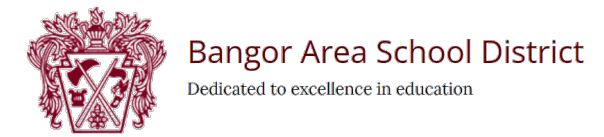




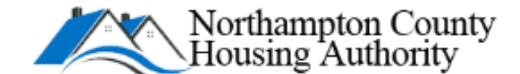
Risk Management & Employee Engagement





Location: Emmaus, PA

Clients Served: 500+ Nationwide



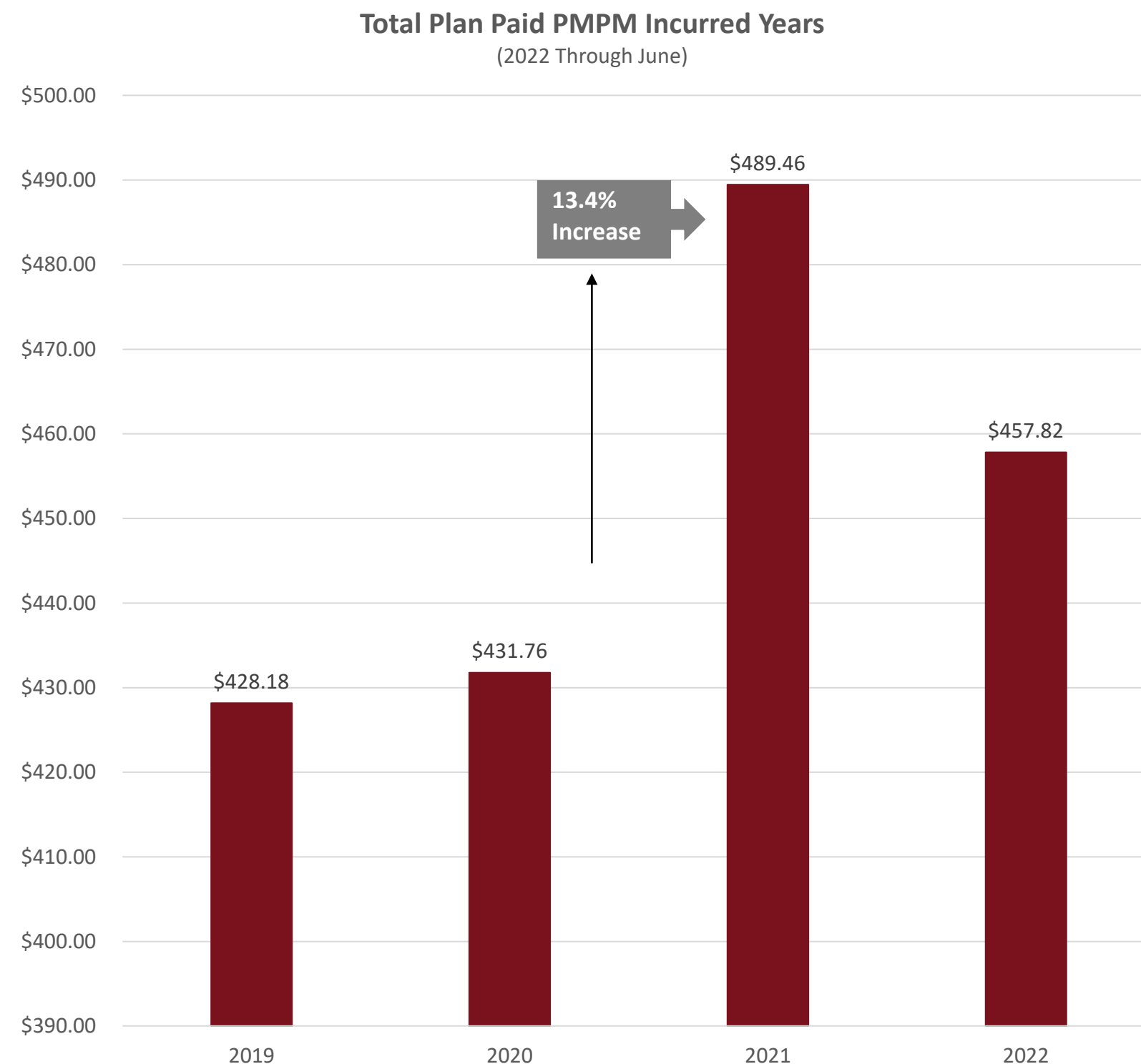


Proactive Approach to Benefits Consulting

- Identify & Prevent **Emerging Risk**
 - Data analytic platforms
 - Underwriting models and analysis
- Contain **Cost**
 - Risk Management Point Solutions
 - Rx Coalition
- Streamline **Processes**
 - High-tech, high-touch approach
- Provide **Great Employee Experience**
 - Care Guide Support
 - Lower out-of-pocket costs



