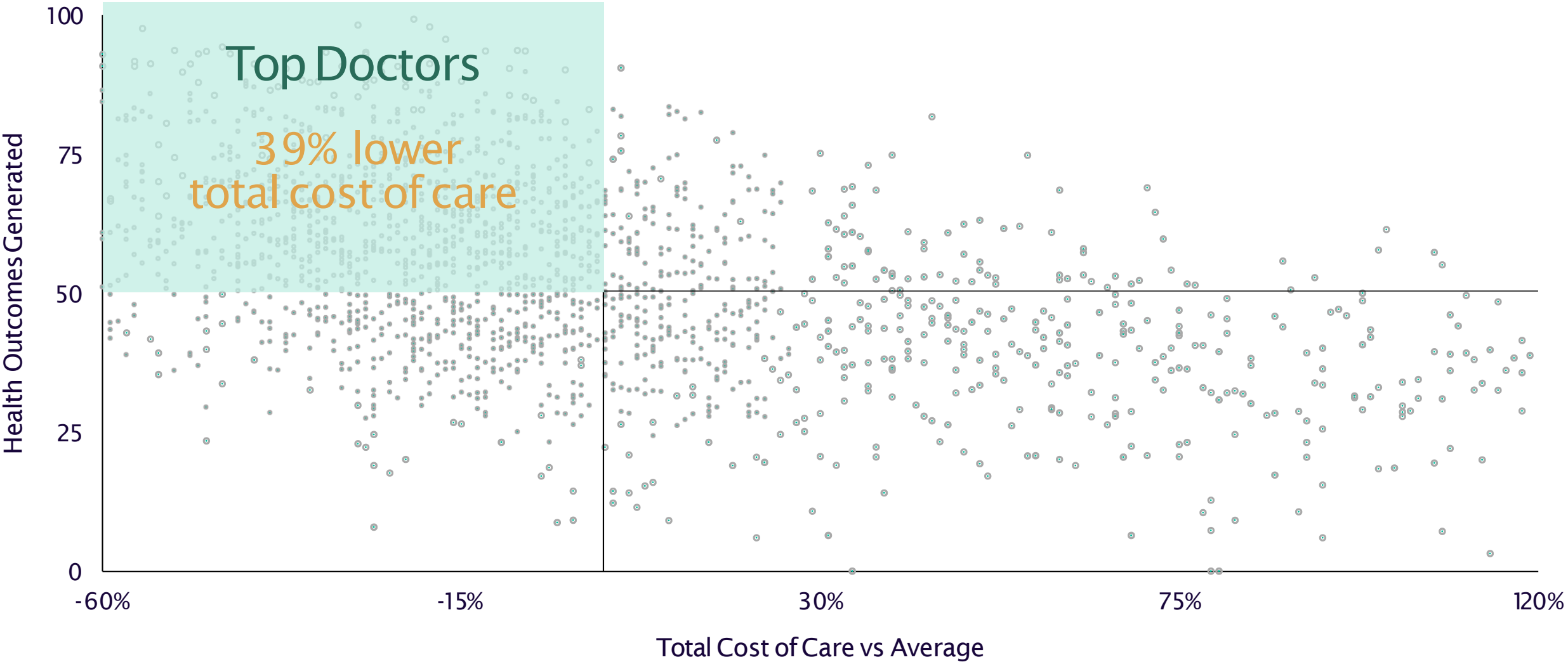
Garner's data shows the variation of doctor quality within major hospital systems



