

RFI

## **North Carolina State Health Plan for Teachers and State Employees**

The obesity cost curve is a J-shaped curve that shows how medical expenditures increase with body mass index (BMI). The curve shows that adults with obesity have higher medical costs than those with a normal weight, and that the costs increase with the class of obesity. For example, in the United States, adults with obesity have annual medical care costs that are \$2,505 higher than those with a normal weight.

This increase is:

- 68.4% for class 1
- 120% for class 2
- 233.6% for class 3

We also know that these other conditions improve with weight loss.

- Glycemic Improvement- 2.5% to 10%
- Triglyceride Reduction and HDL Increase: 2.5% to 10%
- Obstructive Sleep Apnea: 10% or more.
- Knee Pain in Osteoarthritis 5% to over 10%
- Depression, Mobility, Urinary Incontinence, and Sexual Function: 5% to 10%.
- Polycystic Ovarian Syndrome and Infertility: 2% to 5%

Betr Health believes the solution to solve for obesity should not cost more than \$2505 and should be able offset associated solution cost within 12-18 months to be financially sustainable.

Are GLP1s for weight loss and obesity reversal the healthiest and most financially sound solution with a price tag of \$10,000 per year?

**GLP-1 Solutions RFI**  
RFI No. 270-20249419GLP

August 15, 2024

## Introduction

Betr Health was founded in North Carolina and provides a cost effective, innovative program designed to improve the health outcomes of members dealing with obesity and chronic conditions. By leveraging a food as medicine approach, personalized coaching, AI driven analytics, and telehealth consultations, Betr Health ensures sustainable weight loss and overall health improvement. This program is aligned with North Carolina's State Health Plan's goal of reducing healthcare costs while enhancing member wellbeing.

## About Betr

Betr Health has created a predictive service model that is reversing and preventing the world's costliest chronic conditions with remarkable certainty.

Chronic Conditions Served	Philosophy	Endorsements	Nationwide Meal Delivery / SDOH	Pay for Performance model (ROI)	Family Friendly / Family Access
<ul style="list-style-type: none"> <li>• Obesity</li> <li>• Diabetes</li> <li>• Pre-Diabetes</li> <li>• High Cholesterol</li> <li>• Hypertension</li> <li>• Mental Health</li> <li>• Autoimmune</li> <li>• Gastrointestinal</li> <li>• MSK</li> </ul>	<p><b>Inside Out:</b> Food as Medicine based on the science of gut-health</p>	<p>Fully recognized CDC Approved Diabetes Prevention Program</p>	<p>YES</p>	<p>YES</p>	<p>YES</p>

Betr is offered by over 40 national health plans and is a credentialed Medicare approved Diabetes Prevention Program. In addition, Betr is a fully recognized CDC diabetes prevention program, and a top diabetes and hypertension reversal solution on the market.

The Betr Health engine is ever evolving and has been engineered by over fifteen years of clinical expertise, millions of points of data and thousands of user experiences.

The engine, our community and teams are powered by the unprecedented outcomes of our users who come from all walks and seasons of life.

## Proposed Solution Overview

Our solution to your stated challenge has 3 core components:

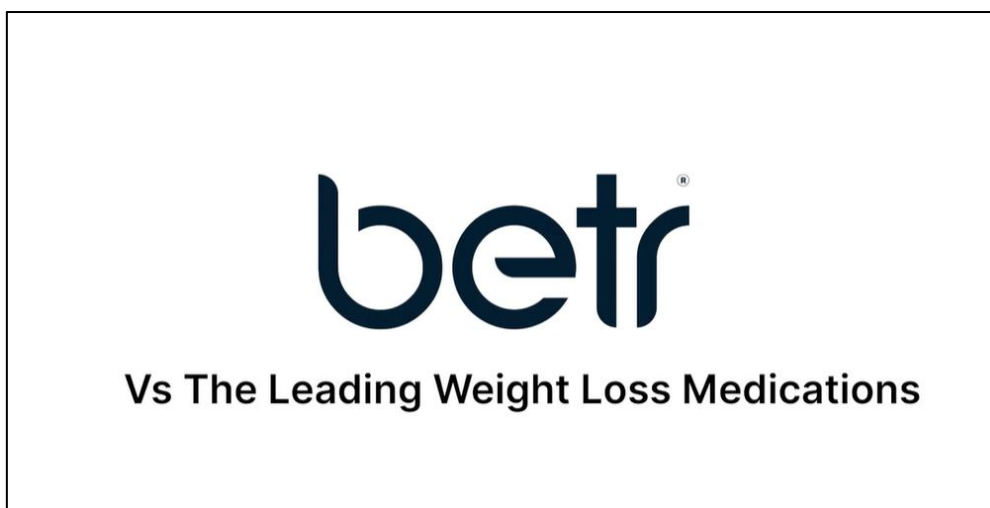
**1.0. Betr Step Therapy:** Require Betr's Food as Medicine protocol for 90 days prior to being approved for GLP-1/GIP agonists.

**2.0. Betr AI Co-pilot** Leverage analytics and data integration to meet the State Health Plan's requirement for accurate and verifiable BMI data and prior authorization governance including auditing.

**3.0 Betr Food as Medicine:** Instead of traditional GLP-1 rebates based on medication costs, Betr proposes offering outcome-based payment model and meal point rewards for members, which are tied to specific health outcomes such as weight loss milestones and medication reduction. This approach allows health plans to pay only when measurable improvements are achieved, aligning spending with actual health benefits and providing financial savings directly related to member outcomes

### 1.0 Betr Step Therapy

Betr is currently a Step Therapy program for a large health plan which requires that their members enroll in Betr prior to being approved for GLP-1s. In our interviews with members, a recurring theme emerges: many reluctantly consider GLP-1s only after exhausting other options. They express a sense of being trapped, having yet to discover a truly effective alternative. To see what happens with Betr, watch video below.



Click the image above to watch video or visit  
<https://vimeo.com/884132106>

## 1.0 Betr Step Therapy cont.

As a lifestyle program, Betr achieves outcomes in half the time at a fraction of the cost when compared to GLP-1s.



Sources:  
 Betr commercial population  
[Clinical Trial 1 Results](#) - Wegovy, Novo Nordisk

### Awareness

Awareness of Betr's Step Therapy requirement can be achieved via:

- Insurance Plan Communications:
  - Notices and Documents: NC State Health plan can inform patients about step therapy requirements through documents like Explanation of Benefits (EOB) or welcome packets
- Healthcare Provider Notification
  - Prescription Denials: If a GLP-1 medication is prescribed and not covered due to step therapy requirements, the patient will be notified by their provider, who will explain the need to complete the step therapy program first.
- Direct Communication from the NC State Health Plan
  - Pre-authorization Notices: Patients can receive notices or instructions from the North Carolina state health plan about the step therapy process, which includes completing required treatments before approval for the GLP-1 medication.

## 1.0 Betr Step Therapy cont.

### Eligibility Criteria

BMI+ Health History Verification + Inclusion Criteria w/o RX

- 18 y/o with BMI 26+
- 18y/o with one or more chronic conditions including + pre-diabetes screening

Inclusion Criteria For Food As Medicine With Rx either:

- 18 y/o with BMI 30+
- 18y/o with one or more obesity related chronic condition

And

- Completed three months of meaningful engagement requirements via remote patient monitoring and did not reach Clinically Meaningful Weight Loss of at least 5%

[Redacted text block]

[Redacted text block]

## 1.0 Betr Step Therapy cont.

To initiate Betr Step therapy, members enroll [REDACTED]

### Accessibility + Accountability

This allows [REDACTED]

### Personalized Coaching

Members [REDACTED]

### Root Cause Approach

The Betr Health protocol addresses the root causes of metabolic dysfunction, reducing exposure to environmental toxins and minimizing inflammation. This approach helps members overcome barriers to weight loss and manage other symptoms associated with chronic inflammation.

