

bind

on-demand
health insurance

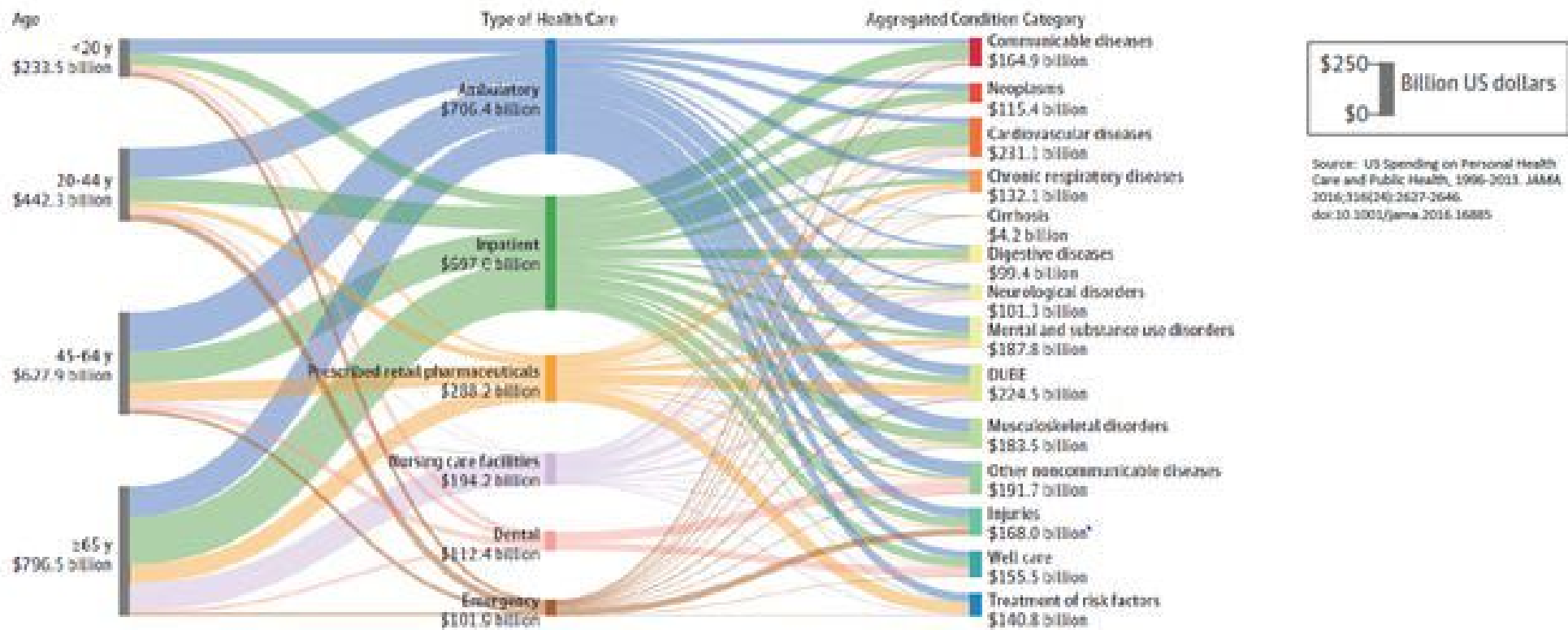
If you plan cities for cars and traffic – you get cars and traffic.

If you plan cities for **people** and **places** – you get **people** and **places**.

