

**IT'S ALL
ABOUT DATA**



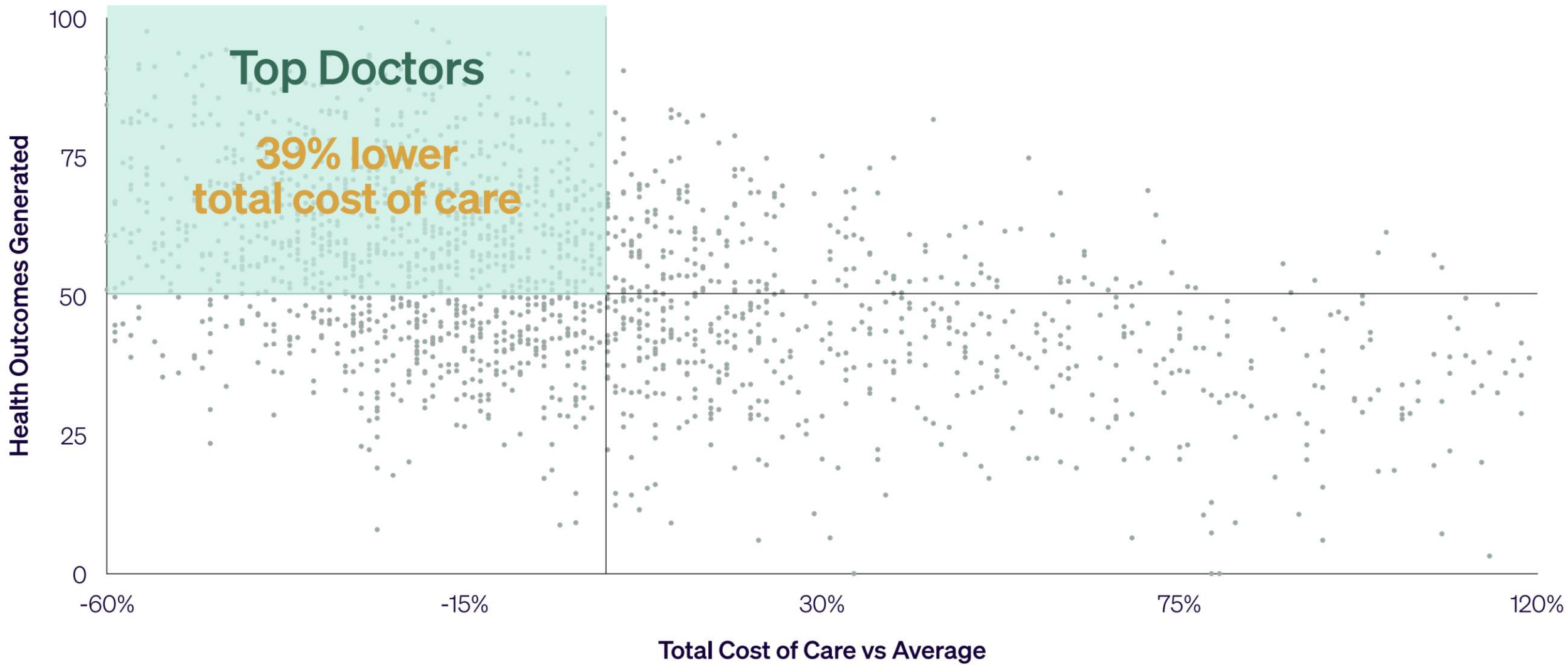


Think outside
the box



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 surface.

How to measure
SUCCESS?





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



IT'S ALL ABOUT DATA

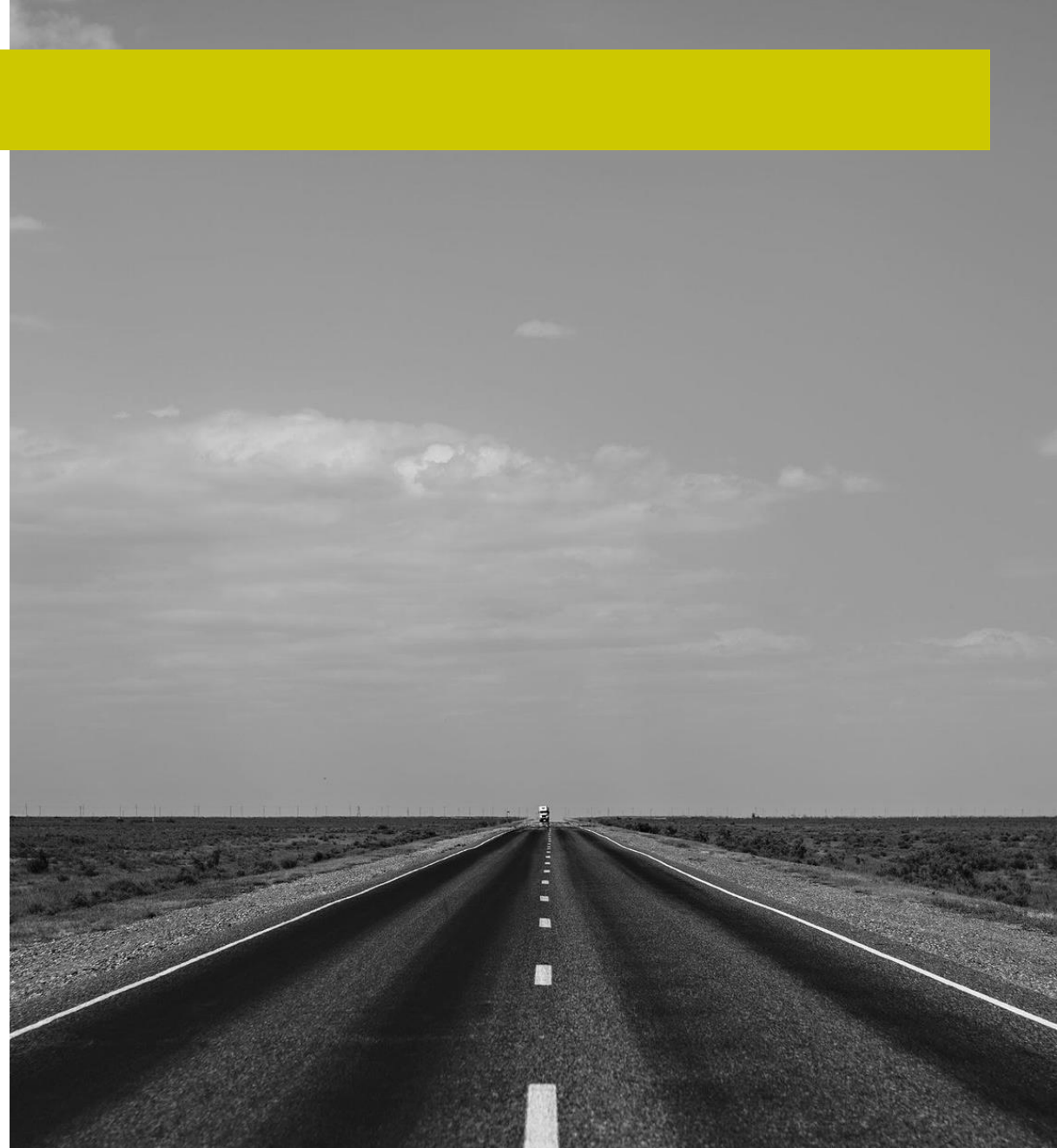
ELIMINATE THE EXCUSES

CHANGE THE STORY

IMPROVE THE QUALITY

Today's Journey

- ✓ Webinar is being **RECORDED**
- ✓ Questions:
 - **Q&A section**
- ✓ Your participation will be rewarded
 - Wait to the end... it will be **WORTH IT**
- ✓ **SAVE THE DATE**
 - 2/25 = 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

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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??



**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

1-3 Days



Program
Implementation

1-10 Days



Promote
Program

1-5 Days



Provide
Support

1-2 Days



Retrieve
EOB/Claims

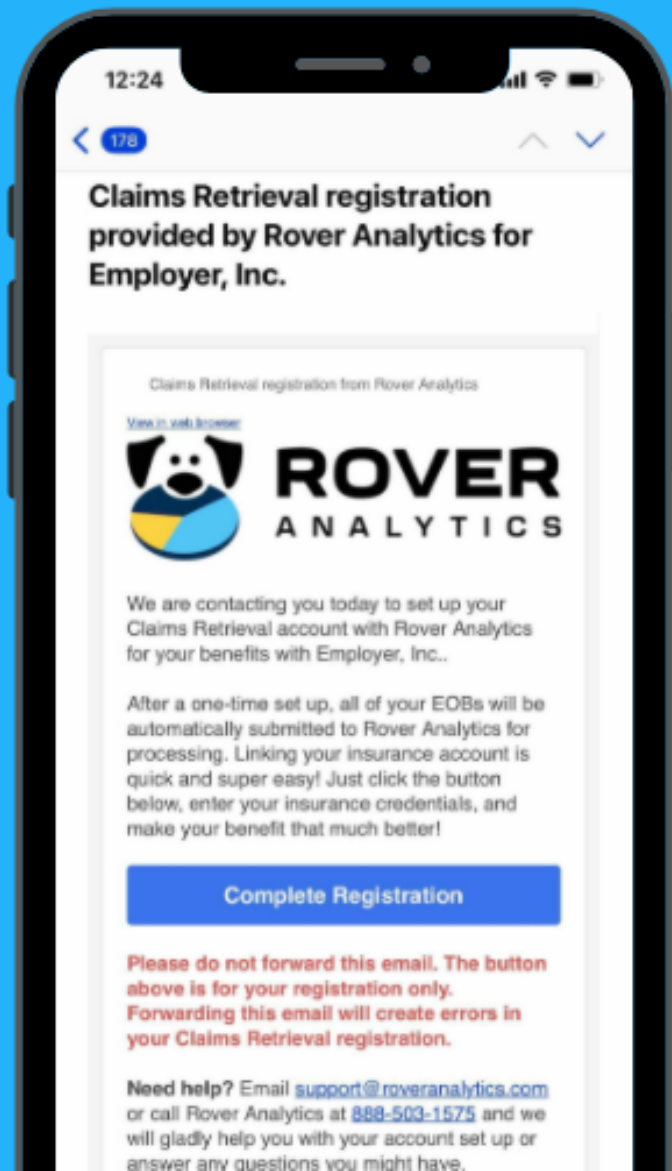
1-2 Days



Generate
Reports



Retrieve EOBs



Step 1:

Receive Enrollment Email



Retrieve EOBs

12:26 [VPN]

Mail

AA

ROVER ANALYTICS

Confirm Identity

You are about to register as the user or a dependent of the user, benjamin@roveranalytics.com, for benefits provided by Employer, Inc through Rover Analytics. If you are not the user or a dependent of the user, benjamin@roveranalytics.com, please check your email inbox and spam folder again for an email with a registration link personalized for you. If you have not received or cannot find a registration email, please contact Rover Analytics at support@roveranalytics.com.

