



Company & Service Overview



August, 2014

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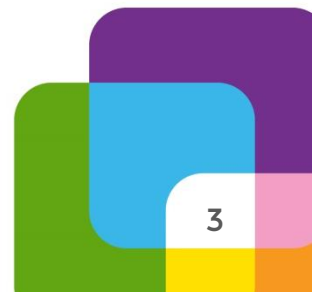


Introduction

Service demo

Engagement

Q&A



Animated service overview

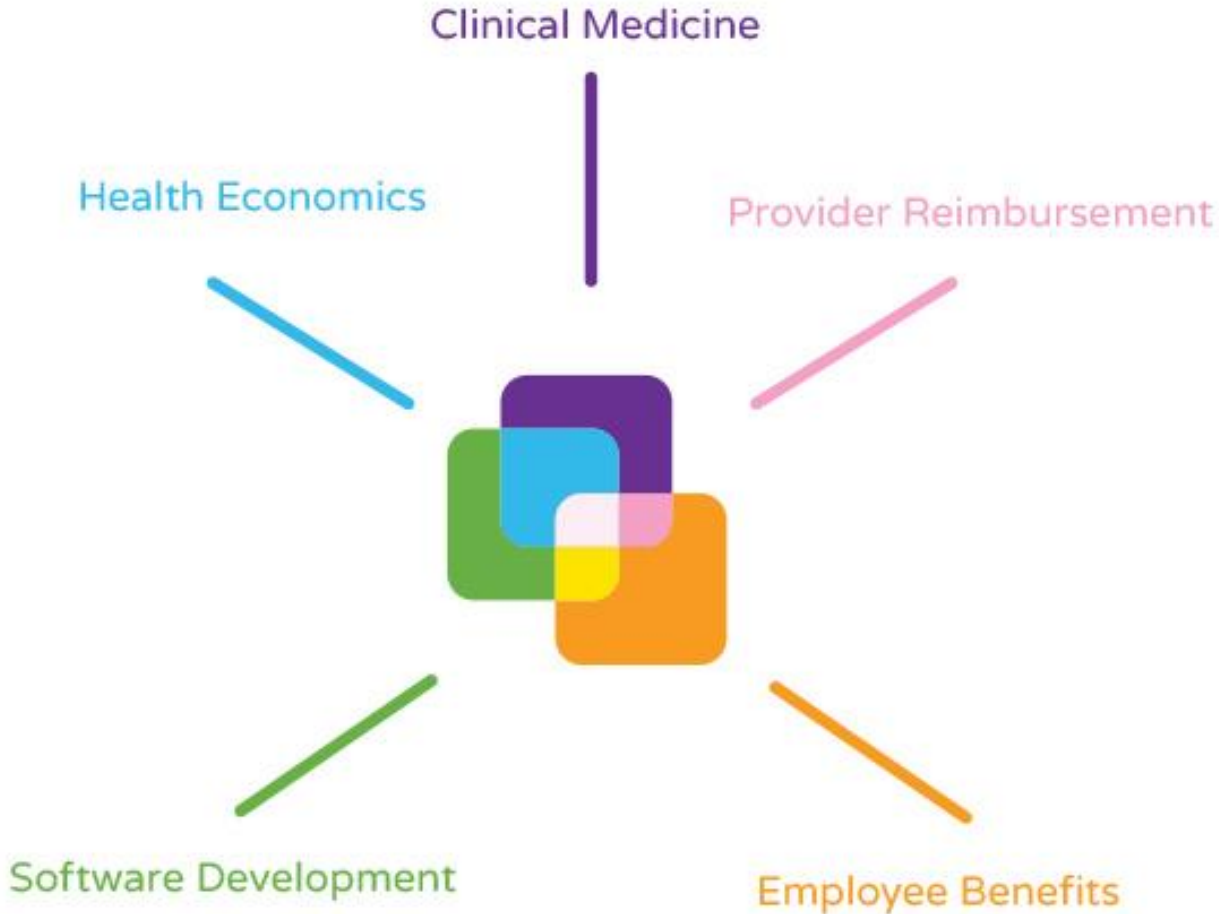


NAME OF FACILITY	TOTAL COST	FAIR PRICE	QUALITY	DISTANCE
+ State General Hospital	\$3,583		✓	5 mi
+ Local Clinic	\$549	✓	✓	mi
+ Medical Center	\$2,768		✓	2 mi
+ Radiology Center	\$671	✓	✓	2 mi