Service Trend Boomerang

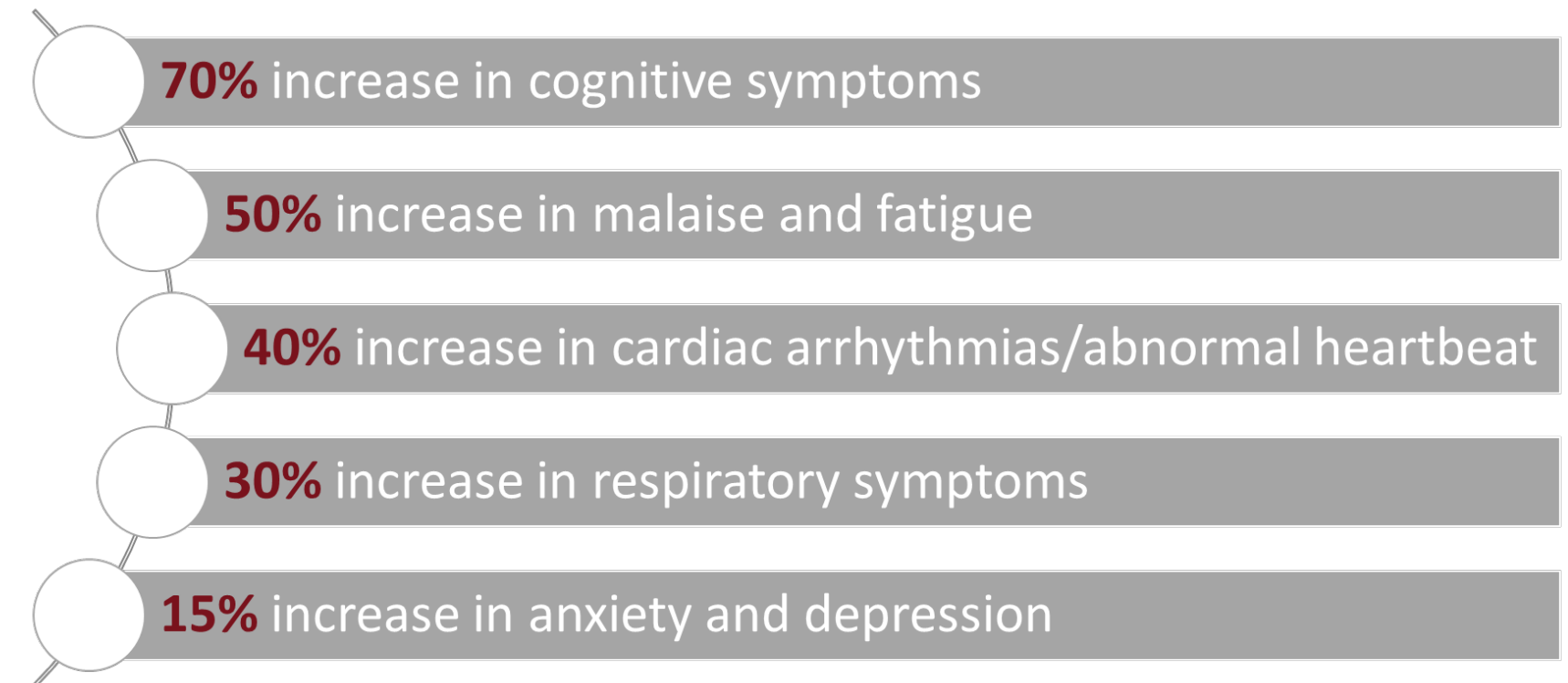


The spending increase from 2020 to 2021 was for services across the board, however the largest driver was the surge in facility costs, accounting for \$10.15 (~17.6%) of \$57.70 increase:

- Roughly **90%** of the facility cost increase was driven by room and board charges
- Roughly **55%** of the evaluation and management increase came from an increase in PCP visits
- Surgical procedure **increases** were driven primarily by MSK and gastrointestinal procedures