[Continue as benjamin@roveranalytics.com](#) Exit

Show password

I have read and I agree to the [Terms Of Use](#)

I acknowledge that my claims will be automatically sent to Rover

[Submit Credentials](#)

[Terms of Use](#) [Privacy Policy](#) [Notice of Privacy Practices](#)
[Contact Us](#)

Step 2: Verify Your Identity



Retrieve EOBs

12:27
Mail
AA

ROVER
ANALYTICS

Employer, Inc Signup
Cigna.

Enter Credentials for www.cigna.com

Before you proceed, make sure you have registered on www.cigna.com and have your Cigna username and password at your fingertips.

Cigna Username
benjamin@roveranalytics.com

Cigna Password

Show password

I have read and I agree to the [Terms Of Use](#)
 I acknowledge that my claims will be automatically sent to Rover

Submit Credentials

[Terms of Use](#) [Privacy Policy](#) [Notice of Privacy Practices](#)
[Contact Us](#)

Step 3:

Log into your Health Plan & Grant EOB Access



WHO WE WORK WITH...



IIS Benefit
Administrators



INDUSTRIES SERVICED



Manufacturing



Banking



Software



Landscaping



Vinyards



Hospice



Wind Turbine
Maintenance



Construction

WE CAN ASSIST ANY EMPLOYEE



ESL Workers



No Internet



No Email



No Carrier Login



Graveyard Shift



Case Study



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.

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



Case Study



Client Size: 52 EEs
Locations: 1 state
Facilities: 3
Industry: Hospice

01 Completed EOB Retrieval in two days on 100% of eligible plan members.

02 70% without computer access.

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

EOB REPORTS

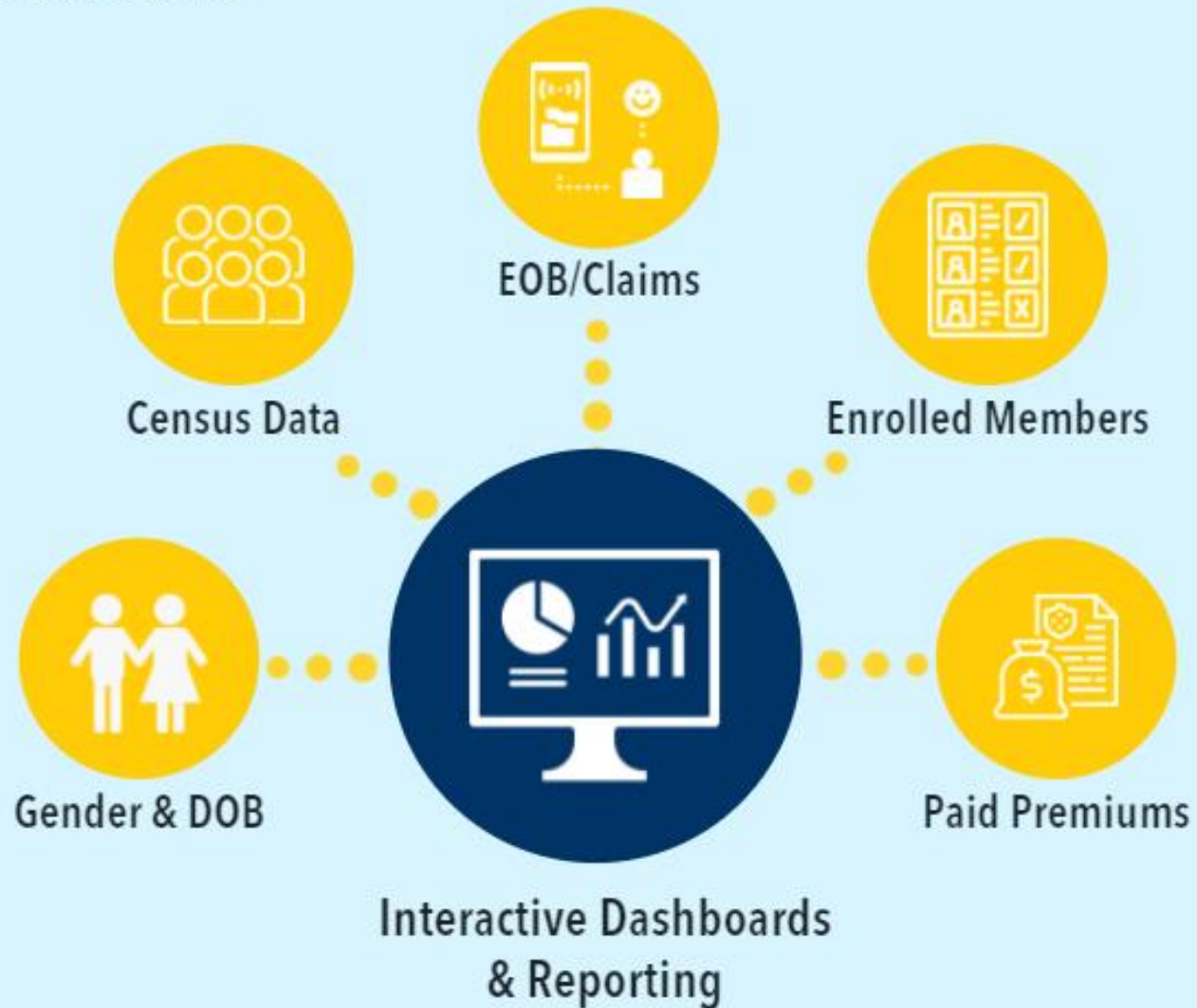
Export raw EOB/claims data via Excel

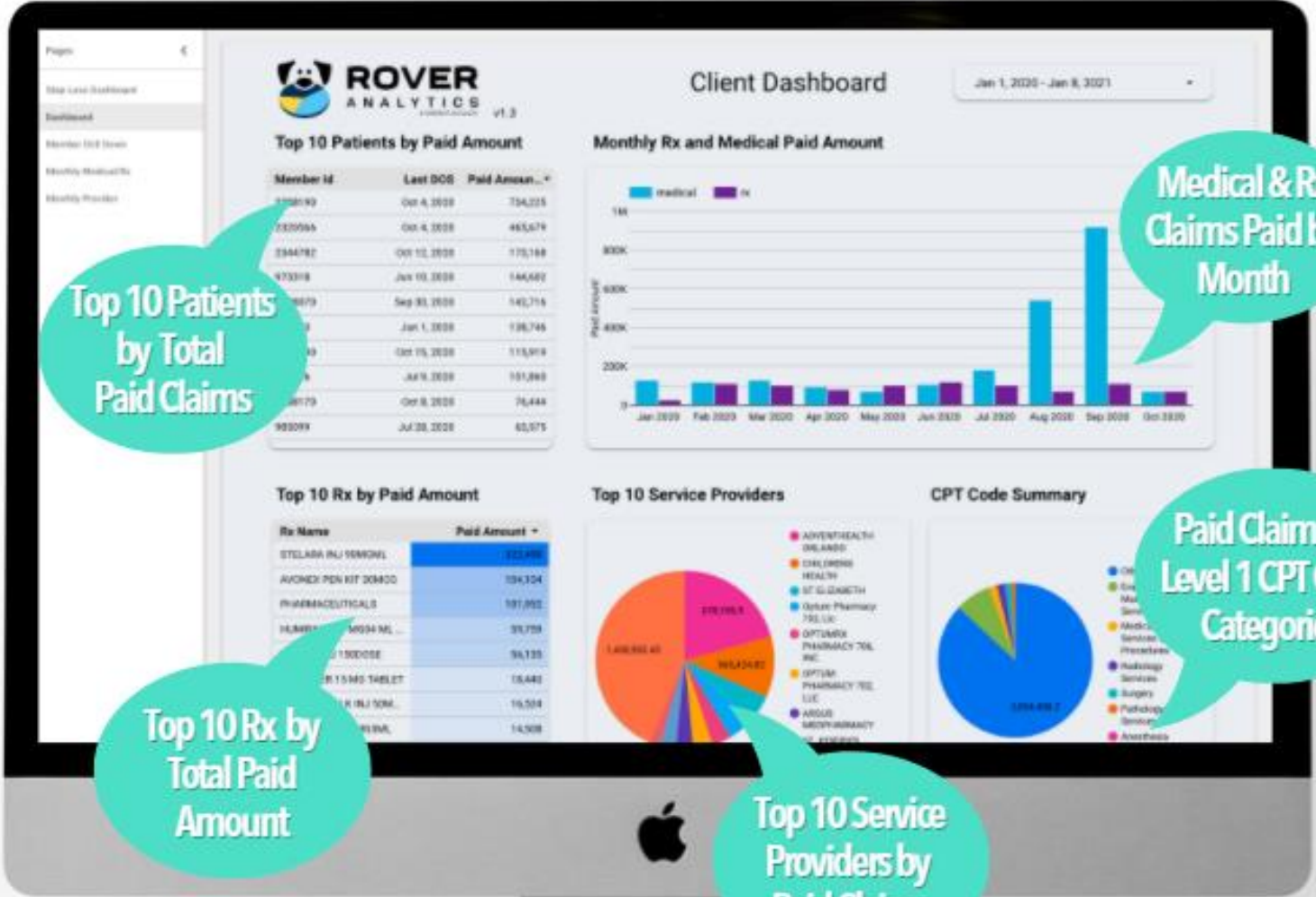
system ID	patient first name	patient last name	claim.type	service date	procedure code	procedure name	service provider	network	amount billed	amount paid	patient responsibility	discount	deductible	status
2287974	Susan	Smith	medical	20200109	84702	Laboratory	QUEST DIAGNOSTICS	IN	\$ 146.43	\$ 11.36	\$ -			Processed
2287974	Susan	Smith	medical	20200113	84144	Laboratory	QUEST DIAGNOSTICS	IN	\$ 128.23	\$ 15.74	\$ -			Processed
2287974	Susan	Smith	medical	20200113	84702	Laboratory	QUEST DIAGNOSTICS	IN	\$ 146.43	\$ 11.36	\$ -			Processed
2287974	Susan	Smith	medical	20200117	99213	Doctors office visit	P DESAI	IN	\$ 132.00	\$ 41.52	\$ -			Processed
2287974	Susan	Smith	medical	20200117	11090	Methylprednisolone injection	P DESAI	IN	\$ 16.00	\$ -	\$ -			Processed
2287974	Susan	Smith	medical	20200117	205500	Shot for tendon pain	P DESAI	IN	\$ 150.00	\$ -	\$ -			Processed
2287974	Susan	Smith	medical	20200127	87401	Laboratory	QUEST DIAGNOSTICS	IN	\$ 103.49	\$ 26.48	\$ -			Processed
2287974	Susan	Smith	medical	20200127	87591	Laboratory	QUEST DIAGNOSTICS	IN	\$ 103.48	\$ 26.48	\$ -			Processed
2287974	Susan	Smith	medical	20200127	76830	Imagingradiology	P SCHWARTZ	IN	\$ 200.00	\$ -	\$ -			Processed
2287974	Susan	Smith	medical	20200127	99213	Doctors office visit	P SCHWARTZ	IN	\$ 125.00	\$ -	\$ -			Processed
2287974	Susan	Smith	medical	20200127	81025	Laboratory	P SCHWARTZ	IN	\$ 15.00	\$ -	\$ -			Processed
2287974	Susan	Smith	medical	20200127	76830	Imagingradiology	P SCHWARTZ	IN	\$ 200.00	\$ 79.26	\$ 120.74			Processed
2287974	Susan	Smith	medical	20200127	99213	Doctors office visit	P SCHWARTZ	IN	\$ 125.00	\$ -	\$ 125.00			Processed
2287974	Susan	Smith	medical	20200127	81025	Laboratory	P SCHWARTZ	IN	\$ 15.00	\$ -	\$ 15.00			Processed
2287974	Susan	Smith	rx	20200127		DOXYLPYRID TAB 1010MG	Cvs Pharmacy #03204 03204	IN	\$ (201.91)	\$ (191.91)	\$ (10.00)			Processed
2287974	Susan	Smith	rx	20200127		DOXYLPYRID TAB 1010MG	Cvs Pharmacy #03204 03204	IN	\$ 201.91	\$ 191.91	\$ 10.00			Processed
2287974	Susan	Smith	rx	20200127		DOXYLPYRID TAB 1010MG	Cvs Pharmacy #03204 03204	IN	\$ 201.91	\$ 191.91	\$ 10.00			Processed
2287974	Susan	Smith	medical	20200204	99213	Doctors office visit	A ROLETTE	IN	\$ 113.00	\$ 30.38	\$ 25.00			Processed
2287974	Susan	Smith	rx	20200205		DOXYLPYRID TAB 1010MG	Cvs Pharmacy #03204 03204	IN	\$ 202.11	\$ 192.11	\$ 10.00			Processed
2287974	Susan	Smith	rx	20200217		BONJESTA TAB 2020MG	Cvs Pharmacy #03204 03204	IN	\$ 215.67	\$ 180.67	\$ 35.00			Processed
2287974	Susan	Smith	rx	20200227		BONJESTA TAB 2020MG	Cvs Pharmacy #03204 03204	IN	\$ 215.67	\$ 180.67	\$ 35.00			Processed
2287974	Susan	Smith	rx	20200309		BONJESTA TAB 2020MG	Cvs Pharmacy #03204 03204	IN	\$ 215.67	\$ 180.67	\$ 35.00			Processed
2287974	Susan	Smith	rx	20200310		DOXYLPYRID TAB 1010MG	Cvs Pharmacy #03204 03204	IN	\$ (202.42)	\$ (192.42)	\$ (10.00)			Processed
2287974	Susan	Smith	rx	20200310		DOXYLPYRID TAB 1010MG	Cvs Pharmacy #03204 03204	IN	\$ 202.42	\$ 192.42	\$ 10.00			Processed
2287974	Susan	Smith	medical	20200316	81420	Laboratory	QUEST DIAGNOSTICS	IN	\$ 2,762.00	\$ -	\$ -			Processed
2287974	Susan	Smith	medical	20200316	81420	Laboratory	QUEST DIAGNOSTICS	IN	\$ 2,762.00	\$ -	\$ -			Processed
2287974	Susan	Smith	medical	20200318	76801	Imagingradiology	P SCHWARTZ	IN	\$ 175.00	\$ -	\$ 175.00			Processed
2287974	Susan	Smith	rx	20200321		BONJESTA TAB 2020MG	Cvs Pharmacy #03204 03204	IN	\$ 215.67	\$ 180.67	\$ 35.00			Processed
2287974	Susan	Smith	medical	20200323	80081	Laboratory	QUEST DIAGNOSTICS	IN	\$ 506.37	\$ 53.39	\$ 452.98			Processed
2287974	Susan	Smith	medical	20200323	87147	Blood culture for infection	QUEST DIAGNOSTICS	IN	\$ 32.62	\$ 3.69	\$ 28.93			Processed
2287974	Susan	Smith	medical	20200323	87088	Urine test for bacteria	QUEST DIAGNOSTICS	IN	\$ 65.24	\$ 11.54	\$ 53.70			Processed
2287974	Susan	Smith	medical	20200323	87086	Urine test for bacteria	QUEST DIAGNOSTICS	IN	\$ 60.75	\$ 5.75	\$ 55.00			Processed
2287974	Susan	Smith	medical	20200323	81001	Urine analysis	QUEST DIAGNOSTICS	IN	\$ 47.59	\$ 2.26	\$ 45.33			Processed
2287974	Susan	Smith	medical	20200323	86803	Laboratory	QUEST DIAGNOSTICS	IN	\$ 145.11	\$ 10.17	\$ 134.94			Processed
2287974	Susan	Smith	medical	20200323	86747	Parvovirus b19 test	QUEST DIAGNOSTICS	IN	\$ 103.49	\$ 10.72	\$ 92.77			Processed
2287974	Susan	Smith	medical	20200323	84443	Thyroid hormone test	QUEST DIAGNOSTICS	IN	\$ 130.49	\$ 11.99	\$ 118.50			Processed
2287974	Susan	Smith	medical	20200325	76705	Ultrasound of abdomen	RADIOLOGY IMAGING	IN	\$ 238.00	\$ 138.33	\$ 99.67			Processed
2287974	Susan	Smith	medical	20200326	83180	Discharge planning test	QUEST DIAGNOSTICS	IN	\$ 69.40	\$ 4.83	\$ 64.57			Processed