Company profile

- Founded in 2010
- Clients include:
 - Starbucks Coffee Company, Caesars Entertainment, Hamilton County, OH (Cincinnati), Royal Bank of Canada, McGladrey
- Co-founders with 25 years of successfully building businesses in this area
 - Peter Mazonson, MD, MBA
 - Chris Santas, MBA
- Employee benefits, IT & North Carolina expertise
 - Mark Agnew, Chief Marketing Officer
 - Bob Hart, Chief Technology Officer
 - Neal Coker, Strategic Sales Consultant

Company profile

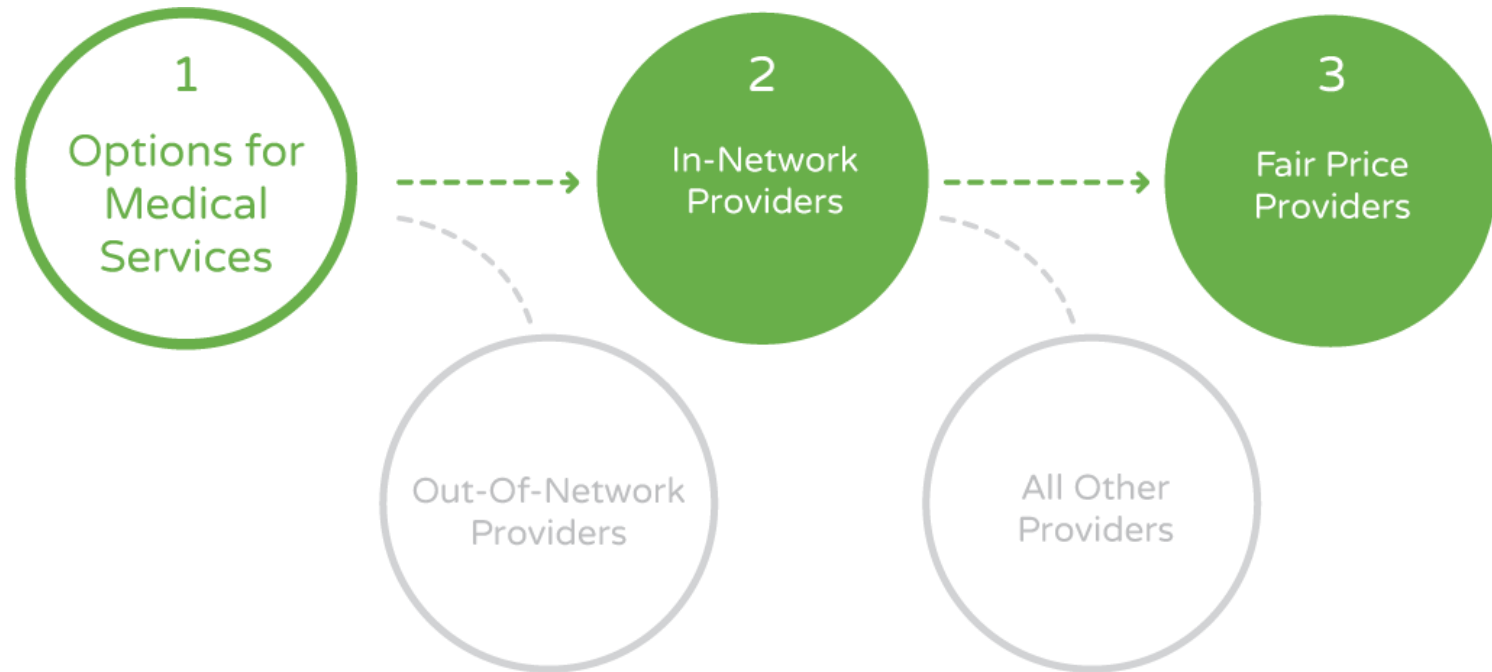


Savings potential

- \$1M in total potential savings per 1,000 employees
- \$1,000 per employee
- 8-10% of total health care spend
- Our goal will be to help the State Health Plan “move the dial” as much as possible by –
 - Empowering plan participants to be smart health shoppers
 - Serving as your *savings* management experts