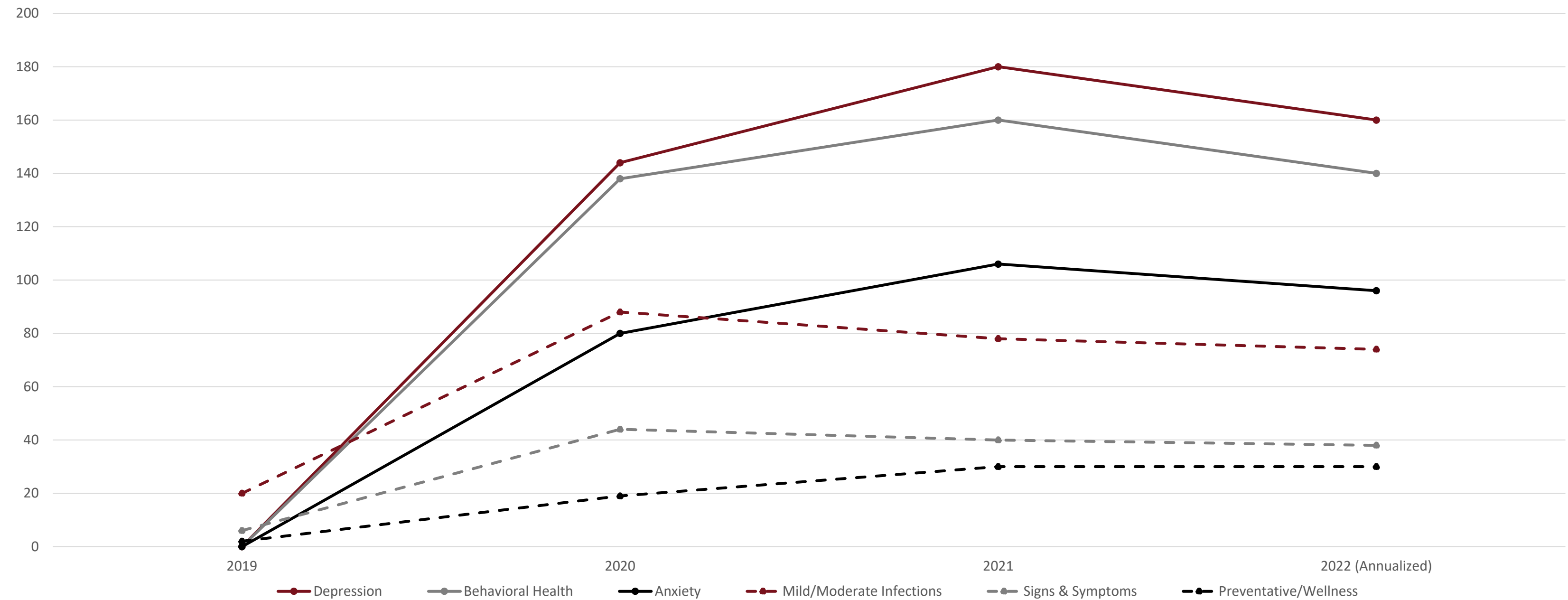
Expected Trends in Healthcare

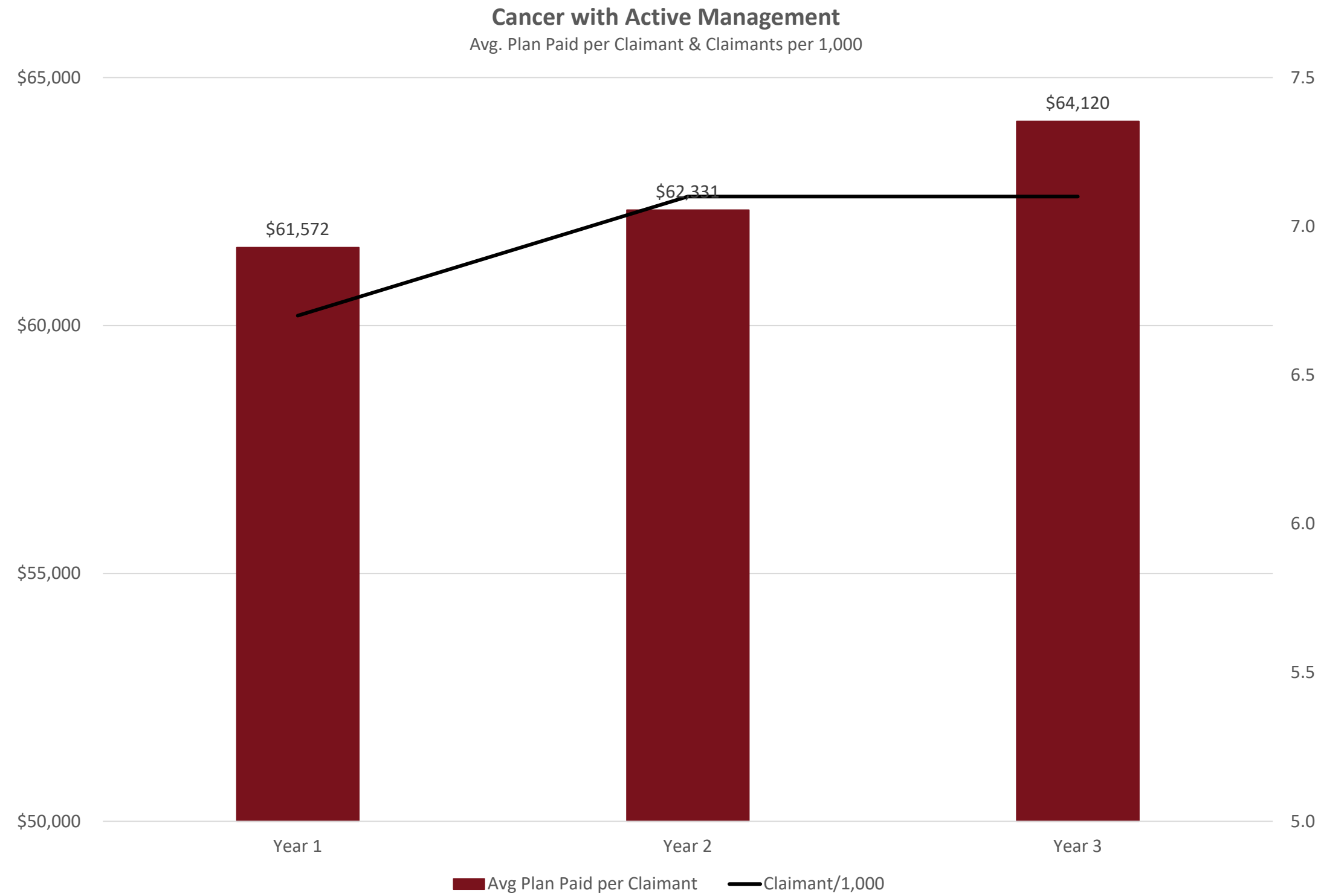
- Increased Healthcare Spend, Cancer Costs
- Continued COVID Costs, long term
- High Demand for Mental Health
- Poor Health, High Costs- Post Pandemic
- Notable use of Digital Tools
- Innovative cell and gene therapies, Biosimilars, Increasing RX costs



Top Condition Groups for Telemedicine

(Per 1,000 Members)

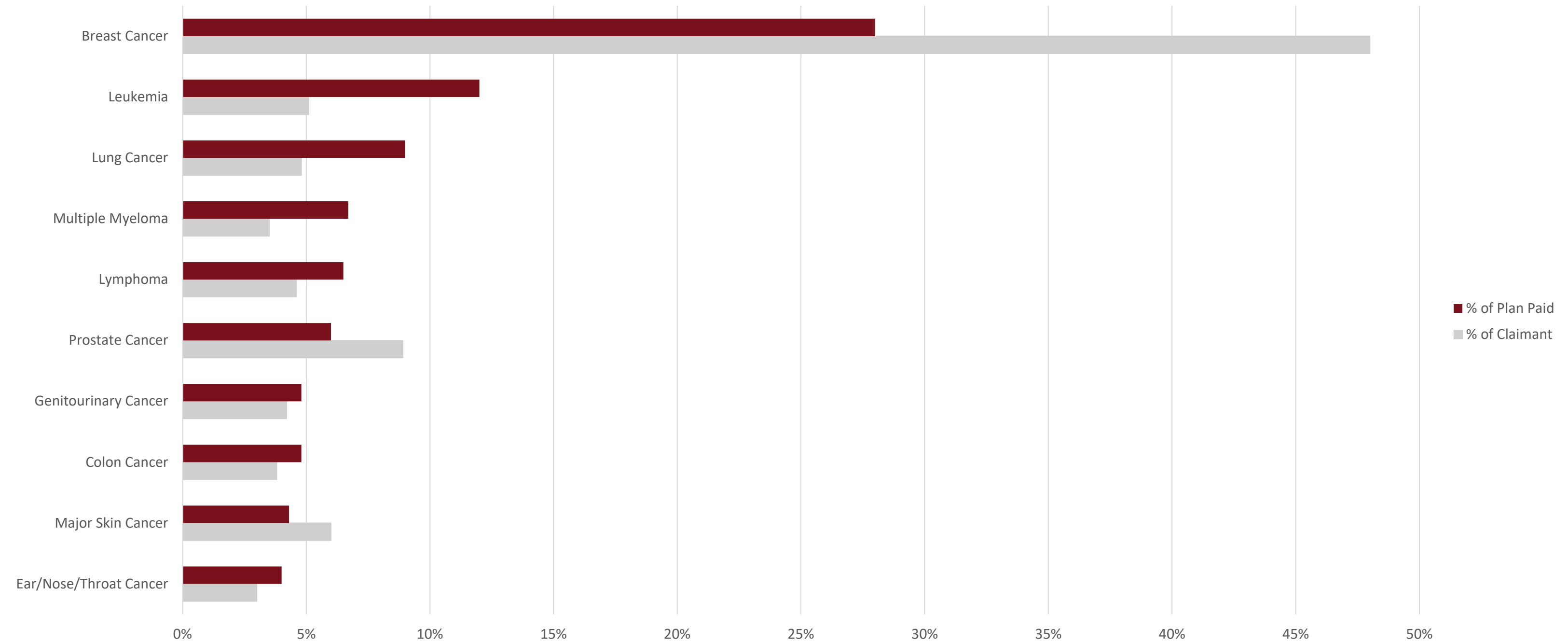




The years are defined as:

- Year 1: July 2019-June 2020
- Year 2: July 2020-June 2021
- Year 3: July 2021-June 2022

Top 10 Cancers by Plan Paid (with Active Management)



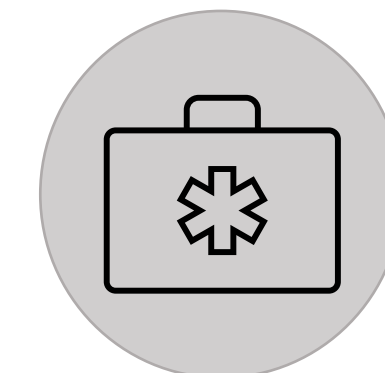
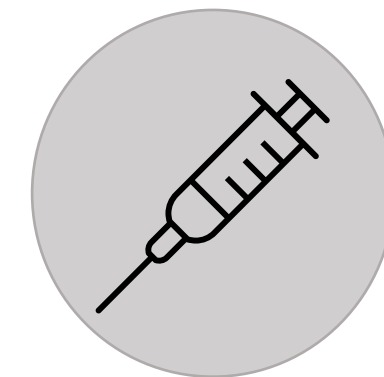
Specialty drugs are the largest cost driver in cancer treatment, and the main driver of the upward trend in spending in cancer on a per claimant basis for many cancer types.