### Comprehensive Support

Betr Health provides extensive resources, [REDACTED]

## 2.0 Betr AI Co-Pilot

### Real Time Digital Health Twin (Authorization, Claims, Outcomes, Audit)

During the enrollment and engagement phases, a real-time digital twin of the member will be created and enriched with health claims, outcomes, EMR, and engagement data.

[Redacted]

[Redacted]

[Redacted]

## 3.0 Betr Food as Medicine

NC State Health plan has the opportunity to transform the traditional approach to weight management by prioritizing sustainable health outcomes and cost savings. By requiring Betr’s lifestyle therapy program before GLP-1s are covered, we ensure that members first engage in proven, healthy habits.

Not only does this strategy reduce the immediate financial burden of high-cost medications, but it also empowers members to achieve lasting results and develop a valuable life skill.

To further align with your financial goals, we’re introducing performance-based payments rewarding you for weight loss milestones achieved by your members. This means you’re not just investing in your members’ health but also benefiting from measurable, cost-effective outcomes that directly contribute to the sustainability of your health plan. Let’s shift from costly, temporary fixes to a model that drives both health and financial success.

## It's Not Their Fault.

60% of North Carolinians have at least one chronic condition.

They have been conditioned to believe there is something wrong with their will power, education, genetics, hormones or their conditions are just age related.

It's Not Their Fault.

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[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]



## Three Good Days- To A Sustainable Lifestyle

We Believe In Your Ability to Get Betr.

The same human body that can heal wounds and build babies is very capable of managing weight, sleep, mood and energy levels when the interference is removed.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Each member will finally discover that health is from the inside out and that it is not age, lack of willpower or genetics holding them back rather they just need to remove the interference from their environment to express health.

Betr has a long track record of members who have tried it all including GLP-1s and even surgery only to find a long lasting lifestyle with Betr Health.

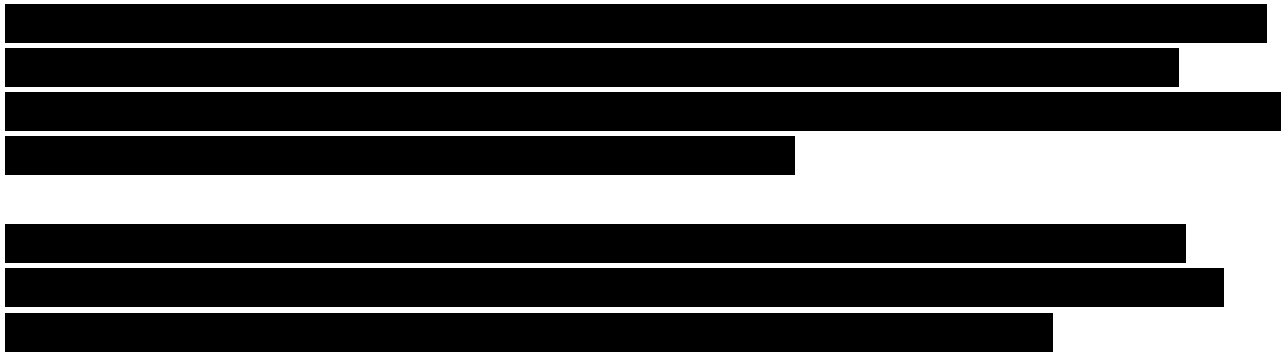
# Cost Savings for the NC Health Plan

## Betr Health First vs. GLP 1 Coverage

### Without Betr Health

The cost to the State Health Plan for 48,110 eligible members (2025 forecast) using GLP1s without intervention would be \$194,360,400.

### With Betr Health As A First Line of Intervention



Total Cost with Betr Health: \$54,547,873

### Savings

The State Health Plan would save approximately \$139,812,527 by implementing the Betr Health program as an alternative to full reliance on GLP1s.

## Value Created

### Long Term Benefits

The program teaches members to become independently healthy, creating future savings for the State Health Plan by reducing ongoing reliance on costly medications and interventions.