Top Doctors outperform the best hospital across many different quality metrics



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



Data from NY State and Garner calculations

garner

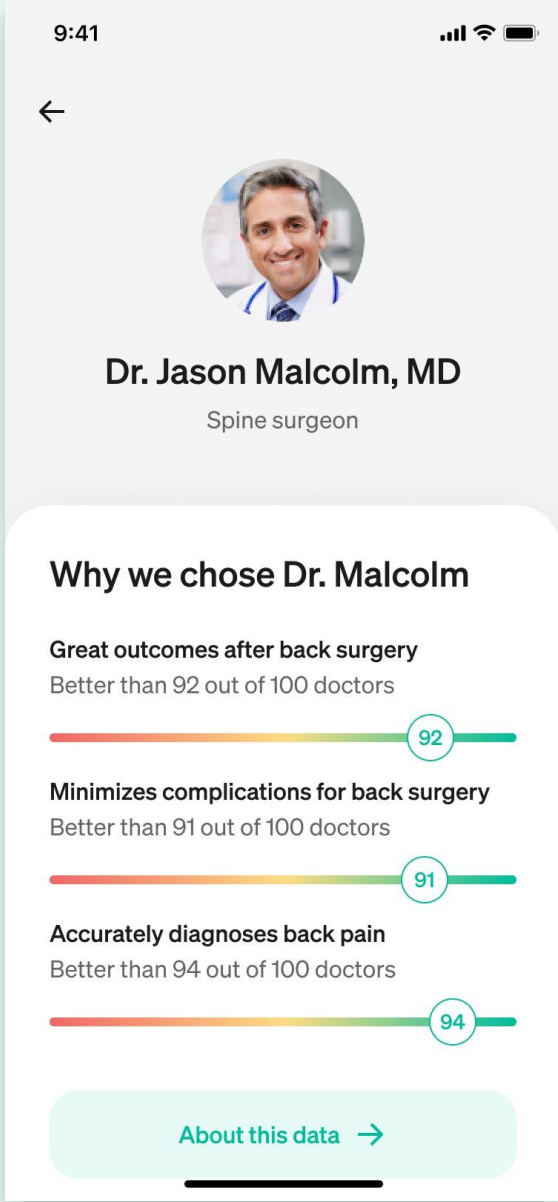
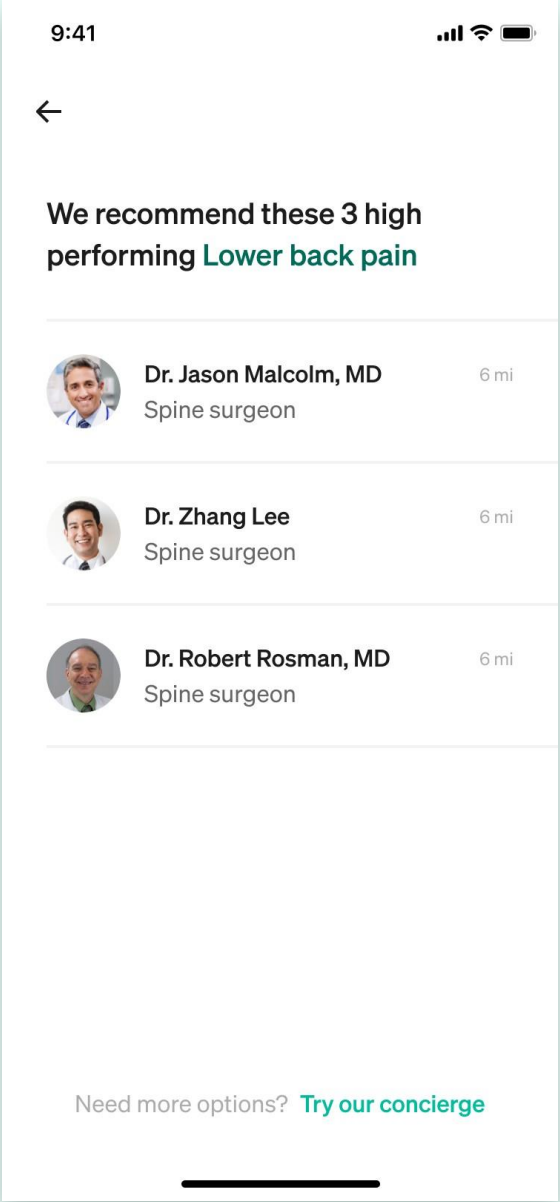
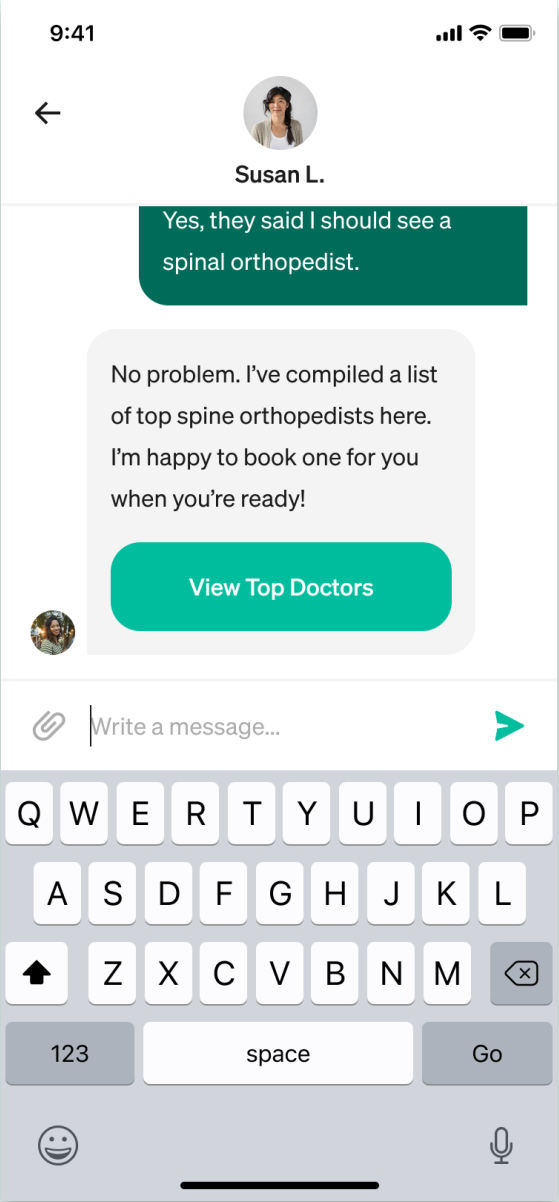
Garner is a simple plan addition that helps employers get more care to the **highest quality doctors** nearby without requiring a change in network or carrier.