Across all cancers with active treatment, almost **44% of plan paid is for specialty drugs**:

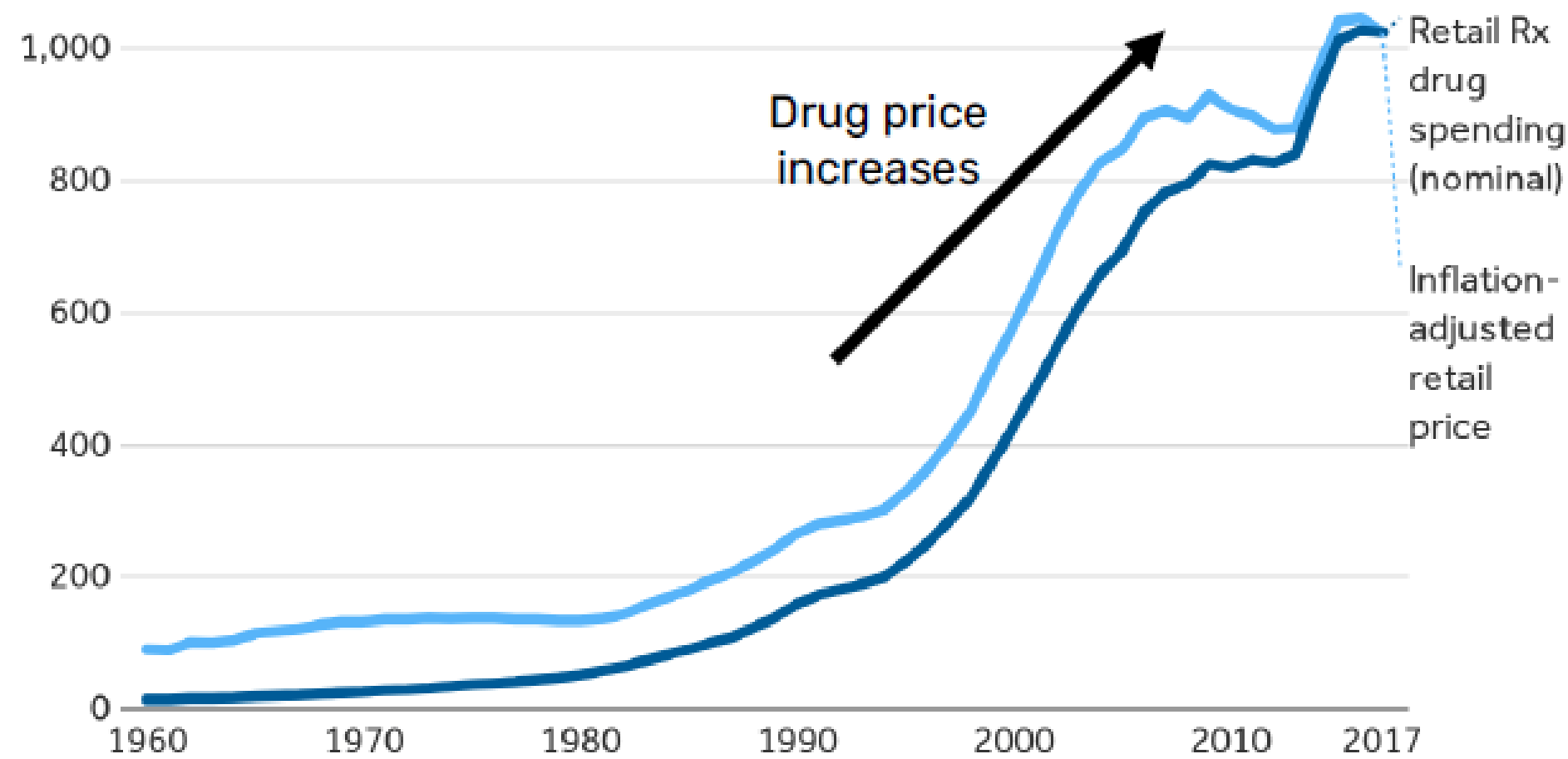
- Medical channel specialty drugs are the biggest drivers of cost for breast cancer, lung cancer, and lymphoma
- Rx channel specialty drugs are the biggest driver for leukemia
- Multiple myeloma costs are driven by both medical channel specialty drugs and Rx channel specialty drugs

Other drivers of cost include:

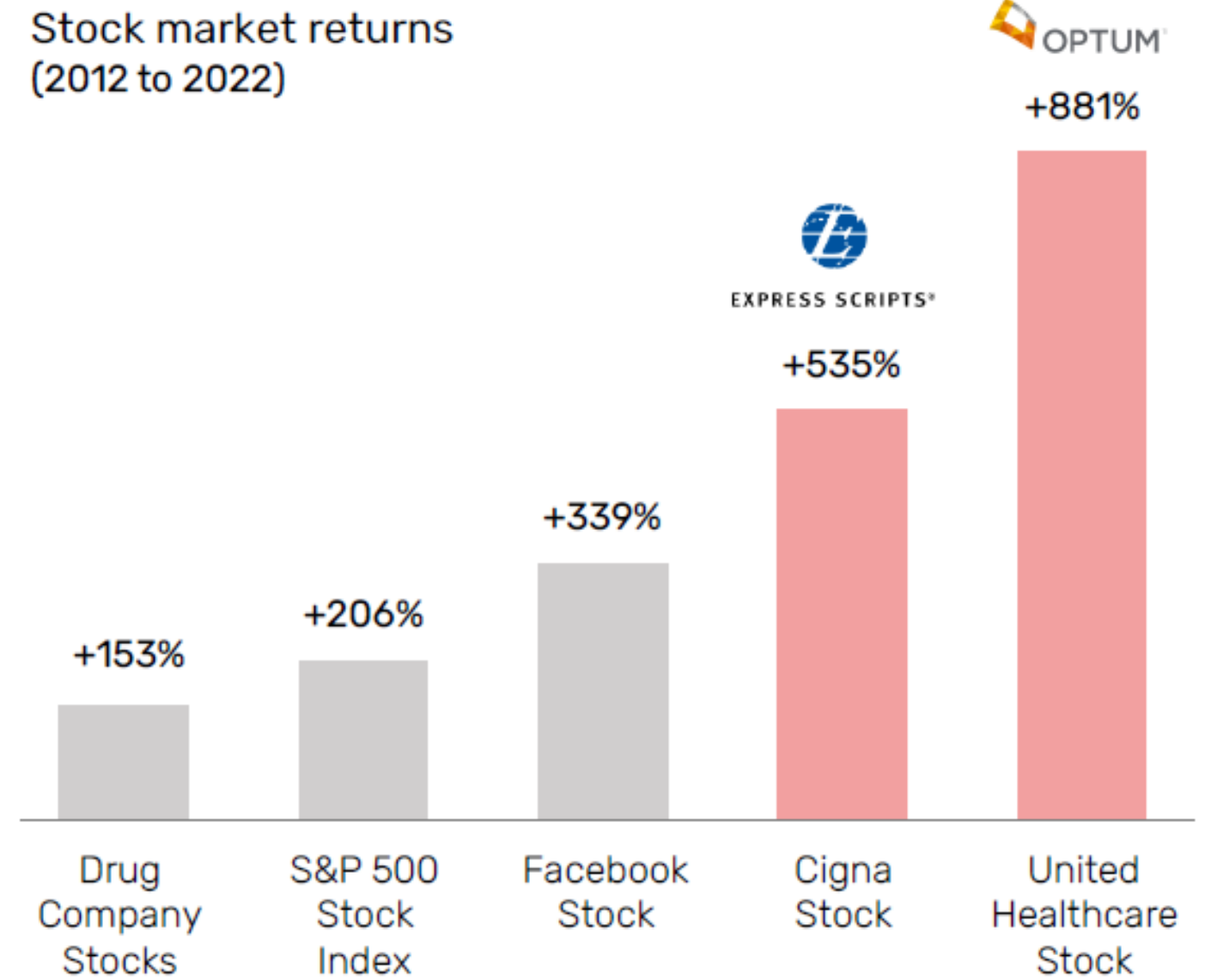
- Breast cancer and lung cancer:
 - Therapeutic Services – Radiation Therapy
- Leukemia:
 - Facility costs