We deploy a simple framework to encourage “smart shopping” behavior change



What sets us apart

- Simple

- Web and mobile interface is “clean and simple”

- Measurable

Your Score: Goal: 70%



NC State Health Plan overall score:



- Engaging

- Proactive outreach
 - Savings Alerts (email messaging on how to save)
 - ClearCost Health Shopper (concierge-level outreach)
 - Call center... “high-touch” combined with “high-tech”
- State Health Plan-specific satisfaction data
- Personalized communications

Personalized communications





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Service Demo

Sign in to ClearCost Health

Sign In

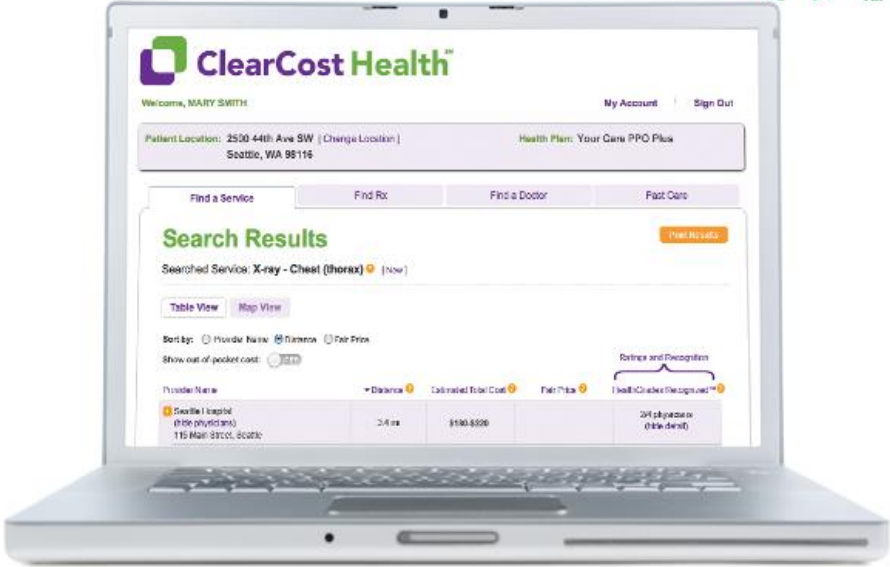
Enter email address

Enter Password

[Forgot Password](#)

[Continue](#)

[Register Here](#)



Mobile

ClearCost Health Logout

Welcome, Mary!
Individual

Find a Service

Find Rx

Find a Doctor

NEAR
2401 Utah Ave South Seattle, WA 98134

Find a Doctor

Search for specialty

NEAR
2401 Utah Ave South Seattle, WA 98134

Doctor Results

DERMATOLOGY (SKIN)

BERG, DANIEL
Seattle, WA
★★★★★

CHIEN, ANDY
Seattle, WA

COLVEN, ROY
Seattle, WA
★★★★★

FLECKMAN, PHILIP
Seattle, WA

HALLORAN, JOHN
Seattle, WA

HURST, STANLEY
Seattle, WA

Doctor Details

Results

OFFICE VISIT - FOR NEW PATIENT

Colven, Roy

TOTAL COST	\$114 - \$202
YOUR COST	\$114 - \$202
FAIR PRICE	Dr. Colven does NOT belong to a Fair Price Practice >
PATIENT RATINGS	★★★★★ >
HEALTH GRADES	Dr. Colven is Healthgrades Recognized