### Comprehensive Health Management

The State Health Plan gains access to detailed health outcomes, including PHQ15 improvements, weight loss, BMI changes, lab results, and medication adjustments, ensuring a holistic approach to member health.

## If you remember nothing else....

Let's redistribute healthcare dollars and funnel them towards the one thing that every human being on this planet needs...

FOOD AS MEDICINE!

And package it in a simple model..

That is pay for performance ...

Where ROI is virtually guaranteed!

Because Betr targets the TIP OF THE SPEAR (high BMI) that creates additional, avoidable annual costs for health plans

And when reduced, the domino effect on every other chronic condition is profound...

NC State Health Plan teachers and state employees start feeling happier, healthier, lighter...inviting co-workers, family and friends to join

Doctors and physicians are in disbelief...

And NC State Health Plan can fulfill their mission to improve the health and health care of North Carolina teachers, State Employees, retirees, and their dependents, in a financially sustainable manner, thereby serving as a model to the people of North Carolina for improving their health and well-being.

## Let's create a Betr movement



Click the image above to watch video or visit  
<https://vimeo.com/901288334>

## RFI Questions Answered By Above Program Design

### Section A GLP 1, GLP1 Agonists, and New Molecular Entities for Weight Loss

1. Betr Health supports including GLP1 and similar medications as a benefit for Plan members, with a focus on using them as a secondary option after a comprehensive lifestyle intervention through the Betr Health program. If it is determined by the State Health Plan to cover these medications for weight loss then to avoid loss in rebate it appears the only viable option is to offer a pay for performance solution along side of the RX so that Betr can facilitate and educate a member into a better lifestyle and deprescription as fast as possible.
2. Emphasizes a performance-based approach [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

### Section B Pricing Framework for Fiscal Sustainability

1. The pricing model is based on performance outcomes, specifically weight loss achieved within a 12 month period. The avg. members will reach clinically significant weight loss of 5% within the first 30 days without dieting or exercise.
2. In cases where lifestyle interventions are insufficient, the pricing shifts to a fee for service model with trusted telemedicine providers or providers that have an established relationship and meet the prior authorization requirements outlined in section C
3. Members with a BMI of 30+ can access lower cost weight loss medications with a \$0 copay, while GLP 1 copayments start at \$50 per month.
4. Compliance with auditing practices is implied through detailed data tracking systems and integration with telehealth providers, EHIR, and the Betr health co-pilot.
5. Fiscal sustainability [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
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[REDACTED]

## RFI Questions Answered By Above Program cont.

### Section C Eligibility Requirements for GLP 1 Coverage

1. Members are required to complete the Betr Health lifestyle program before GLP 1 medications are considered, ensuring meaningful engagement and weight loss.
2. Step therapy is recommended, starting with lower cost medications before moving to GLP1s if necessary.

[Redacted]

[Redacted]

[Redacted]

## RFI Questions Answered By Above Program cont.

### Section D Utilization Management Parameters

1. The Betr Health program tracks and verifies BMI, [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]
3. Data analytics and reporting tools are provided through the Betr CoPilot, with population health reporting available to the State Health Plan at no additional cost.
4. Efficacy is verified through continuous monitoring via the cellular enabled scale and AI driven summaries, eliminating the need for in person visits along labs and pharmacy claims.
5. Auditing authorizations, prescribing, engagement, outcomes, and claims will all be enriched in the members real-time digital twin and will produce reports an insight. The health co-pilot can pull in from EHIR, uploads of PDFS, images and other forms to use an AI enrichment and reporting process to ensure accuracy and proper utilization.