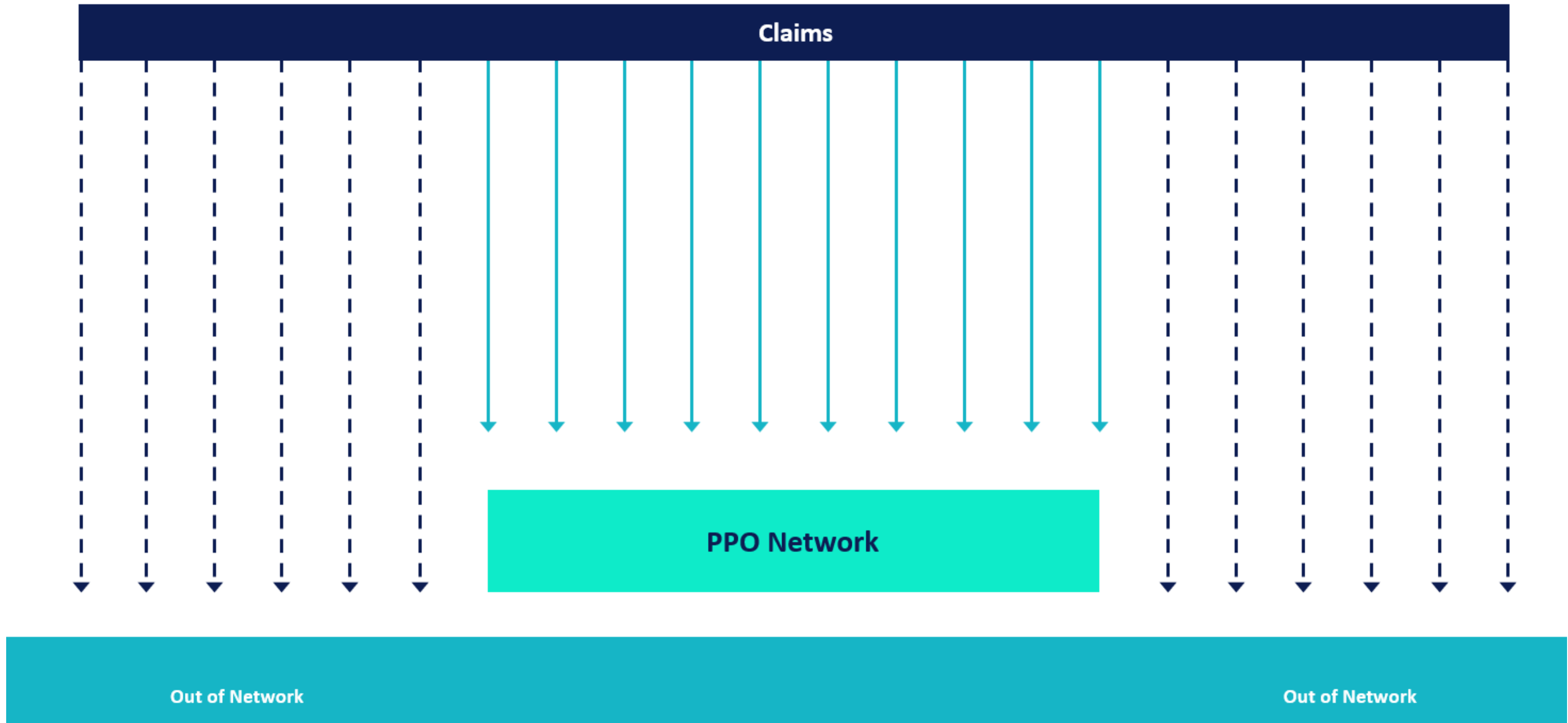
Pharmacy Claims



Where is all of this money going? To PBMs on Wall Street.