- 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
- Discount
- Deductible

OVERLAY DATA

Elevate reports with multiple data sources





Top 10 Patients by Total Paid Claims

Medical & Rx Claims Paid by Month

Top 10 Rx by Total Paid Amount

Top 10 Service Providers by Paid Claims

Paid Claims by Level 1 CPT Code Categories





Enrollment Report

Jan 1, 2020 - Jan 31, 2021

Total Claims
306.2K

Total Premium
305.2K

Variance
-983.9

View Enrollees by
Month vs. Total
Claims Paid

Identify Variance
Between
Premiums Paid
vs. Claims Paid

Year	EE only	EE + Family	Total EE	Rx Paid	Medical Paid	Total Claims	Total Premium	Variance
2020	42	13	55	5,629	2,335	7,964	23,209	15,245
2020	42	13	55	20,294	4,463	24,757	24,721	36
2020	42	13	55	3,569	3,416	6,985	24,721	17,736
2020	42	13	55	1,825	2,027	3,852	26,614	22,762
2020	42	13	55	18,625	2,358	20,983	26,614	5,631
2020	42	13	55	2,140	16,608	18,748	26,132	7,384
2020	42	13	55	3,023	26,762	29,785	26,653	-3,132
2020	42	13	55	17,991	66,990	84,981	26,171	-58,810
2020	42	13	55	2,741	11,755	15,496	27,135	11,640
11-2020	42	13	55	3,156	28,293	31,449	25,168	-6,281
12-2020	42	13	55	1,213	20,391	21,604	24,199	2,595
12-2020	42	13	55	18,367	22,842	40,909	23,861	-17,028

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Pages

- Medical & Rx Summary
- Enrollment Report
- Claims by Member
- Member Drill Downs
- Service Providers

ROVER ANALYTICS

Claims by Member

Summary

Employer: [Dropdown] Plan Type: [Dropdown]

Type to search: [Input] 0532

- Medical
- Family
- Employee Spouse
- Employee Only

Employer	Medical Plan	Plan Type	Relationship	Rx Claims	Medical Claims	Pharmacy Claims
Highmark Comm. Bl.	Highmark Comm. Blue Flex	Employee Only	Employee	0	0	0
Highmark Comm. Bl.	Highmark Comm. Blue Flex	Family	Spouse	0	0	0
Highmark Comm. Bl.	Highmark Comm. Blue Flex	Employee Spouse	Employee	0	0	0

First Name	Last Name	Plan Type	Relationship	Medical Claims	Pharmacy Claims	Total Claims
[Redacted]	[Redacted]	Employee Only	Employee	0	0	0
[Redacted]	[Redacted]	Employee Only	Employee	0	0	0
[Redacted]	[Redacted]	Employee Only	Employee	0	0	0
[Redacted]	[Redacted]	Employee Only	Employee	0	0	0
[Redacted]	[Redacted]	Employee Only	Employee	499	5,458	5,957
[Redacted]	[Redacted]	Employee Only	Employee	1,424	3,711	5,135
[Redacted]	[Redacted]	Employee Only	Employee	99	4,147	4,246
[Redacted]	[Redacted]	Employee Only	Employee	0	4,036	4,036
[Redacted]	[Redacted]	Employee Only	Employee	1,997	2,220	3,816
[Redacted]	[Redacted]	Employee Only	Employee	0	3,718	3,718
[Redacted]	[Redacted]	Employee Only	Employee	81	3,299	3,361
[Redacted]	[Redacted]	Family	Spouse	491	2,832	3,324
[Redacted]	[Redacted]	Employee Spouse	Employee	661	2,600	3,262
[Redacted]	[Redacted]	Employee Only	Employee	8	2,746	2,753

Sort by Medical Plan, Plan Type and Relationship

Identify Members with & without Claims Data





- Pages
- Medical & Rx Summary
- Enrollment Report
- Claims by Member
- Member Claim Details
- Medical/Rx Age, Gender
- Service Providers



Medical/Rx by Age, Gender

1, 2020 - Jan 25

Age Years

4 70



Age Bucket	gender	Rx Claims Paid	Medical Claims Paid	Total Claims
60-70 Years	F	6,801.52	28,630.95	35,432.47
60-70 Years	M	0	11,475.75	11,475.75
50-60 Years	F	20,182.00	76,275.17	96,457.17
50-60 Years	M	965.25	984.6	1,949.85
40-50 Years	F	43,914.66	41,904.1	85,818.76
40-50 Years	M	841.32	24,502.15	25,343.47
30-40 Years	F	4,331.23	17,896.28	22,227.51
30-40 Years	M	188.73	2,461.72	2,650.45
20-30 Years	F	124	3,896.06	4,020.06
10-20 Years	F	114.27	1,651.64	1,765.91
10-20 Years	M	0	230.75	230.75
0-10 Years	M	0	767	767

Filter by Age

Filter by Gender

Identify Cost Allocation by Age Range

A heat-Map shows Highest Cost Age Group

Medical & Rx
Paid Claims Drill-
Down Report

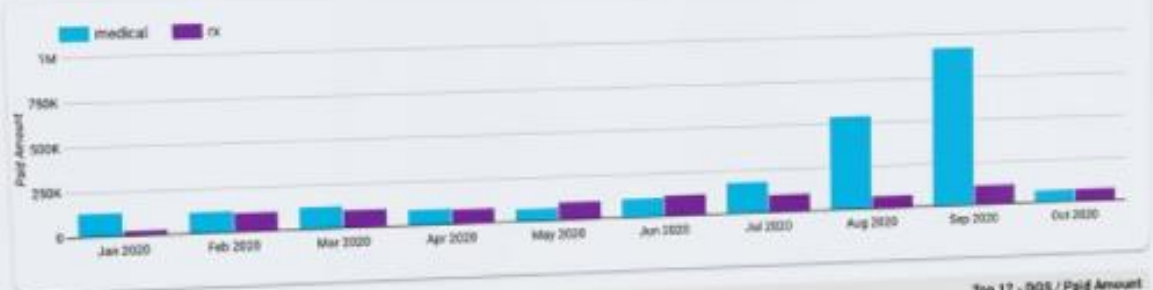


Monthly Medical/Rx

Jan 1, 2020 - Jan 8, 2021

Service Provider

CPT Code Rollup



	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020
Medical or ...	28.6K	109.6K	100.3K	82.2K	104.2K	121.3K	103.5K	73.3K	113.3K	64.9K
rx	28.6K	109.6K	100.3K	82.2K	104.2K	121.3K	103.5K	73.3K	113.3K	64.9K
medical	120.5K	118.7K	127.2K	93.2K	73.2K	105.8K	181.0K	543.5K	920.1K	71.9K
Grand to...	159.4K	229.6K	228.3K	175.4K	178.8K	231.5K	285.8K	619.6K	1.0M	141.8K