Fred Kent

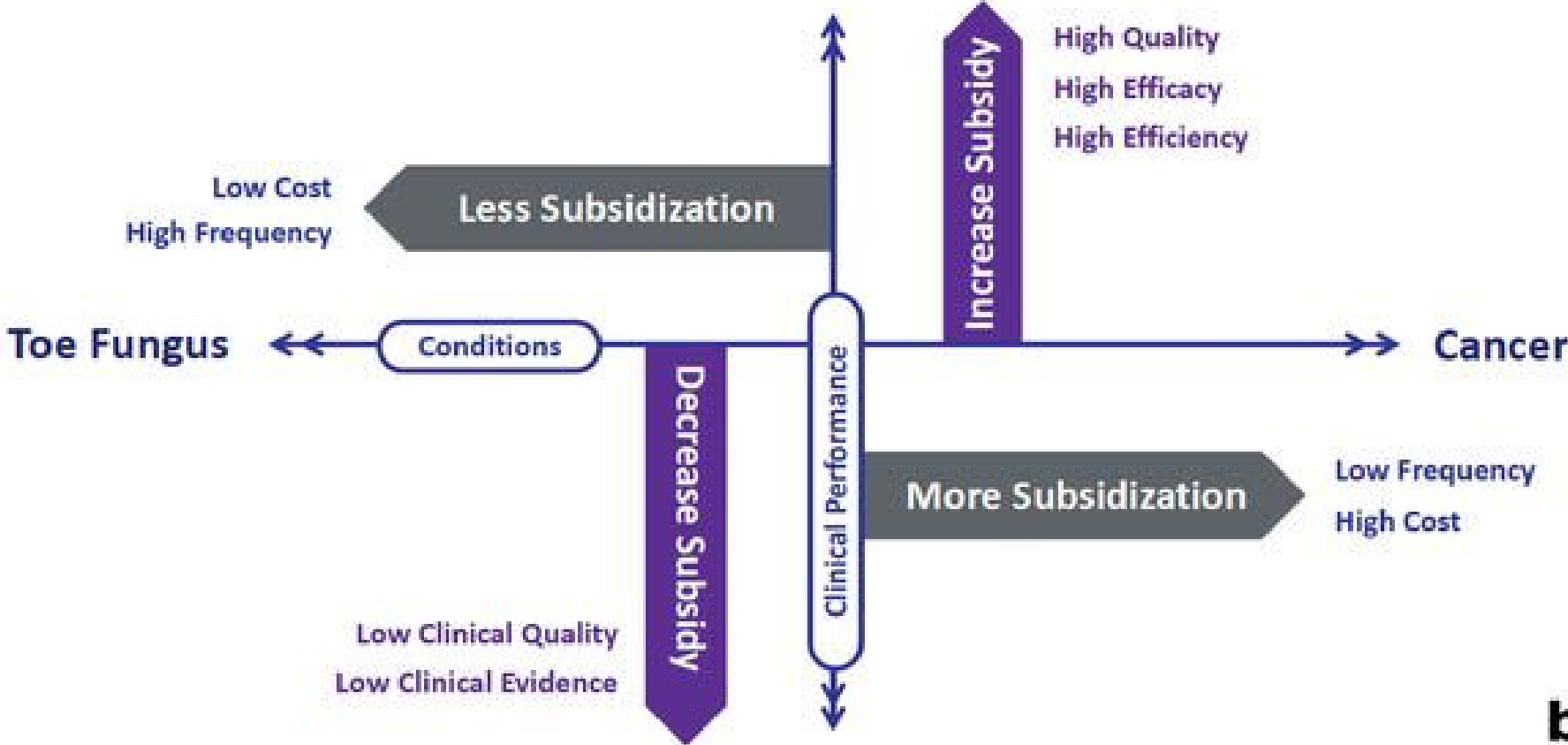


If you plan health care for **annual plan decisions, doctors, hospitals and drugs** – you get health care for **annual plans, doctors, hospitals, and drugs**.