## RFI Questions Answered By Above Program cont.

### Section E Cost, Pricing Structures, and Equipment/Service Needs

1. The program provides a detailed cost comparison between current GLP 1 expenses and the proposed [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

We also can set milestones [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

## Our Initial Recommendation

At Betr Health our ultimate opinion is [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[https://www.bcbs.com/sites/default/files/BHI\\_Issue\\_Brief\\_GLP1\\_Trends.pdf](https://www.bcbs.com/sites/default/files/BHI_Issue_Brief_GLP1_Trends.pdf)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9542252/>

[REDACTED] We feel that enough preliminary evidence has accumulated to suggest that there is a

[REDACTED] plausible risk that long-term recipients of GLP-1–based therapy may develop

[REDACTED] asymptomatic chronic pancreatitis , and worse, subsequently a minority of individuals

[REDACTED] treated by this class of drugs may develop pancreatic cancer"

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2809301/#:~:text=We%20feel%20that%20enough%20preliminary,drugs%20may%20develop%20pancreatic%20cancer>

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



# NC Health Plan Big Takeaways

## NC State Employees & Teachers Deserve Better

**Begin With Offering A Pay For Performance** lifestyle interventions that reduces financial risk, administrative complexity and maximizes ROI along with the willingness to accumulate and publish data on how the program is affecting health, wellbeing and financially sustainability for the NC State Health Plan.

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

## Meal Delivery- Not For Profit

Betr is able to help members use food from their own fridge and procure resources for those dealing with SDOH as it relates to access to affordable healthy food.

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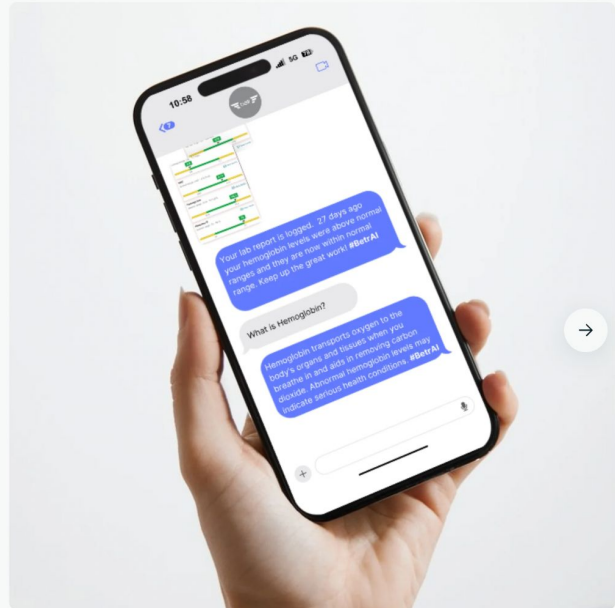
# Betr Health Co-Pilot Linked To Member Real Time Digital Twin

## The Sky Is The Limit

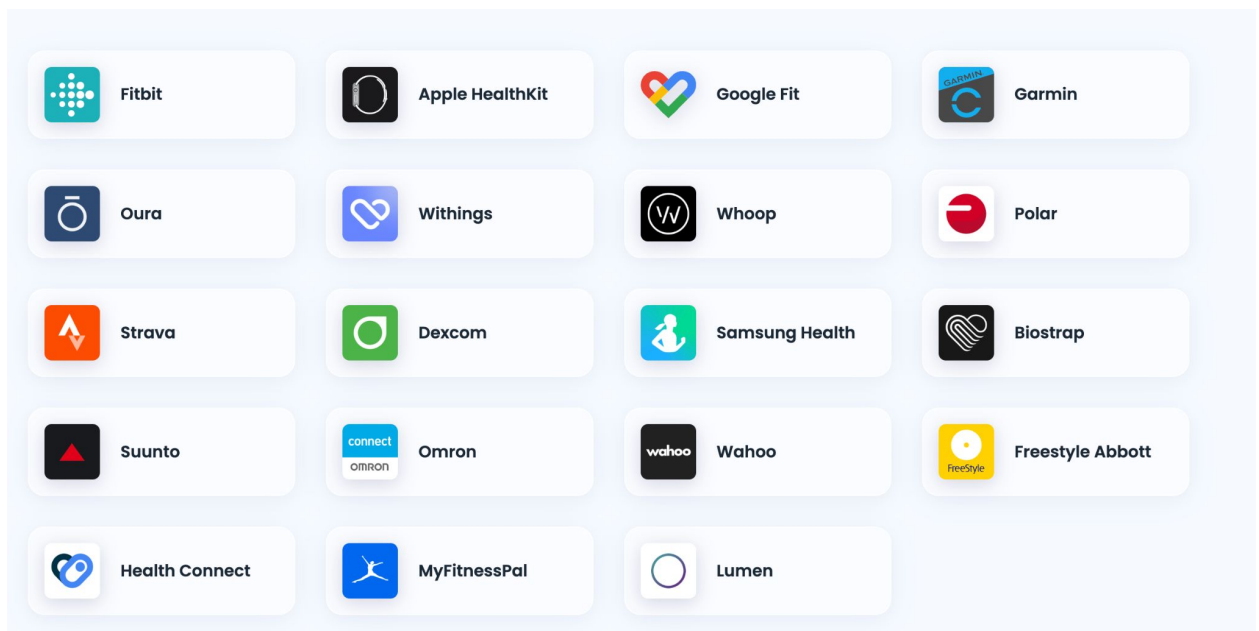
Here's just a few examples of what you can tell your Betr CoPilot:

- **Your medical records & blood labs:** CoPilot will use these to track and report on your progress, and send you resources and insights based on your needs.
- **Your typical day and when to send you messages:** CoPilot will make sure to cater our program's messaging around your lifestyle
- **What's in your fridge/pantry:** snap a pic of your latest grocery haul! CoPilot can take in these ingredients and give you recipes suggestions based on what you bought.
- **What restaurant you're going to:** CoPilot will look at the menu and let you know it's best recommendation for staying on course and much, much more!

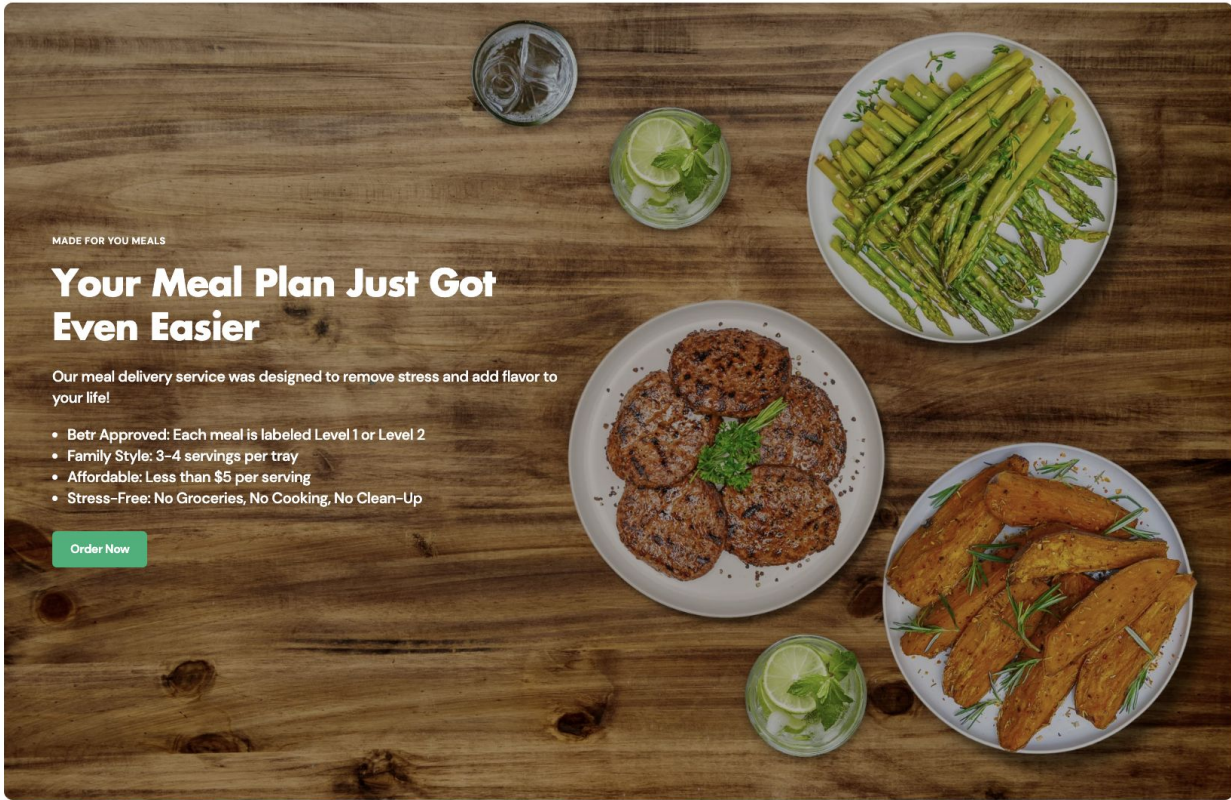
[Start Your Free Trial](#)