Detail
Member-Level
Drill Down



Member Drill Down



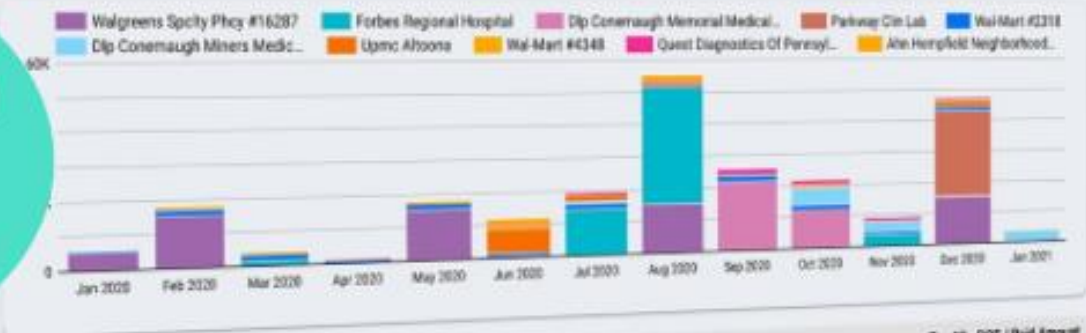
Member Id	Date of Service	Claim Type	Provider	Rx/Procedure	Billed	Allowed	Paid Amount	Patient Resp.
2597311	Dec 2, 2020	Rx	Walgreens Spclty Phcy #16287	humira per Qty 6 Refill 2	20,005	15,304	15,190	114
2597311	Aug 13, 2020	Rx	Walgreens Spclty Phcy #16287	humira per Qty 6 Refill 2	20,005	15,304	15,190	114
2597311	May 21, 2020	Rx	Walgreens Spclty Phcy #16287	humira per Qty 6 Refill 1	20,005	15,304	15,190	114
2597311	Feb 27, 2020	Rx	Walgreens Spclty Phcy #16287	humira per Qty 6 Refill 0	20,005	15,304	15,190	114
2597325	Jul 14, 2020	medical	Forbes Regional Hospital	operating room service	17,462	8,731	14,890	0
2597339	Oct 30, 2020	medical	Dlp Coenraugh Memorial Medical Center, Lc	operating room service	9,544	9,544	17,304	1,871.82
2597319	Aug 1, 2020	medical	Forbes Regional Hospital	laboratory service	8,754	8,742	7,298	479.22
2597339	Aug 31, 2020	medical	Dlp Coenraugh Memorial Medical Center, Lc	operating room service	13,798	7,298	7,298	0
2597319	Aug 1, 2020	medical	Forbes Regional Hospital	operating room service	6,474	6,094	6,094	0
2597319	Aug 1, 2020	medical	Forbes Regional Hospital	operating room service	6,279	5,910	5,910	0
2597319	Aug 1, 2020	medical	Forbes Regional Hospital	semi private room	6,668	5,101	5,043	58
2597311	Jan 22, 2020	Rx	Walgreens Spclty Phcy #16287	humira per Qty 2 Refill 0				





- Pages
- Medical & Rx Summary
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- Service Providers

Service Providers



Identify How Much Service Providers Are Being Paid

	Top 12 - DOS / Paid Amount												
Provider	Jan 2..	Feb 2..	Mar 2..	Apr 2..	May 2..	Jun 2..	Jul 20..	Aug 2..	Sep 2..	Oct 2..	Nov 2..	Dec 2..	Grand T..
X Cel Physi..	529.1	-	-	-	-	-	-	-	-	388.8	-	-	917.9
Whs Cardio..	-	-	-	-	-	-	-	-	-	-	50	-	58
Whalen Der..	-	-	-	-	148	-	-	-	-	-	-	-	148
Westmonst..	-	-	-	-	-	-	-	-	-	-	-	15.2K	15.2K
West Virgin..	-	-	107.2	-	-	-	-	15.2K	-	-	-	-	15.2K
Walgreens ..	5.1K	15.2K	-	-	15.2K	-	-	21.9	21.9	-	-	-	58.1
Wal-Mart #..	-	-	-	-	-	6.4	-	-	-	-	-	-	6.4



Price

PROGRAM INCLUDES...

Branded Marketing Templates	✓
Branded Explainer Videos	✓
Branded Claims Retrieval Portal	✓
Unlimited Email/Phone Support	✓
Outbound Tech Support	✓
Custom Onboarding Workflows	✓
Employee Education	✓
Group Enrollment via Zoom	✓
Online Appointment Calendar	✓
<i>*MGU, TPA, PBM & GA Partners</i>	✓

REPORTING INCLUDES...

Medical vs. Rx Claims Paid by Month	✓
Premiums Paid vs. Claims Paid by Month	✓
Enrolled by Month vs. Total Claims Paid	✓
Filter Claims by Adjustable Thresholds	✓
Service Providers Grouped by Total Visits	✓
Service Providers Grouped by Total Paid	✓
Filter Claims by DOB, Gender & Zip Code	✓
Filter Enrolled Without Claims Data	✓
Export Any Graph for Drill-Down via Excel	✓
...and so much more!	✓

ADVISOR LICENSE

Our tiered-based pricing plans gives you options on how you charge your clients.



SHARE YOUR LICENSE

Have your own network of Advisors? Let them leverage your license to build up volume.





Price

Pre-Pay for Historical Claims Data

Plans	EEs/Year	PEPM	Monthly
Tier 1	100 - 499	\$3.50	\$350
Tier 2	500 - 999	\$2.50	\$1,250
Tier 3	1,000 - 1,999	\$2.25	\$2,250
Tier 4	2,000 - 4,999	\$2.00	\$4,000
Tier 5	5,000 +	\$1.75	\$8,750

1st Client Only: \$42/per employee

Pay-per-Client: \$50/per employee

Maintenance Mode: \$1 PEPM

PEPM - "per employee per month"



ROVER
ANALYTICS

roveranalytics.com

888-503-1575

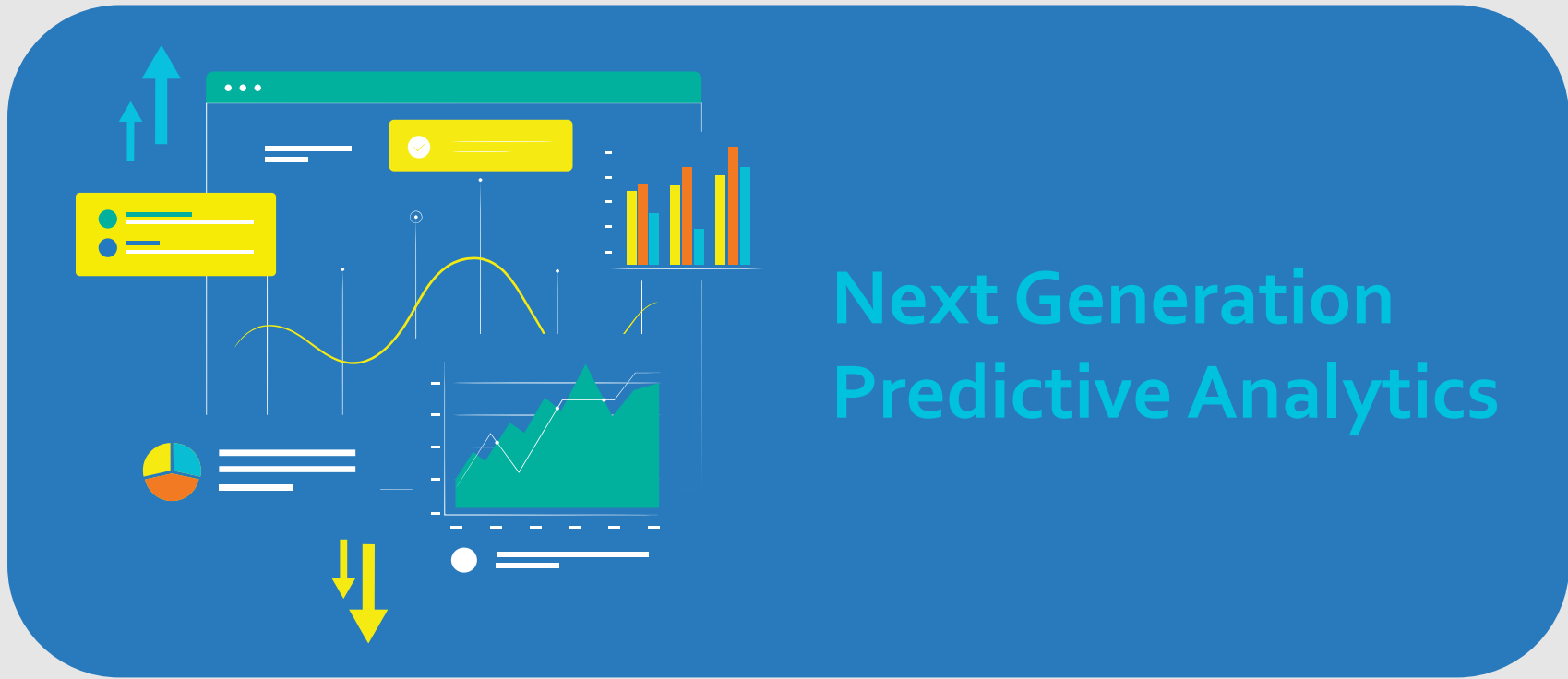
sales@roveranalytics.com

WHAT DO YOU DO WITH IT?



Advanced Plan
FOR HEALTH





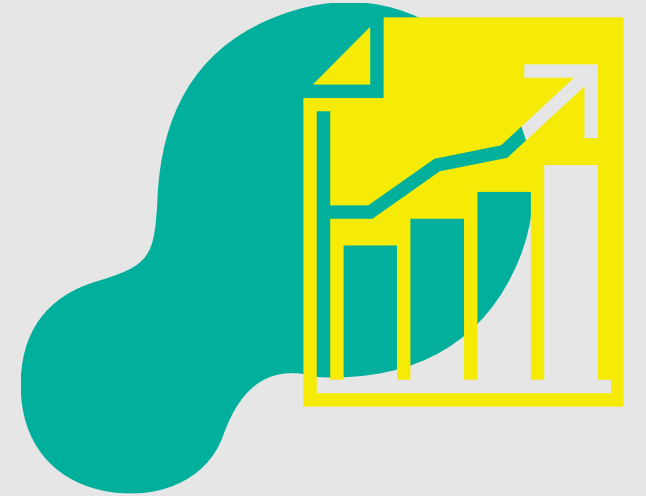
Next Generation Predictive Analytics

DATA is the raw material of Information and

Information Is Power!