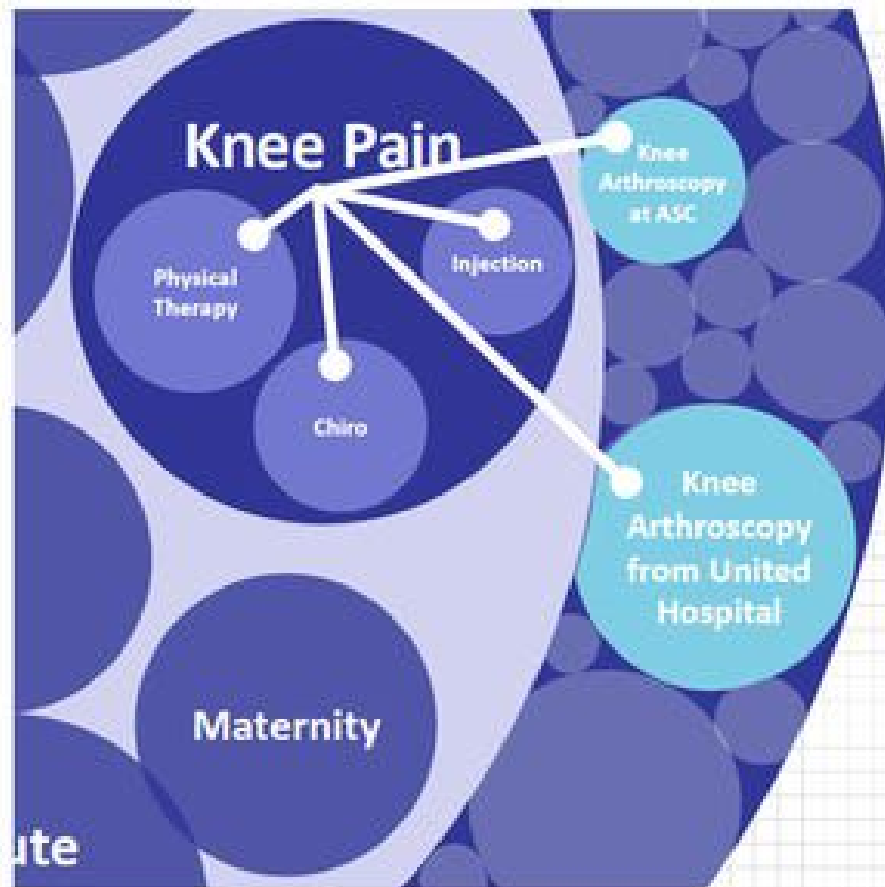


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Bind changes the design of health insurance



Designing a health plan from scratch



Core

- + Designed to meet ACA requirements
- + Copays only – no deductibles or co-insurance
- + Bind's copays are smart!
- + Elected during annual enrollment

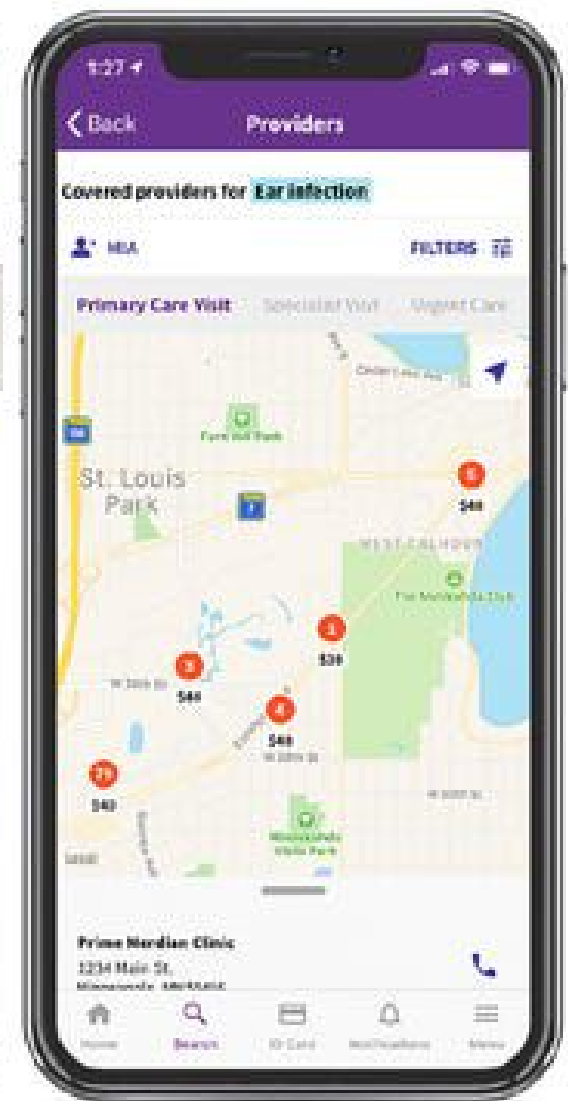
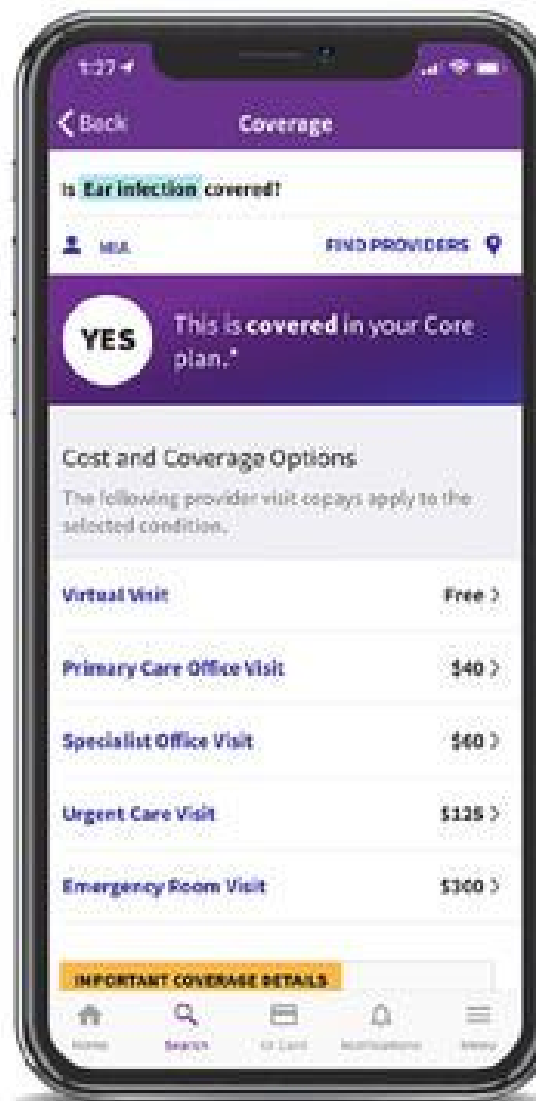
Add-Ins