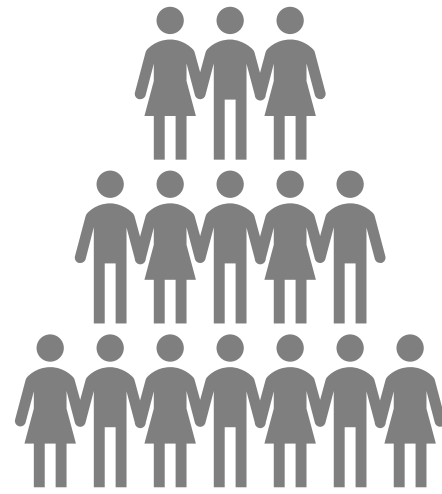


Uncontrolled Health Spending



10% of Employees Drive the Majority of Claims

The 90%



PPO & Pharmacy Network

Employee Out of Pocket

Paid Claims

The 10%



Risk Management Programs & Concierges

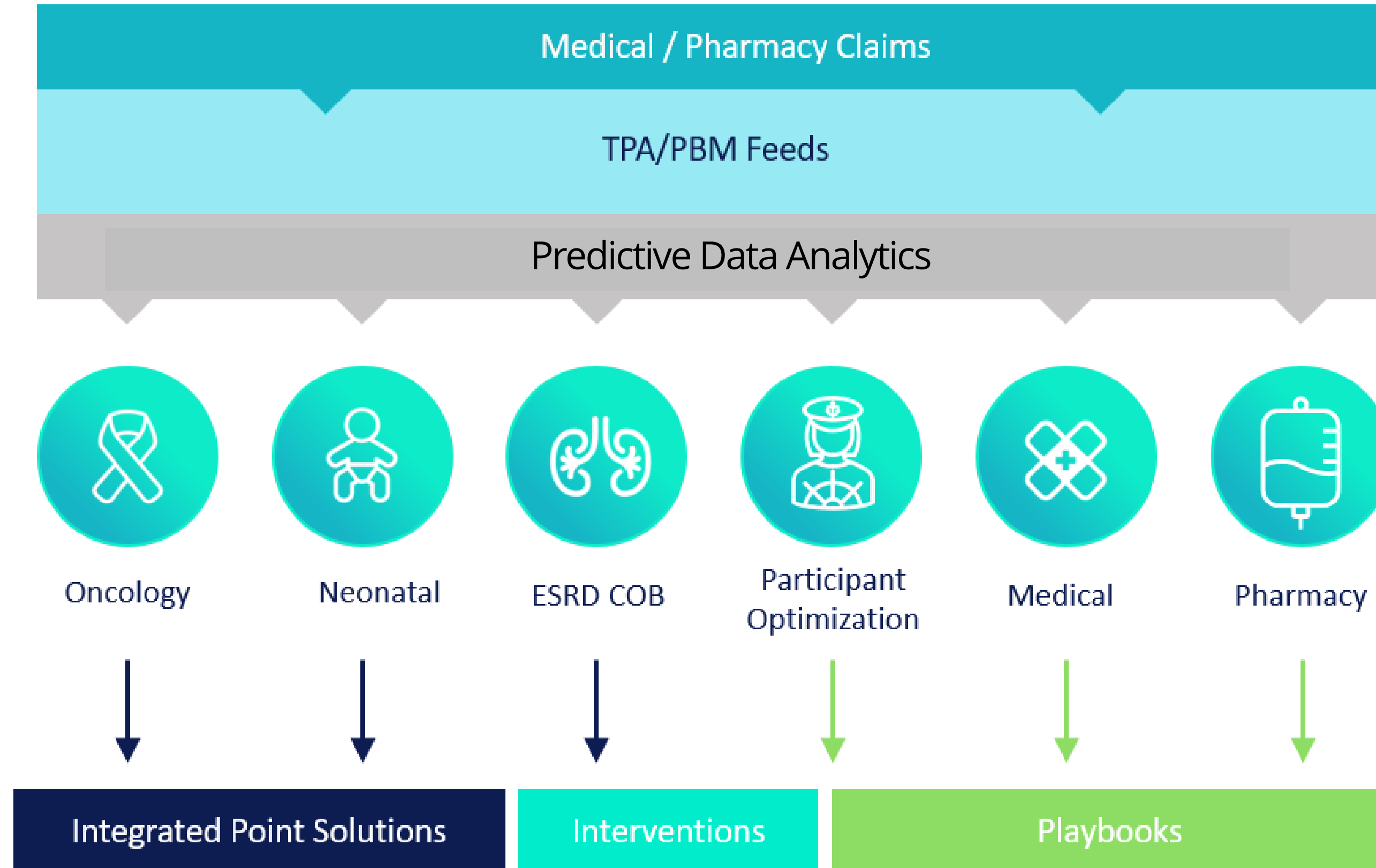
PPO & Pharmacy Network

Employee Out of Pocket

Paid Claims



Applying Risk Management



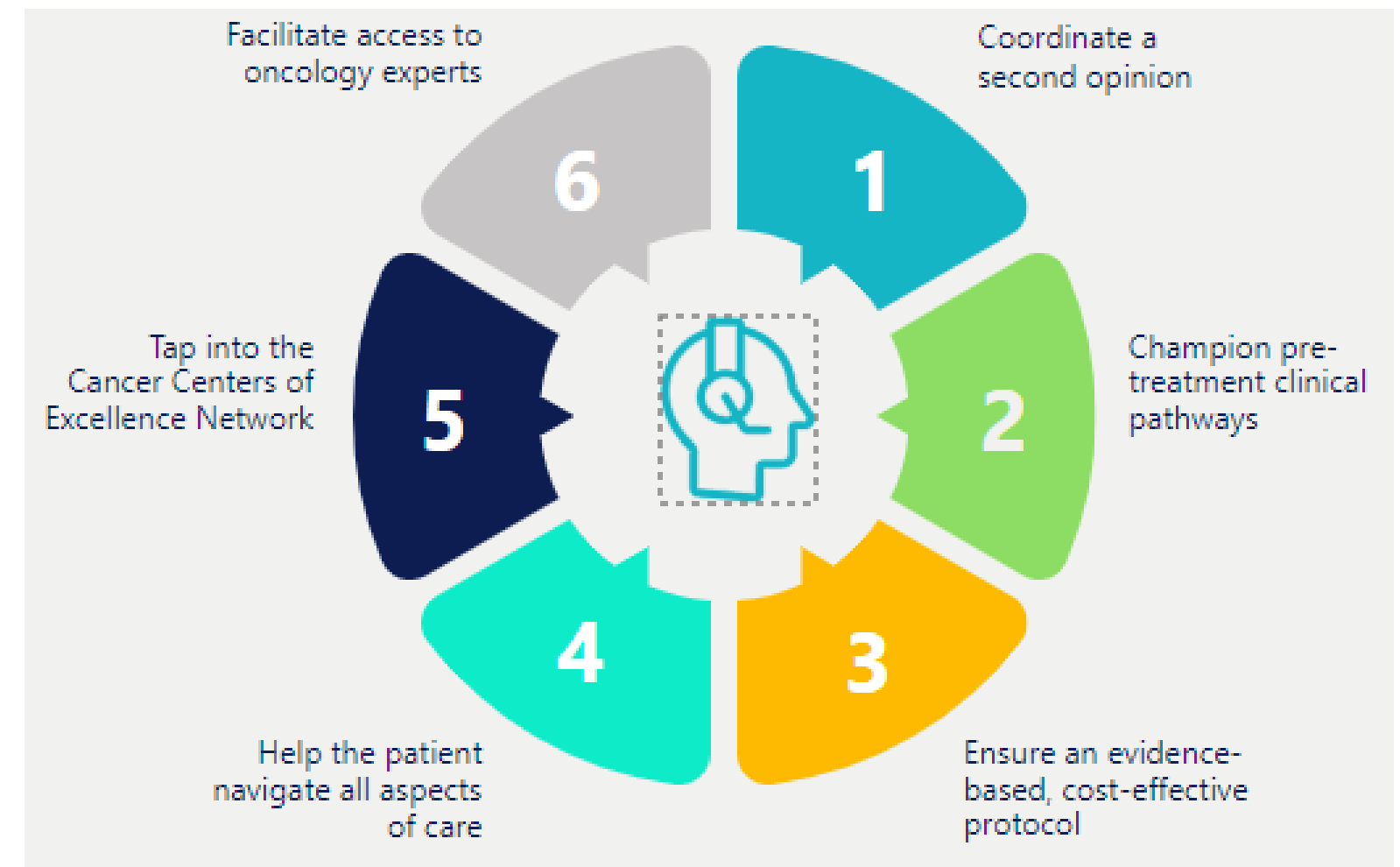
Managing Cancer Claims

- 30% of cancers are misdiagnosed or mis-staged
- Incorrect diagnoses lead not only to increased expenses for the employer, but also to unnecessary treatment for the employee
- Expensive care does not always lead to the best outcome
- Most utilization management occurs after the treatment plan has been determined