Low Hanging Fruit - Proven Predictive Modeling

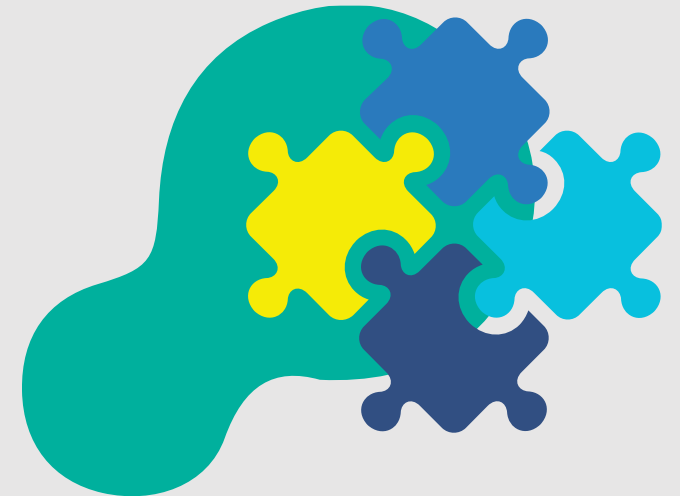
- ✓ What If you knew ahead of time 50% of all the hospitalizations that were going to happen on your plan, wouldn't you do something to get ahead of it?
- ✓ What if you knew who were the next diabetics, cancer, stroke patients?
- ✓ Engage Care Management early, don't wait for them to do it!



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

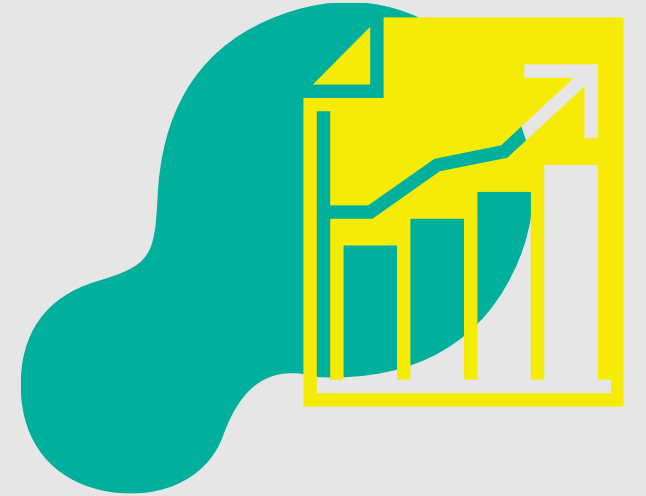
- ✓ Find the potentially preventable claims on your plan and then EDUCATE and REDIRECT!
 - ✓ Nurse Line program
 - ✓ Telehealth options
- ✓ Over and Over we see things like:
 - ✓ Urinary Tract Infections
 - ✓ Dehydration



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

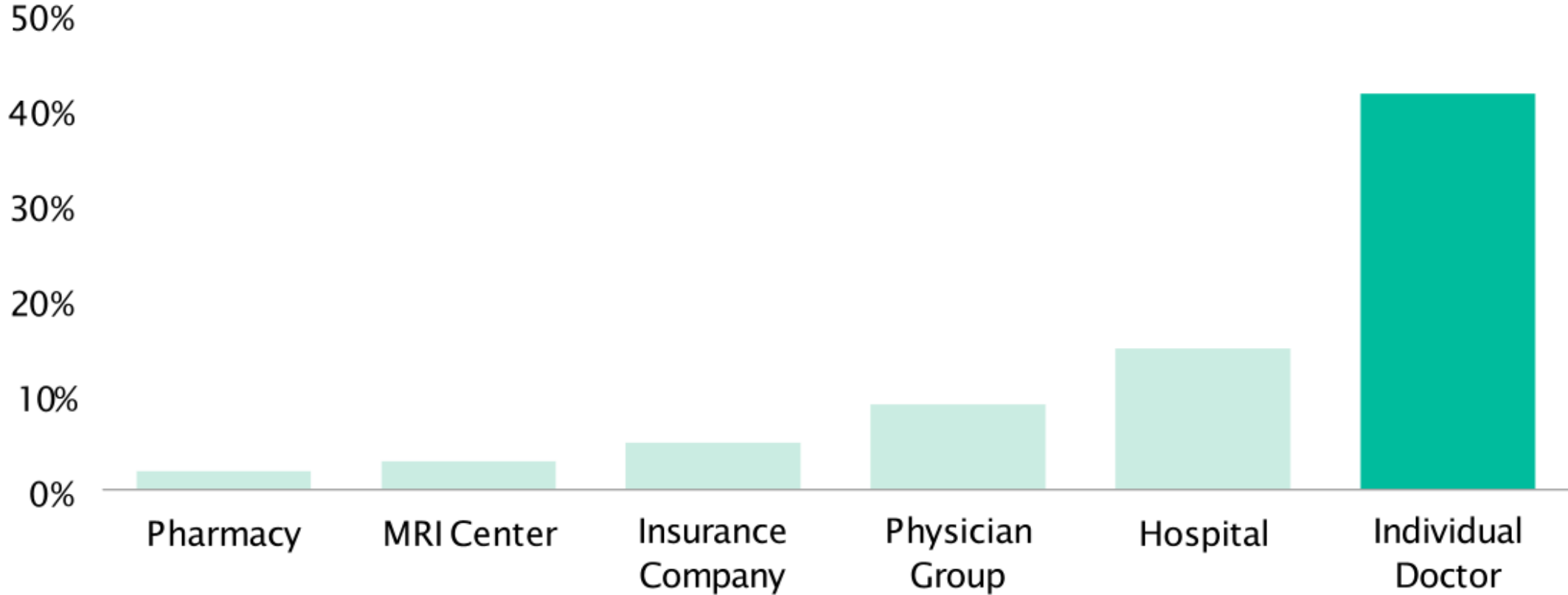


sg

garner

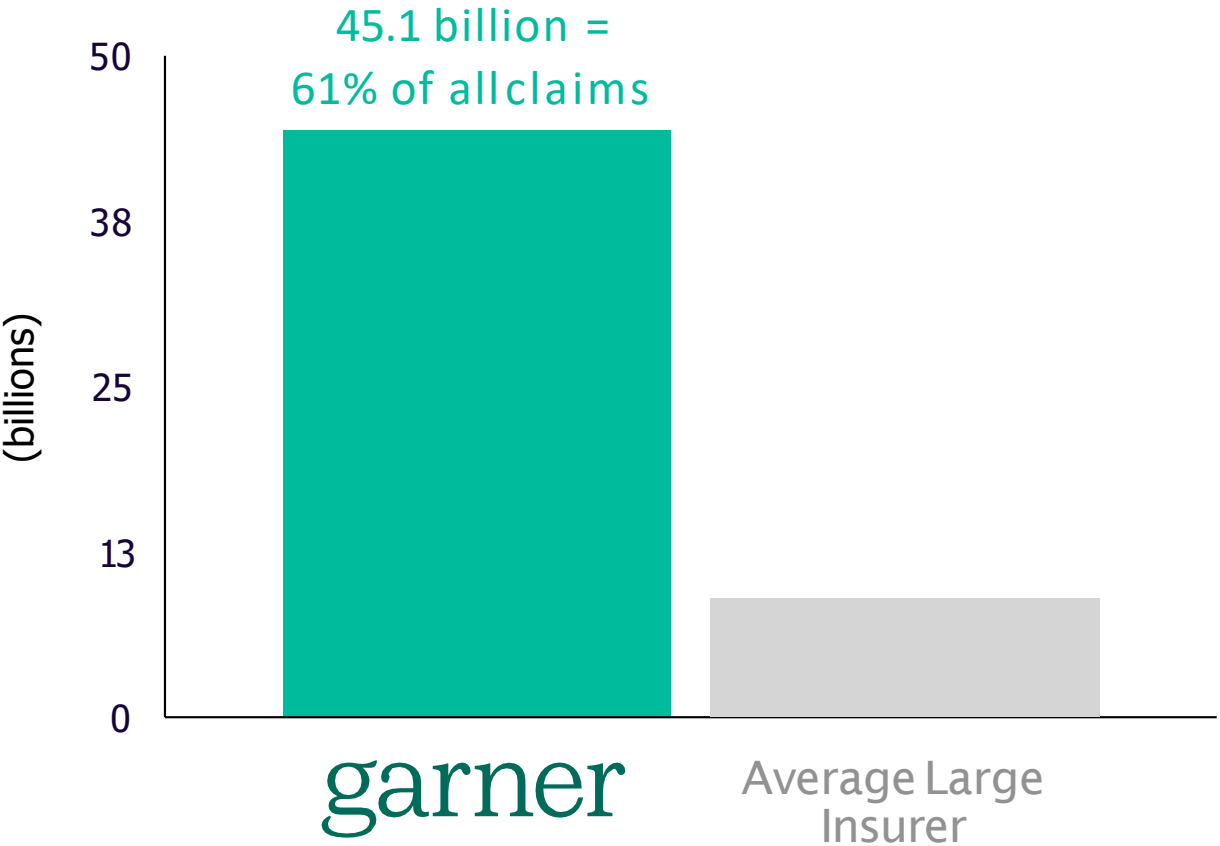
The key to lowering healthcare costs is understanding the performance of individual doctors.