## Integrated With EMR + 300+ Devices and Apps



# Optional Fresh Heat + Serve Meal Delivery That Cost Less Than Cooking



MADE FOR YOU MEALS

## Your Meal Plan Just Got Even Easier

Our meal delivery service was designed to remove stress and add flavor to your life!

- Betr Approved: Each meal is labeled Level 1 or Level 2
- Family Style: 3-4 servings per tray
- Affordable: Less than \$5 per serving
- Stress-Free: No Groceries, No Cooking, No Clean-Up

[Order Now](#)

## Meal Delivery Made Affordable

<p><b>Grocery store</b> \$7 Price per meal</p> <ul style="list-style-type: none"> <li>+ High Quality Ingredients</li> <li>+ Level 1 Foods</li> <li>+ Sustainable</li> <li>- Time spent shopping and impulsive buys</li> <li>- Meal planning, prepping, cooking, and cleaning</li> </ul>	<p><b>Betr Meal Delivery</b> <span style="background-color: #4CAF50; color: white; padding: 2px;">Most value</span> \$5 Price per meal</p> <ul style="list-style-type: none"> <li>+ Farm-to-table ingredients</li> <li>+ Level 1 approved</li> <li>+ 5-star Chef made meals</li> <li>+ Delivered to your door</li> <li>+ Sustainable</li> </ul> <p><a href="#">Get Started</a></p>	<p><b>Fast Food Drive Thru</b> \$10 Price per meal</p> <ul style="list-style-type: none"> <li>+ Quick</li> <li>+ Easily accessible</li> <li>- Highly processed</li> <li>- High in sodium and preservatives</li> <li>- Unknown/hidden ingredients</li> </ul>	<p><b>Dining Out</b> \$13* Price per meal *not including tip</p> <ul style="list-style-type: none"> <li>+ You don't have to cook</li> <li>+ You don't have to clean</li> <li>- Lots of temptation</li> <li>- Unknown quality of ingredients</li> <li>- Excessive amounts of sodium and artificial flavors</li> </ul>
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## HOW IT WORKS



### Chef Crafted Meals

Every Monday morning, our chef receives all the orders and carefully shops and handpicks the freshest ingredients. Your meals will then be prepared and sent out to you that week. Don't miss out - make sure to submit your orders by Sunday at 11:59pm EST!



### No-Stress Prep

Store your meals in the fridge or freezer as soon as they arrive. Our meals are delivered fresh and should be unpacked and stored right away. You can expect to receive them on Thursday, Friday, or Saturday.

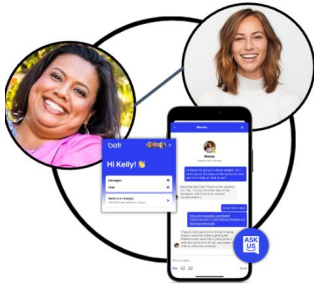


### Your Plan, Your Way

Simply scan the QR code on the tray to find heating instructions and start enjoying your meal!

[Start order](#)

### Personal Coaching & 24/7 AI Support



### Meal Plans & Meal Delivery



### Fitness, Yoga, Mindfulness, & Rehab



### Gut Healthy Food Protocol