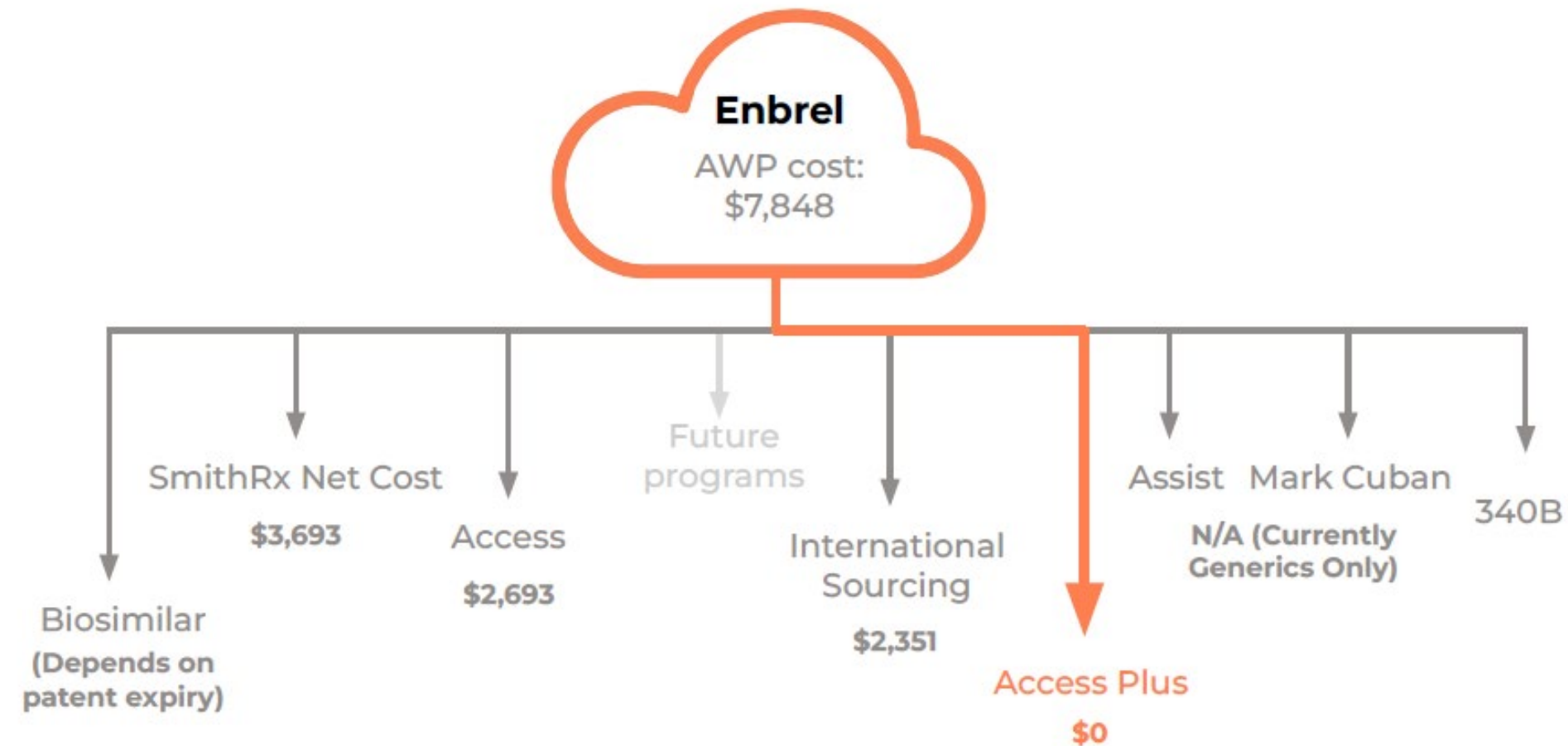
Managing Cancer Claims

- Care coordination to ensure their diagnosis is confirmed and properly staged.
- Coordinate a second opinion
- Promote the utilization of clinical pathways prior to treatment planning
- Ensure the most evidence-based and cost-effective treatment protocol is implemented quickly
- Help the patient navigate all aspects of care
- Connect the patient to the Cancer Centers of Excellence Network for complex treatment needs
- Facilitate access to oncology experts who work to improve care and reduce costs



Prescription Management

- Negotiate best in class contracts
 - Discount Guarantees
 - Rebate Guarantees
- Manage high-cost specialty and brand prescriptions with a proactive approach
- Manage daily usage of generics and lower cost brands



Prescription Management- Client Example

Demographics	2020	2021	2022	2023
No. of Months	12	12	12	4
Actual Enrollment	709	700	715	733
Actual Members	1,648	1,622	1,641	1,658
Average Contract Size	2.32	2.32	2.29	2.26
Rx Paid Claims	\$3,486,476	\$3,849,654	\$4,578,600	\$1,103,837
Copay Armor / Smith Rx Fees	\$0	\$0	\$52,796	\$34,802
Rx Rebates (Estimated)	(\$185,815)	(\$1,078,820)	(\$1,436,249)	(\$240,318)
Total Rx Paid Claims	\$3,300,661	\$2,770,835	\$3,195,147	\$898,321
<i>Rx Per Employee Per Month</i>	\$388	\$330	\$372	\$306

Chronic Conditions- Do you have the data??

Members Identified

16%

Claims: Jun 22 - May 23 | Population: 268

Percent of Spend

37%

Claims: Jun 22 - May 23 | Population: 268

Percent of Forecasted Spend

32%

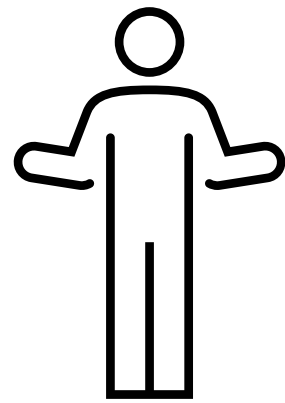
Claims: Jun 22 - May 23 | Population: 268

Chronic Intervention Opportunities

Name	Members	Not Compliant	Compliance %	Compliance % Benchmark
Hypertension	42	24	43%	56%
Hyperlipidemia	32	3	91%	84%
Drug Management	27	5	81%	
Mental Health	11	4	64%	
Diabetes	8	7	13%	
Migraine Headache	7	1	86%	
Asthma	4	1	75%	
CAD	2	1	50%	
Heart Failure	2	2	0%	
CVA	2	1	50%	
COPD	1	0	100%	
Renal Failure	1	1	0%	
Rheumatoid Arthritis	1	1	0%	

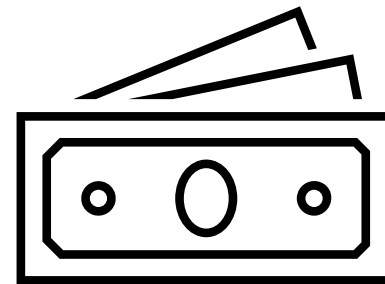


Consequences of our broken health insurance system



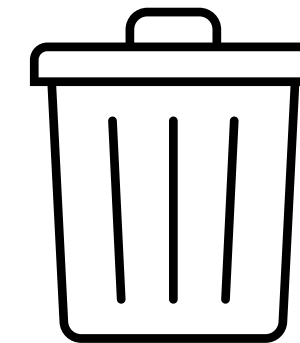
CONFUSING

Uncertainty over coverage led to **1 in 4 people** to forego medical care.