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

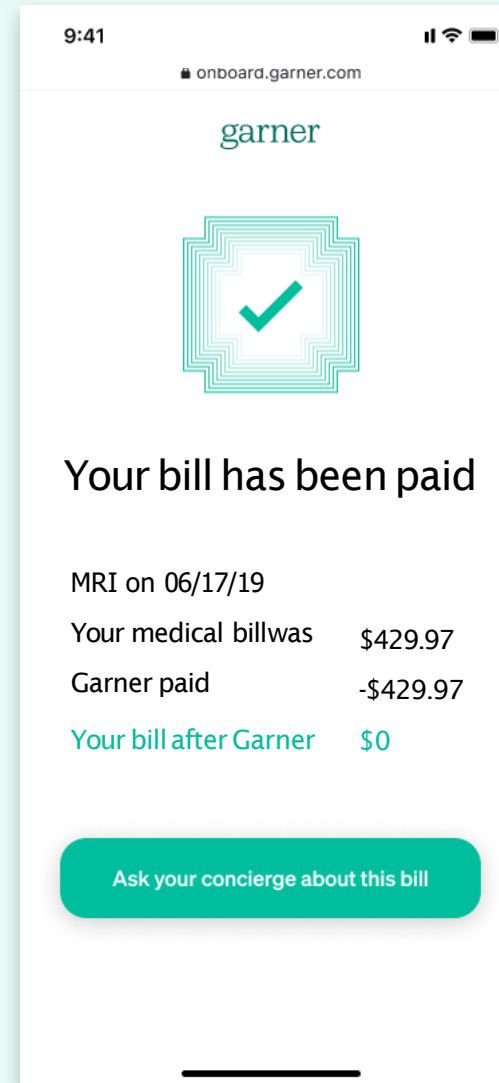
Use Garner to
find a Top Doctor

+

Get care from
Top Doctor

=

Garner HRA
covers member
medical bills



get



QUESTIONS?

MY MOM SAYS THE ONLY STUPID QUESTION
IS THE ONE NEVER ASKED



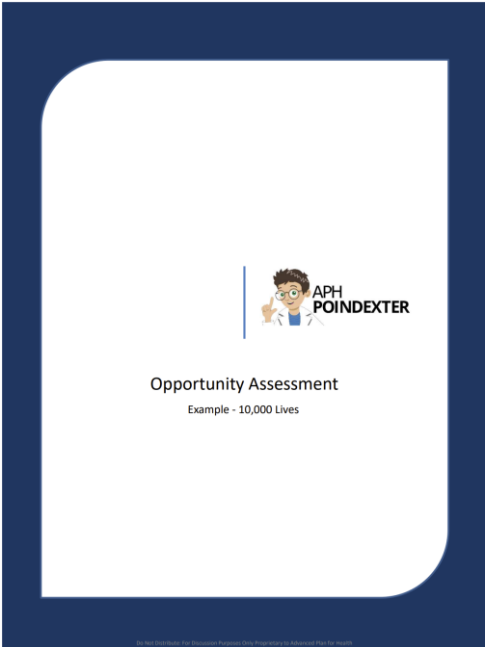
CALL TO ACTION

action is the key to all success

TRANSPARENT HEALTH BENEFITS - CALL TO ACTION

EXCLUSIVE FOR YOU

Creating Value



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

Garner's Clinical Metrics for Cardiology	Doctor A	Doctor B
Testing		
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

ROVER ANALYTICS
Member Drill Down

Member Id: [dropdown]
Jan 1, 2020 - Jan 8, 2021

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A person in a dark suit is holding a glowing lightbulb. The lightbulb is the central focus, emitting a warm, yellow light. The person's hands are visible, holding the base of the bulb. The background is dark and slightly blurred, showing the texture of the suit.

PARTING SHOTS

if you only do 1 thing

HOW DO YOU GET IT??



Ben Winfield, Partner
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ben@roveranalytics.com



WHAT DO YOU DO WITH IT?



Rick Scheel- VP-National Sales

972-767-5783

rickscheel@mypointexter.com



HOW DO YOU IMPACT COST & QUALITY



Nick Reber, CEO

(917) 544-6933

nick@getgarner.com



TRANSPARENT HEALTH BENEFITS

It's All About the Data

LIVE EMPLOYEE HEALTH BENEFITS WEBCAST



Nick Reber, Rick Scheel, Ben Winfield

FEATURED PANELISTS

THURSDAY, JANUARY 28
2:00 PM ET



LESTER J MORALES

Founder & CEO, Next Impact

Creator of Transparent Health Benefits

lester.morales@nextimpactllc.com

(813) 784-1519

Thank You



CHANGE STARTS WITH YOU