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

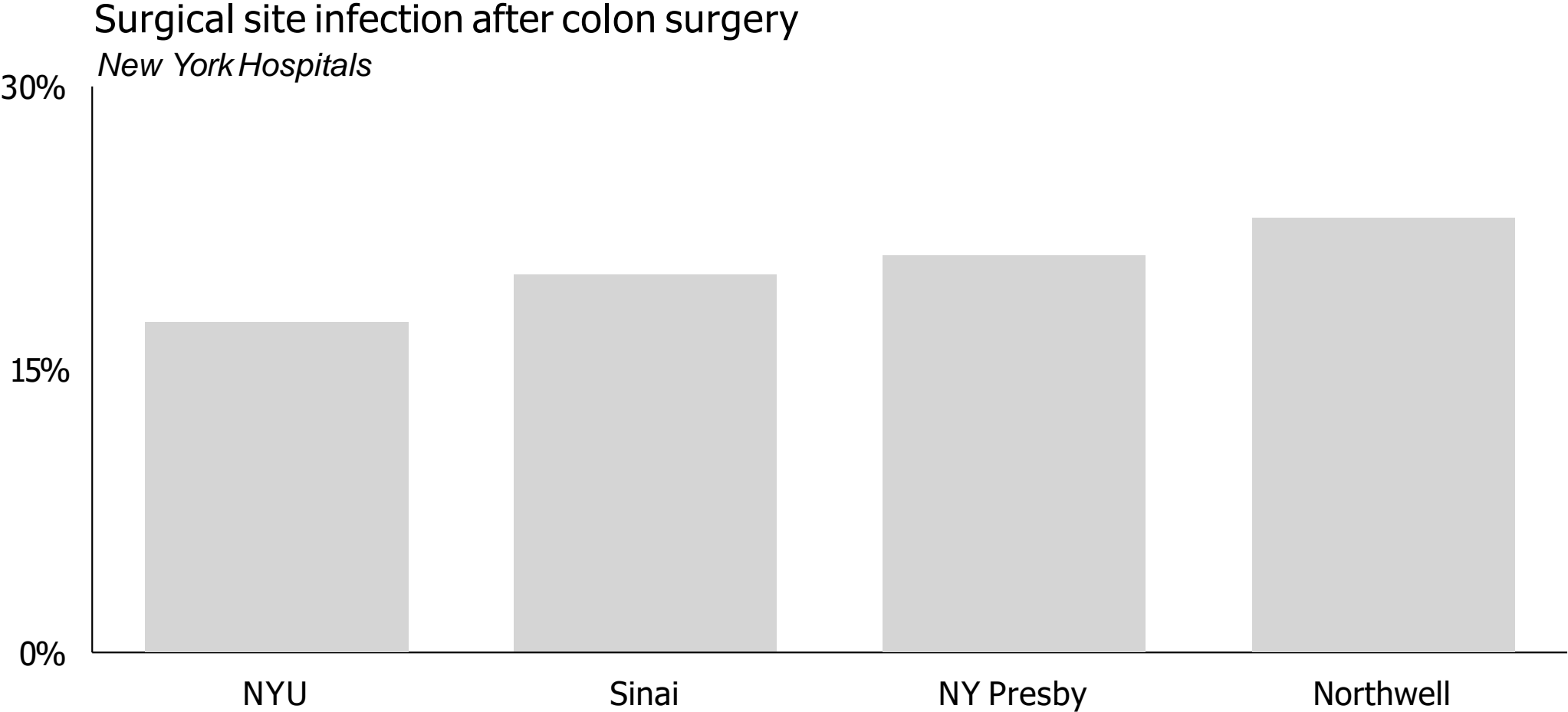


Garner combines data from

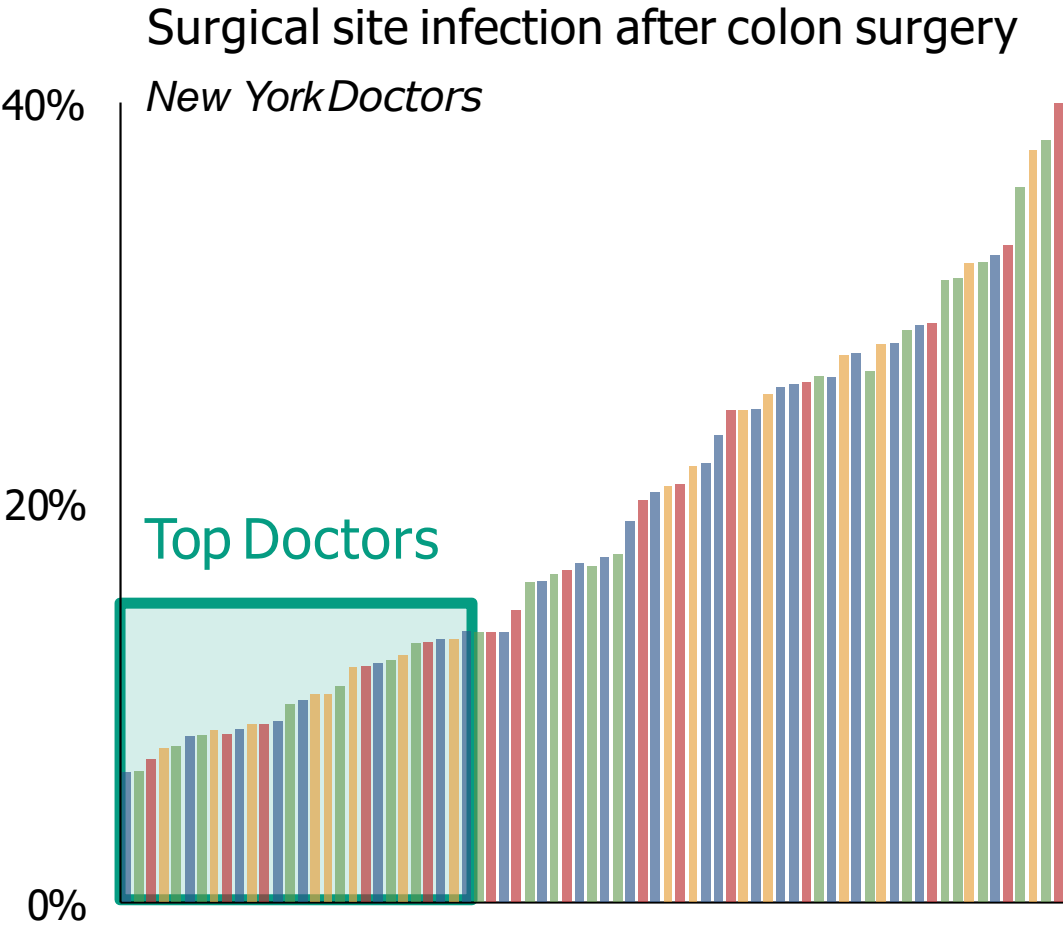
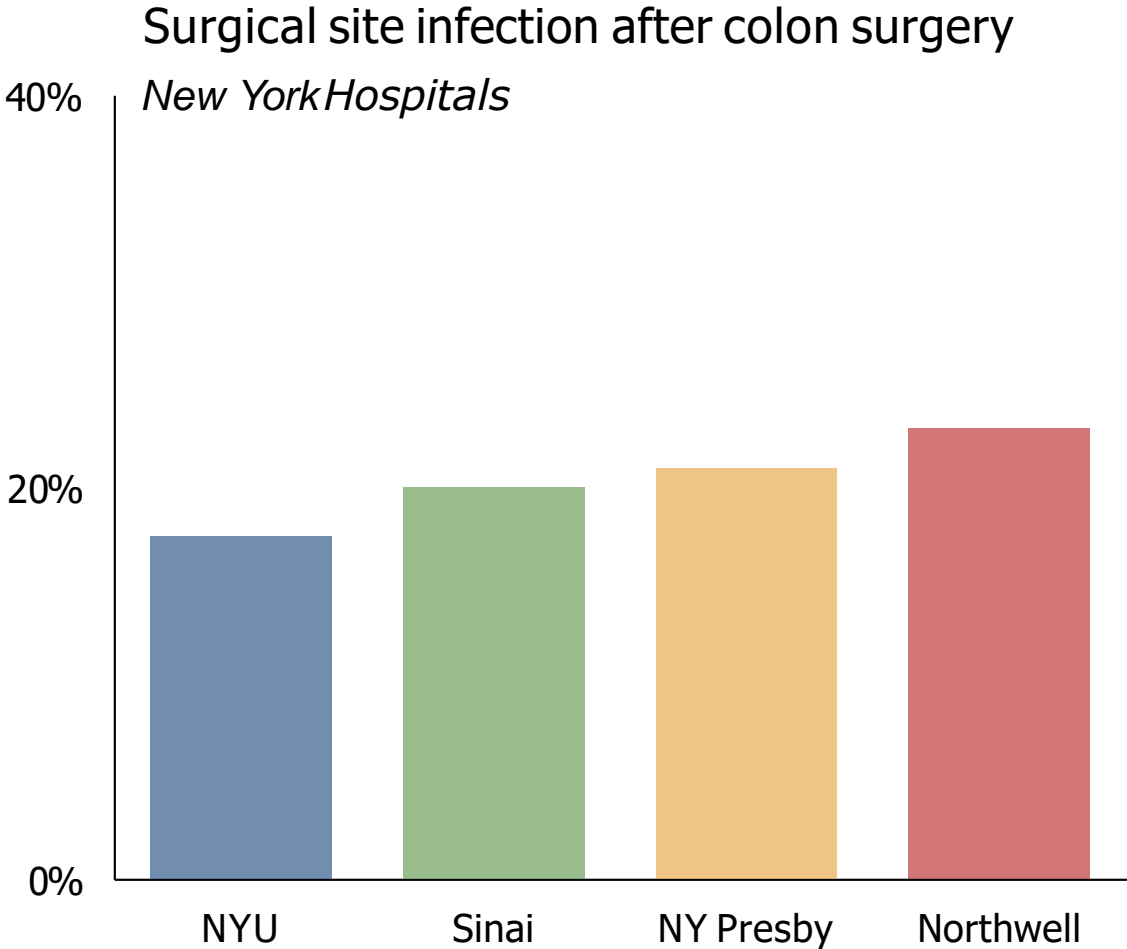
- CMS QE program
- Unique 3rd party partnerships
- Employers
- Clearinghouses
- Insurance companies
- All-payer claims databases



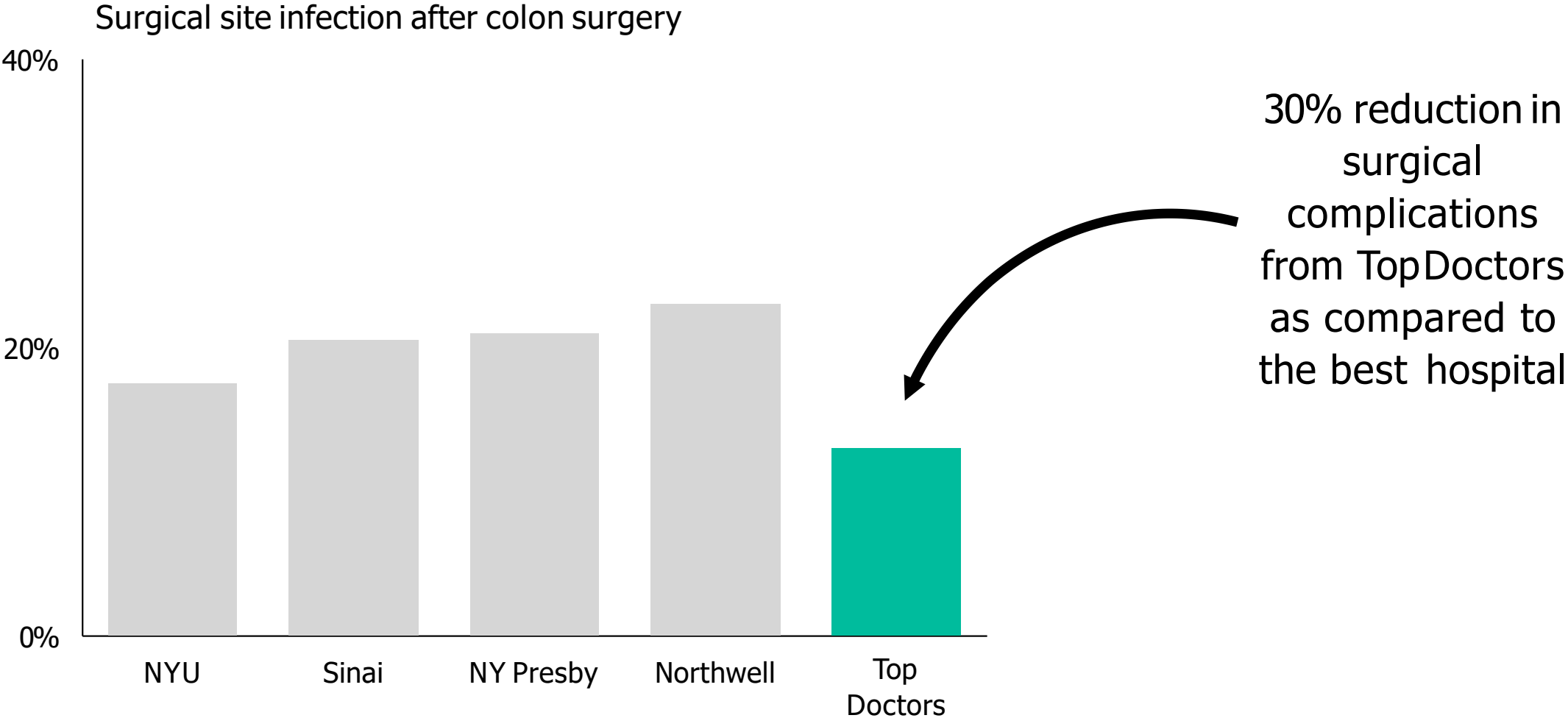
Today's perspective on quality focuses mostly on the hospital level