EXPENSIVE

Employees on average pay **\$5,588** toward the cost of their coverage.



WASTEFUL

\$1 trillion
Estimated amount of annual health care spend wasted in the US.

Consistent Messaging

The average employer talks to employees about healthcare approximately twice a year. The amount for optimal engagement? 3.5 times per month. That's a big gap!



EMPLOYEE BEN GUIDEBOO
JANUARY 1, 2022 - DECEMBER 31, 2022
COMPANY NAME

RESOURCE DIRECTORY
For personal assistance with healthcare claims, finding providers, or understanding your benefits, contact Equinox.

EQUINOX CUSTOMER SERVICE CLAIMS & BENEFITS QUESTIONS

 **JESSICA RODICK**
STRATEGIC ACCOUNT MANAGER

Phone: 610.366.3777
Toll Free: 866.255.2247
Fax: 610.366.3836

Info@equinoxbenefits.com
equinoxbenefits.com

402 State Avenue
Emmaus, PA 18049

COMPANY CONTACT
Company Contact: 555.555.5555 | contact@gmail.com

COVERAGE CARRIER
Capital BlueCross - Medical & Prescription Drug | 800.942.2242 | www.capbluecross.com

© Company Name

DATES & PLAN RULES

Elections you make during open enrollment will become effective January 1, 2022. All eligible full-time employees must re-enroll or waive coverage for January 1, 2022 - December 31, 2022 plan year.

Equinox will have a team readily available to assist you with any questions for Open Enrollment. They also will be available throughout the plan year to answer any benefit questions or resolve any issues you may have.

New Hires need to enroll within 30 days of their enrollment effective date. The benefit period will conclude on December 31 each year. All employees are eligible to change their elections during the open enrollment period during the month of June every year. The benefits you elect during the open enrollment will be effective from January 1 through December 31 each year.

[CLICK HERE TO ENROLL NOW](#)

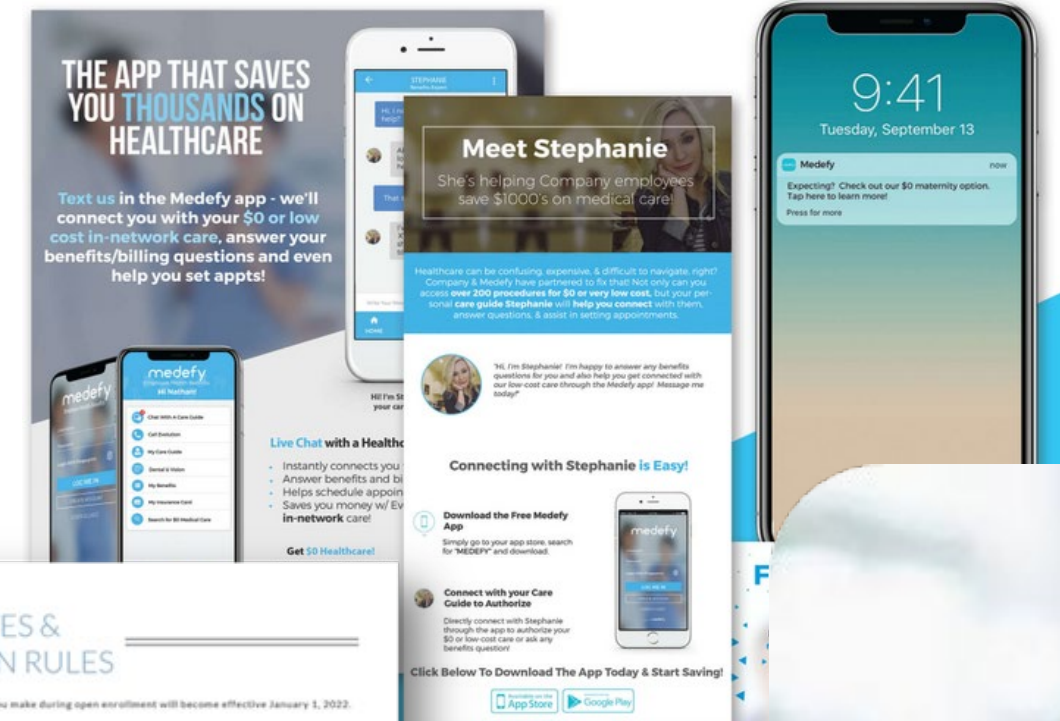
ELIGIBILITY

If you are a full-time employee, (working 30 or more hours per week) you are eligible to enroll in the benefits described in this guide.

The following family members are eligible for medical:

- Spouses
- Dependent Children up to Age 26 (or older if incapacitated and claimed as a dependent)

© Company Name



THE APP THAT SAVES YOU THOUSANDS ON HEALTHCARE

Text us in the Medefy app - we'll connect you with your \$0 or low cost in-network care, answer your benefits/billing questions and even help you set appts!

Meet Stephanie
She's helping Company employees save \$1000's on medical care!

Healthcare can be confusing, expensive, & difficult to navigate, right? Company & Medefy have partnered to fix that! Not only can you access over 200 providers for \$0 or very low cost, but your personal care guide Stephanie will help you connect with them, answer questions, & book in-person appointments.

Live Chat with a Healthcare Expert

- Instantly connects you to a healthcare expert
- Answer benefits and billing questions
- Helps schedule appointments
- Saves you money w/ in-network care!

Get \$0 Healthcare!

Connecting with Stephanie is Easy!

Download the Free Medefy App
Simply go to your app store, search for "MEDEFY" and download.

Connect with your Care Guide to Authorize
Directly connect with Stephanie through the app to authorize your \$0 or low cost care or ask any benefits question!

[Click Below To Download The App Today & Start Saving!](#)

[App Store](#) [Google Play](#)



Easy Access to Benefits Help

Employees need a person to help them navigate, they need reminders to help them remember, and they need a convenient app to access it all!



Most people today choose expensive hospitals for care because it's easier than figuring out their health plan. Decisions like these add up fast: hospital spending by employees is the **#1 cost driver of employer health plans** today.

But there's hope: **7 out of 10** employees would talk with a benefits expert before choosing care **if they had access to one**. Here's the important part - 9 out of 10 don't want to call a dreaded 1-800 number or search through yet another website to do it - **they want to talk by text!**





Thank you

Contact Info

Nick Rizzotto

Senior Benefits Consultant

nick.rizzotto@equinoxbenefits.com

610-421-6808

Dan Gagnier

Chief Strategy Officer

dan.gagnier@equinoxbenefits.com

610-421-6827

www.equinoxbenefits.com