(206) XXX-XXXX



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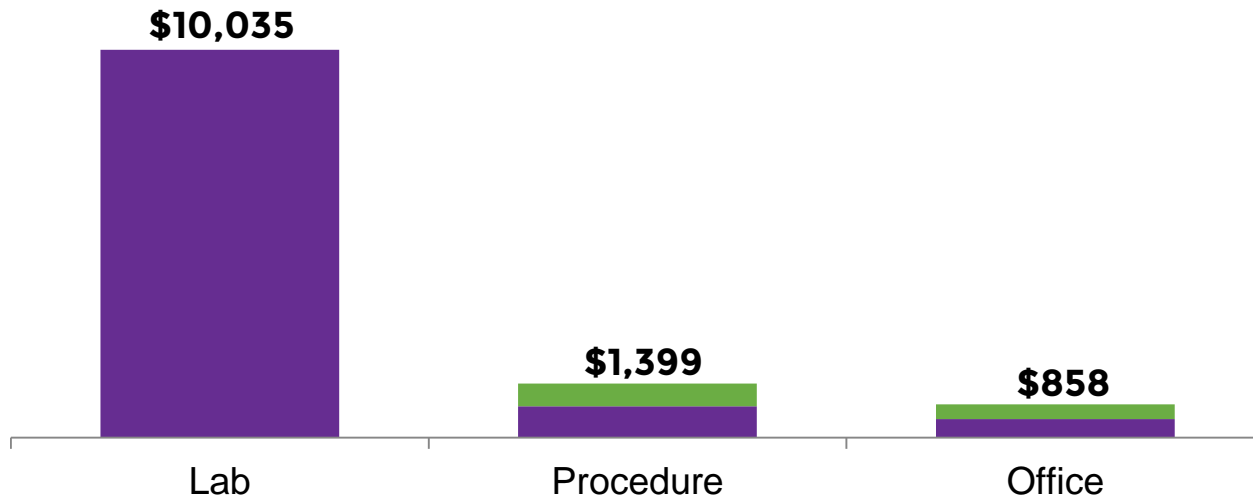
Q&A

Turnkey communications



ClearCost Health Shopper

■ High-cost ■ Low-cost



- Employee saves: **\$1,548***
- Employer saves: **\$6,194***

Est. total savings potential

\$7,136



\$588



\$18



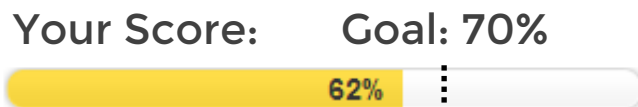
\$7,742

**Assumes \$2,800 family deductible with 20% coinsurance*

Measurement

- Fair Price provider utilization

- An easy-to-understand metric for measuring success



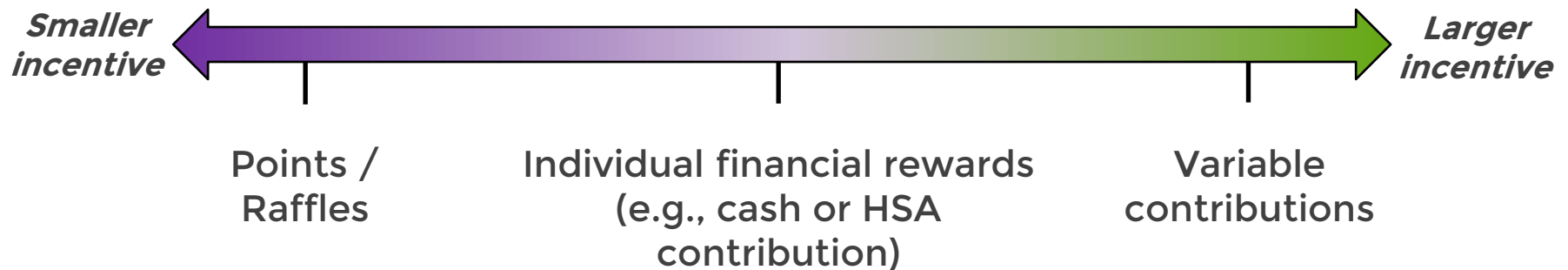
You see Fair Price providers 62% of the time. Overall, employees at the State Health Plan see Fair Price providers 81% of the time.