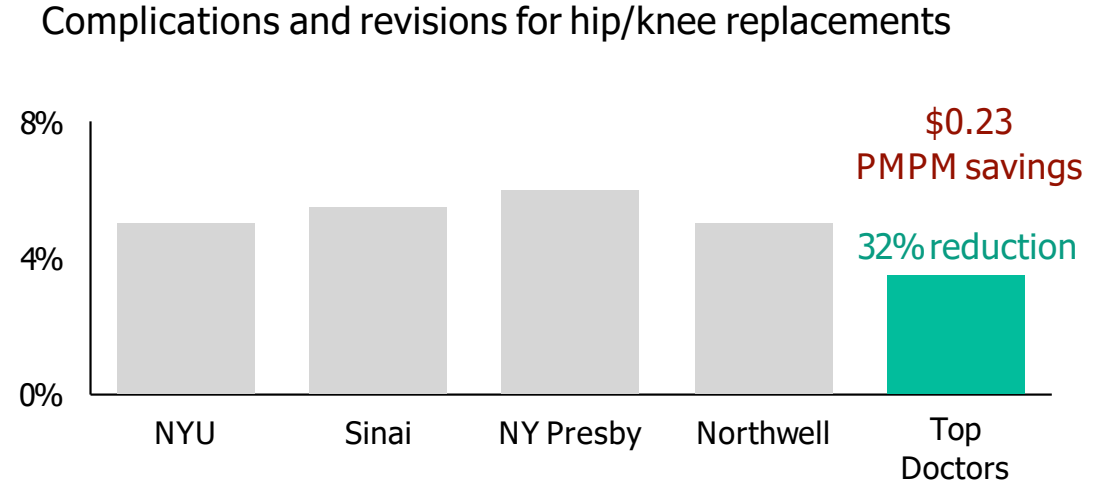
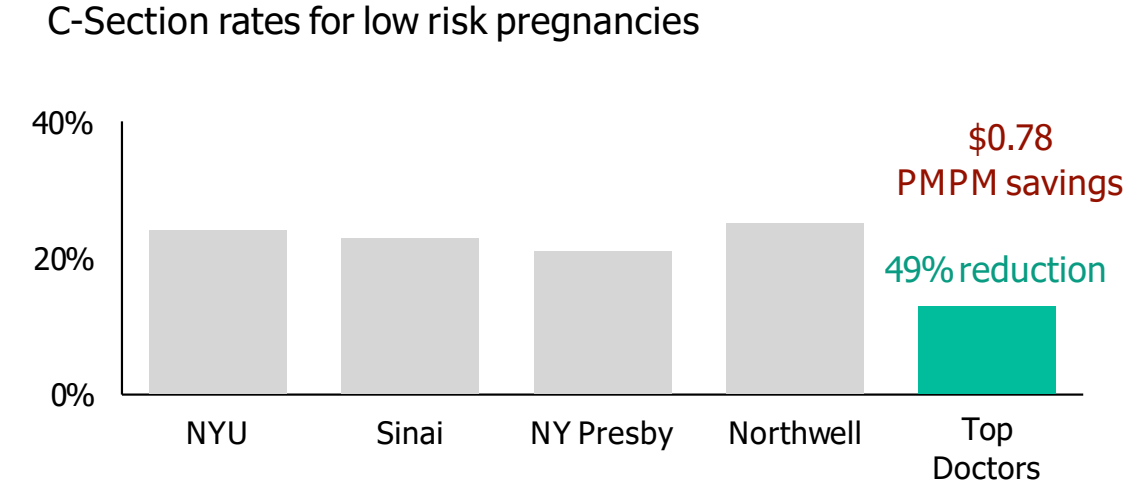
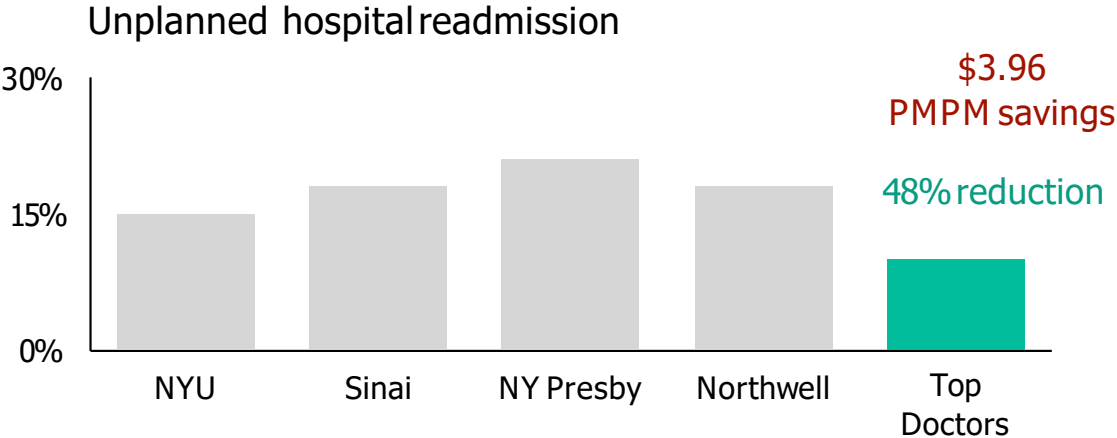
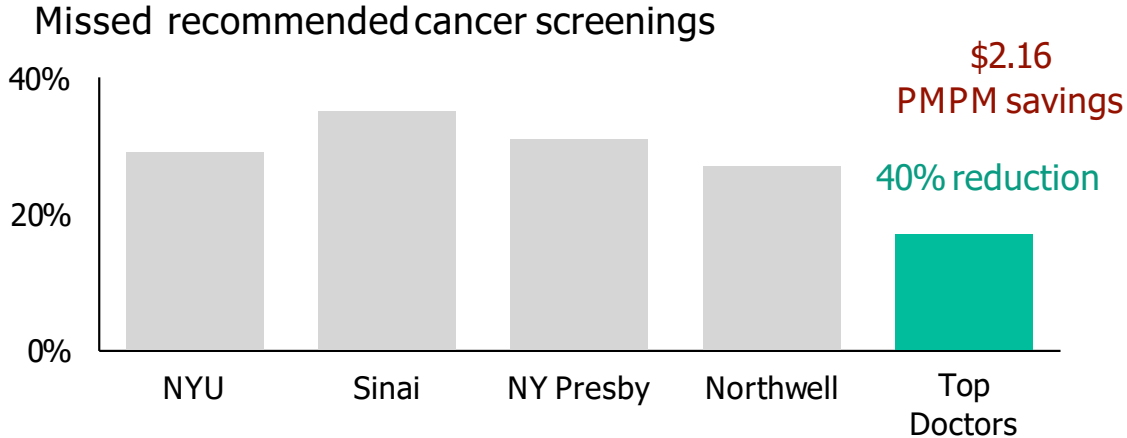
Garner's data shows the variation of doctor quality within major hospital systems



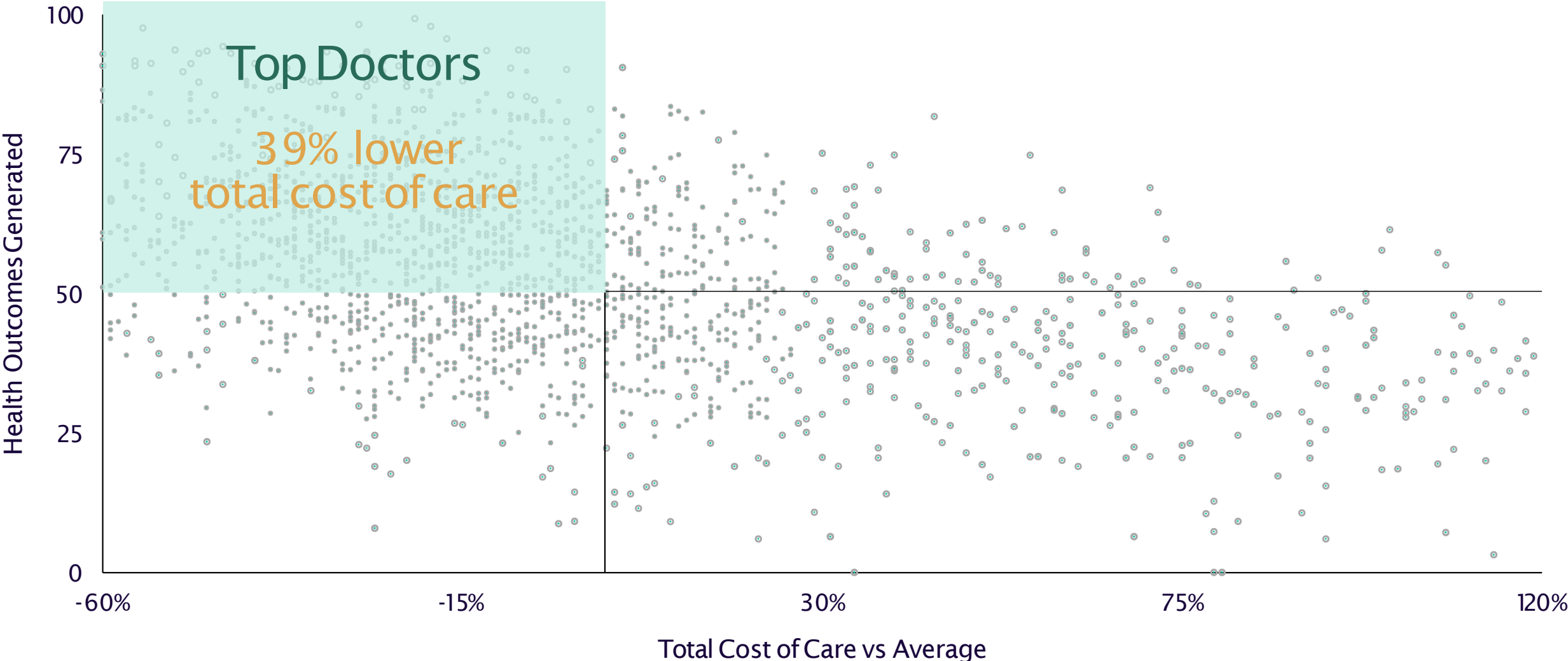
Garner's data shows the variation of doctor quality within major hospital systems



