

Quality First and The Rest Will Follow.

How individual provider performance impacts the employer and employee bottom line in health outcomes, quality of life and cost.



Mark Weinstein, CEO



Ali Nathaniel, Saint Leo
University, ICUBA
Member



Daniel Stein, CEO

Today's Discussion

1. **HOW** and **WHEN** to build a High-Performance Network? - **Mark**
2. **WHY** did ICUBA choose Embold as a Brand Partner? - **Mark**
3. **WHY** quality? – **Daniel**
4. **HOW** does this solution empower a benefits leader? – **Ali**
5. **FUTURE** - **All**

ICUBA



- ✓ 20-year-old self-funded MEWA
- ✓ 26 Private Florida Education Employers
- ✓ 15,000+ person risk pool

Founding ICUBA Members



HOW and WHEN to build a High-Performance Network.

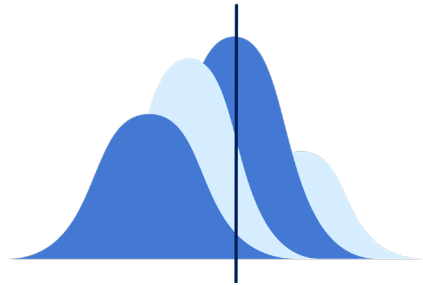


**Building a High-Performance Network One Brand Partner and
One Member at a Time.**

WHY did ICUBA choose Embold as a Brand Partner?



ICUBA's Barriers to High Quality Care



Variability in
provider quality



PPO Network
broad with low
copays



Healthcare needs
vary by location in
Florida



Solutions to Barriers in a High Performing Network

- ✓ Keep premiums lower than a PPO
- ✓ Offers zero out of pocket
- ✓ Narrow network based on quality
- ✓ Measurable ROI
- ✓ Validated
- ✓ Non-emergent surgeries
- ✓ Physicians
- ✓ Virtual Physical Therapy
- ✓ Type 2 Diabetes



How ICUBA selects High-Performance Brand Partners

Partner with
Best-In-
Class.

Trust but
verify.

It's just
math.

Don't
reinvent the
wheel.

Access is
key.

Align
interests.

Quality is
paramount.

Follow best
practices.

Members
come first.
Always.

What has ICUBA learned?



Keep The Member In Mind

Target member rich opportunities
Develop and utilize engagement tools
Continuous refinement.



Member Reach

Iterate and enhance access points and communication
Enhance dependent engagement



Increase Utilization

Continuous Improvement
Increase utilization volume = greater data insight



Barriers & Overcoming

Challenge of Changing Providers & Practice Policies
Value and ROI of Quality is a long ball game.

ICUBA Year 1 ROI Results



ICUBA Year 1 Savings

\$1,744,928 attributed to the 2,612 relationships (excludes copay differential)



Year 1 ROI Guarantee

Achieved



Actual Year 1 ROI

2.9 :1 – Exceeded Goal

Why Quality?

If you've ever found the right provider, **you guessed right.**



Friends and family



Online reviews

embold HEALTH™

WHAT YOU GET

- Wait times
- Staff friendliness
- Bedside Manner
- Location of practice

WHAT REALLY MATTERS

- Accuracy of diagnoses
- Treatment effectiveness
- Patient outcomes
- Complication rate
- Specializations and expertise

70,000 health-related searches happen every minute



75%

A vertical bar chart with a green segment at the bottom representing 75% of the total height.

Of patients use the internet to find a doctor



71%

A vertical bar chart with a green segment at the bottom representing 71% of the total height.

Of patients use online reviews early in journey



77%

A vertical bar chart with a green segment at the bottom representing 77% of the total height.

Of patients use a search tool before booking an appointment

How we do it...