- The score can be linked to incentives; e.g., “Get to 70% and earn a \$100 premium credit”
- Linked to incentives or not, the score will have a “sentinel effect” on plan participants’ behavior



Financial impact & incentives

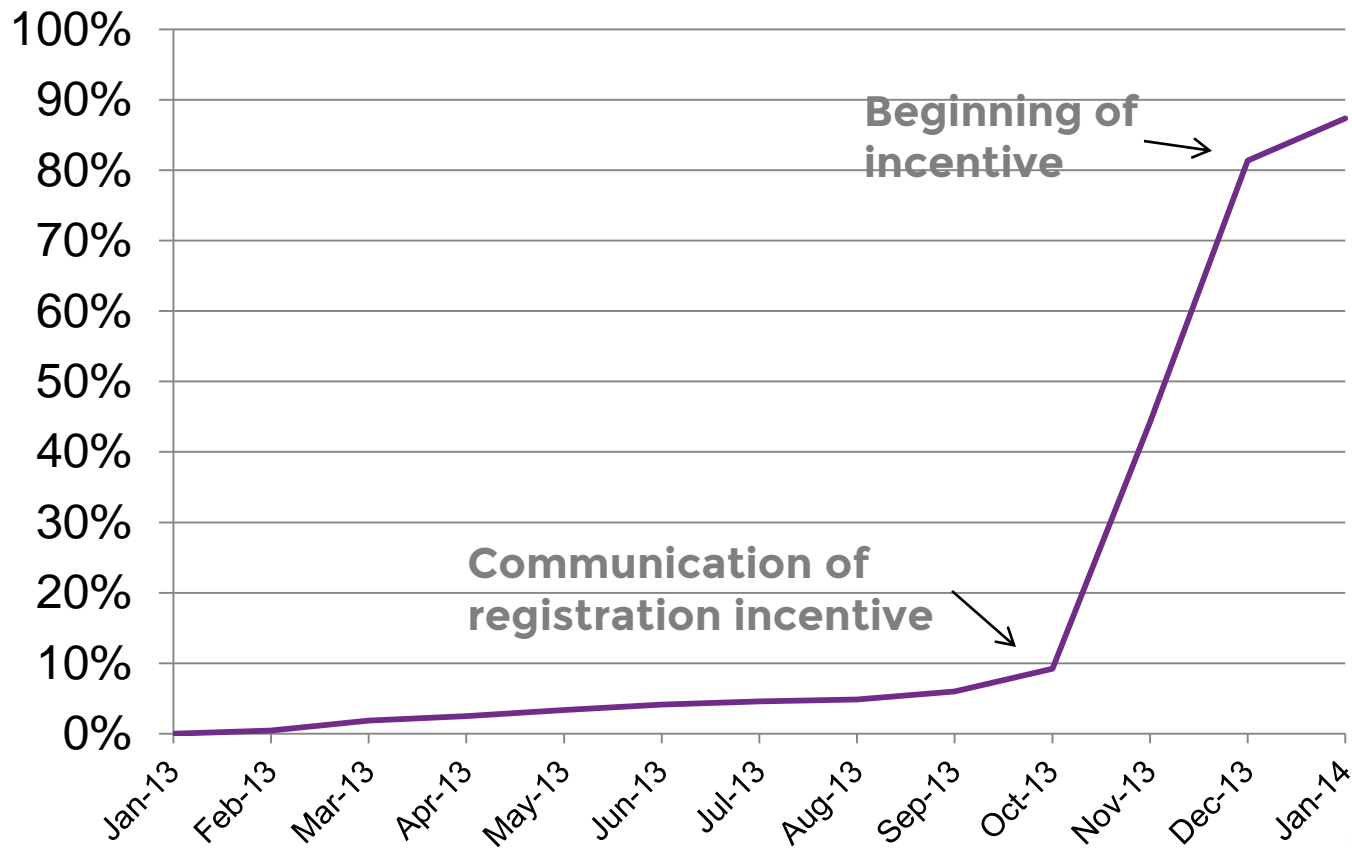
- What financial impact do you want?
- What incentives will you deploy?








The power of incentives

A case study

Registered Members



Rates of engagement & results

Registration		13% - 92% of eligible participants
Ongoing Usage		24% - 48% of registered users
Search Activity		Average of 5.3 searches per login
Prices Paid		7.8% - 11.5% reduction
ROI		Up to 4:1



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