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

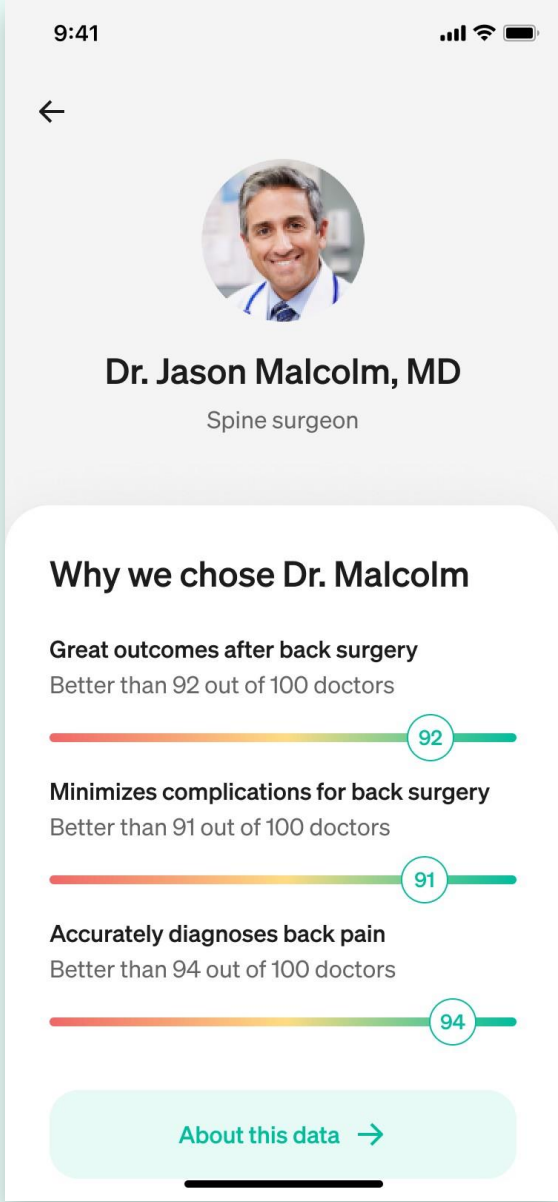
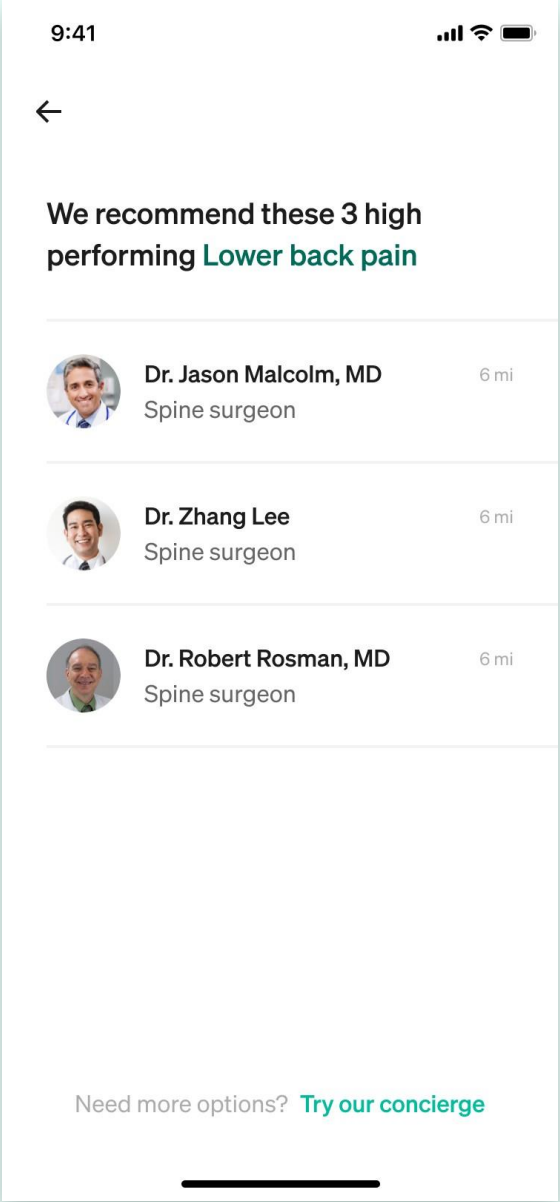
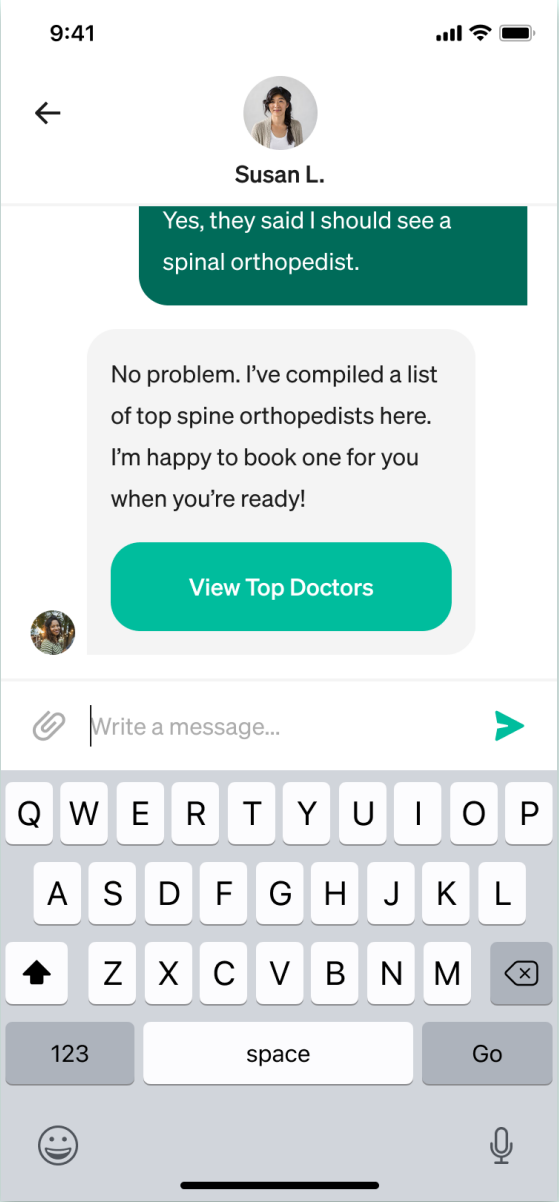
Garner is a simple plan addition that helps employers get more care to the **highest quality doctors** nearby without requiring a change in network or carrier.

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

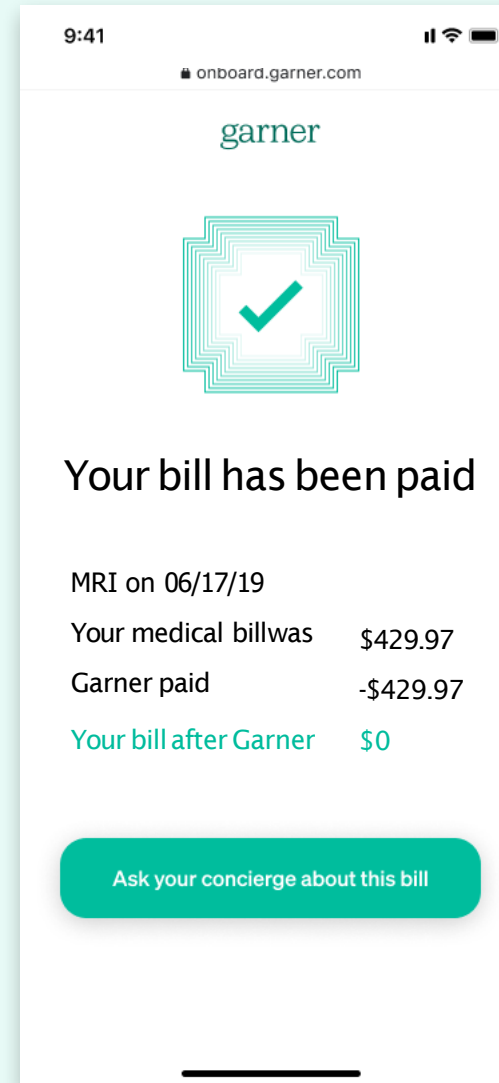
Use Garner to
find a Top Doctor

+

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

Numbers Don't Lie



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

Member Id	First Name	Date of Service	Claim Type	Provider	Procedure	Billed	Allowed	Paid Amount
228190	null	Jul 19, 2020	medical	ADVENTHEALTH ORLANDO	Inpatient services	1,001,990	null	457,909
228190	null	Jul 19, 2020	medical	ADVENTHEALTH ORLANDO	Room and board	98,028	null	98,028
2320566	null	Aug 24, 2020	medical	CHILDRENS HEALTH	Room and board	91,260	null	91,260
2320566	null	Aug 14, 2020	medical	CHILDRENS HEALTH	Room and board	91,260	null	91,260
2320566	null	Aug 4, 2020	medical	CHILDRENS HEALTH	Room and board	91,260	null	91,260
2344782	null	Sep 10, 2020	medical	ST ELIZABETH	Room and board	74,968	null	74,968
2320566	null	Sep 2, 2020	medical	CHILDRENS HEALTH	Inpatient services	176,784	null	65,945
2344782	null	Sep 10, 2020	medical	ST ELIZABETH	Inpatient services	137,177	null	53,055
228190	null	Aug 2, 2020	medical	ADVENTHEALTH ORLANDO	Room and board	98,028	null	46,713
228190	null	Sep 24, 2020	medical	ADVENTHEALTH ORLANDO	Room and board	44,560	null	41,564
2288046	null	Jun 30, 2020	medical	HCA HOUSTON	Inpatient services	140,451	null	37,296
228190	null	Sep 11, 2020	medical	ADVENTHEALTH ORLANDO	Room and board	35,496	null	33,852
2288070	null	Apr 3, 2020	medical	ST JOSEPHS	Room and board	8,995	null	32,130
2288070	null	Feb 21, 2020	medical	ST JOSEPHS	Room and board	8,995	null	32,130
2320566	null	Jul 29, 2020	medical	CHILDRENS HEALTH	Room and board	9,126	null	25,699
973318	null	Apr 8, 2020	rx	OPTUM PHARMACY 702, LLC	STELARA 81.90MGML	null	null	23,071
973318	null	Feb 14, 2020	rx	OPTUMRX PHARMACY 706, INC.	STELARA 81.90MGML	null	null	23,071

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 out of focus, showing the texture of the suit.

PARTING SHOTS

if you only do 1 thing

HOW DO YOU GET IT??



Ben Winfield, Partner
888-503-1575x104
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

**PITTSBURGH
TANK & TOWER
GROUP**
Since 1919
"100 years and still climbing"

*Dylan Phelps,
Chief Wellness Officer*



"We've gone from \$591.31 PMPM in 2014 while fully-insured, to \$353.98 PMPM being self-insured in 2020."

"You have to be self-funded."

 *Employer
Webinar Episode 2*

*February 25th
2:00 EST*



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