Provider Level Analytics

- Market leading validated analytics – consistent, reliable, replicated and updated
- Longitudinal vs. Episodic – *The journey not the race.*

Next Gen Member Technology

- Next generation, adaptable and responsible
- Guides your employees to the highest quality care that meets their needs

Custom Tiered Benefit Solutions

- Embold integrates your benefits ecosystem to meet your employees needs where they are

“Quality means doing it right when no one is looking.”
~Henry Ford

Our Approach

Our Focus

- ✓ **National Solution**
- ✓ **63 Searchable Specializations**
- ✓ **Innovations to drive Engagement**

PEER-REVIEWED STUDIES



"The top-performing spine surgeons performed spinal fusions on patients with lower back pain at rates between 5.6 and 22.5 percent, while the lowest performing group in the same city performed them at much higher rates, between 57.3 and 79.2 percent of the time. **This means a patient's likelihood of having a major (and costly) back surgery can be 3-10 times higher, depending on one decision – which physician they see.**"



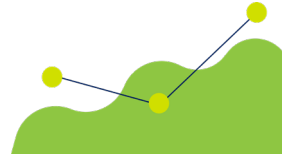
"Among 3,121 obstetricians in Texas, after controlling for patient-level characteristics, instance of a woman with uncomplicated pregnancy undergoing a **C-section ranges from 14% for 10th percentile to 61% for the 90th percentile, depending on which obstetrician delivers the baby.**"

Embold Methodology Basics



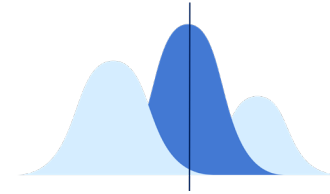
4 years of commercial claims

- Allows for longitudinal view
- National data set
- Complete claims
- 150M lives | 140 commercial plans



Risk adjusted for meaningful comparison

- Comorbidities
- Social determinants
- Provider factors and controls



Bayesian statistical modeling improves confidence in estimates

“Quality is more important than quantity. One home run is much better than two doubles.” – Steve Jobs

Variability in performance is massive

WHAT WE KNOW:

In 2002, it was proven that many common arthroscopic knee surgeries offer no benefits for people with arthritis

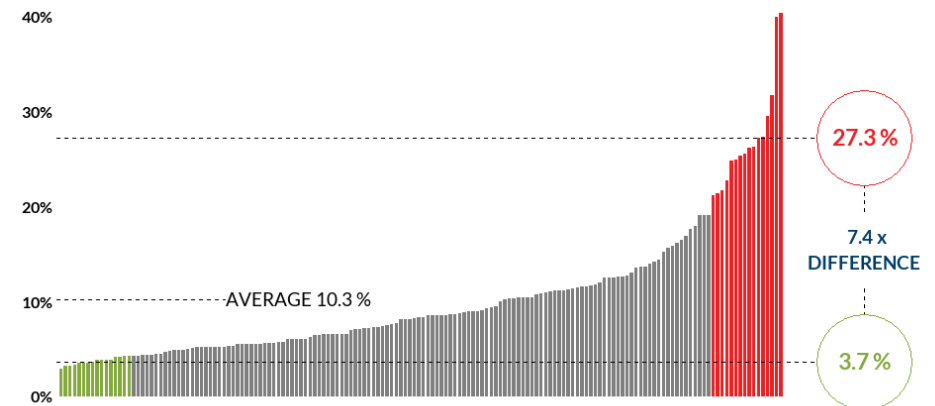


Landmark study in New England Journal of Medicine

"A Controlled Trial of Arthroscopic Surgery for Osteoarthritis of the Knee," New England Journal of Medicine, 11 July 2002, vol. 347, no. 2.

WHAT IS HAPPENING:

This inappropriate surgery remains common, at a cost of **~\$10-\$15k per procedure**



Each bar represents a different orthopedic surgeon

Embold Employer Solution Approach

Solution

Provider Guide, Carrier Integration & Engagement Strategy

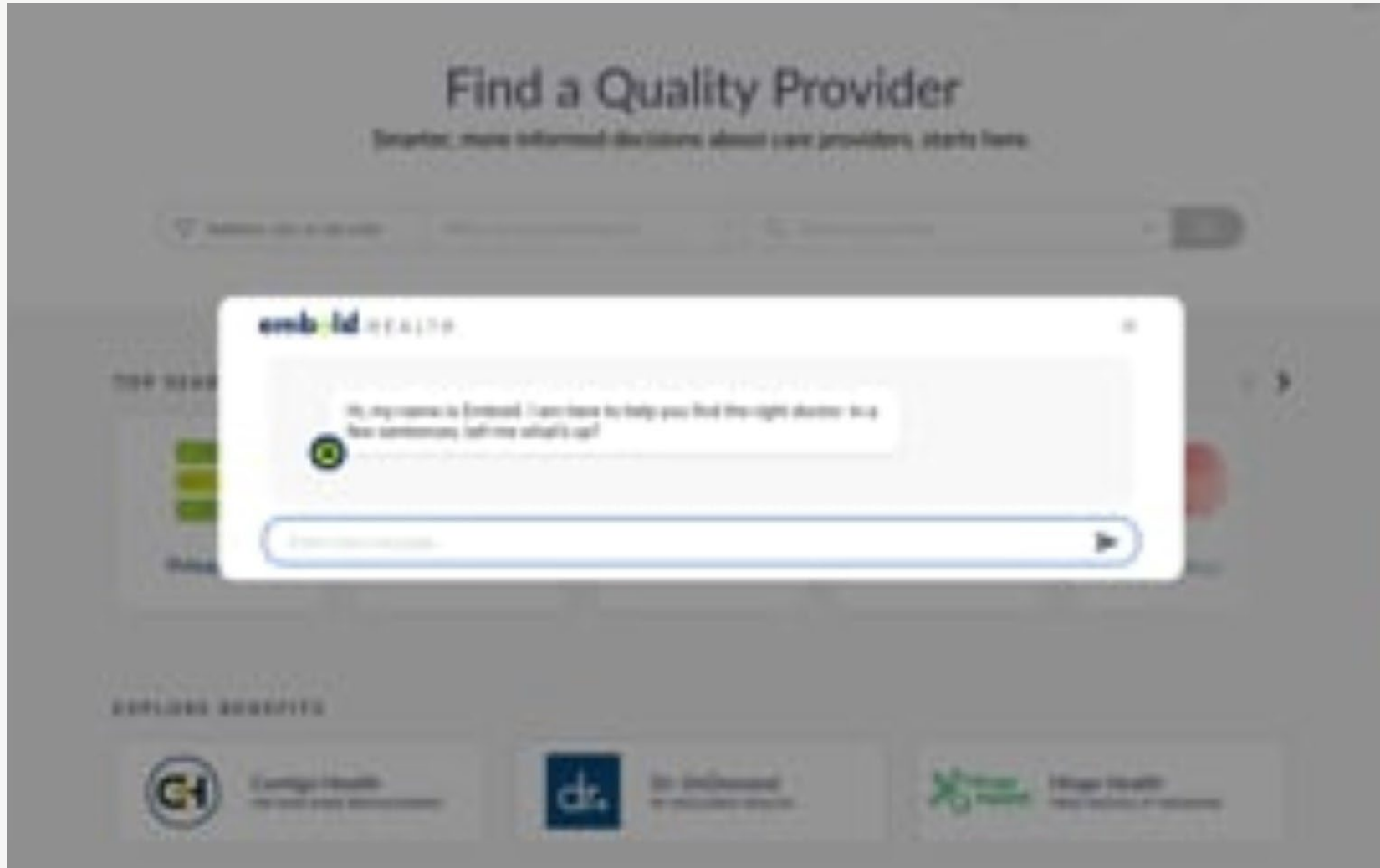


Solutions grounded in validated analytics, integrated within your benefits ecosystem in a flexible and customer centric approach.



Enables you to create a custom quality navigation solution that meets your goals via a benefit and/or network design approach.

Embold Provider Guide



HOW does this solution help St. Leo?



ICUBA Member Benefits Leader

- How does this solution empower you as a benefits leader at St. Leo University?
- How has this solution made a difference with your plan members?

ICUBA Member Experience