- + Time to plan for care
- + Range of treatment options, providers and settings
- + Copays and additional paycheck contributions
- + Purchased on-demand at any time throughout the year

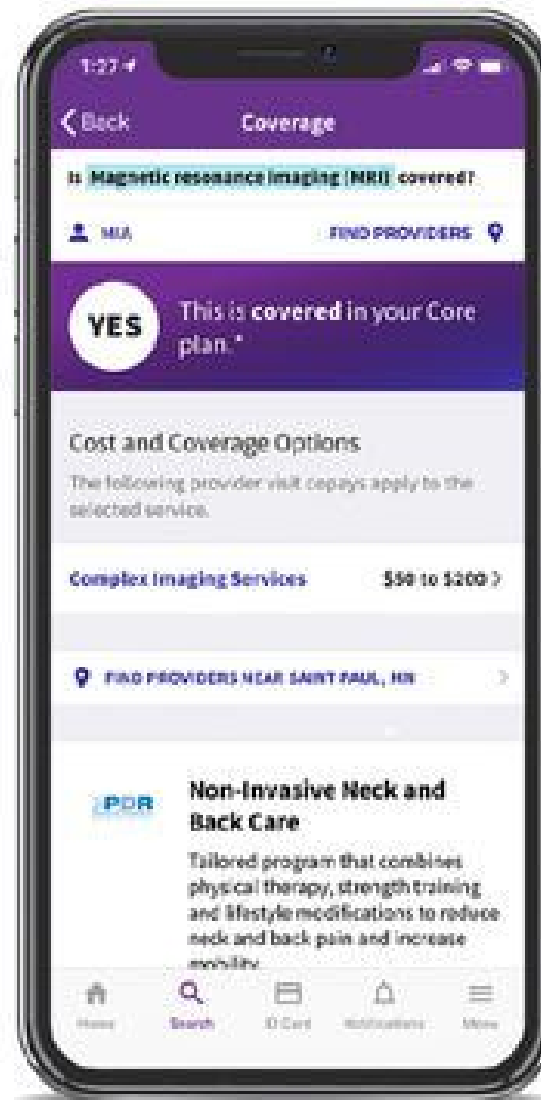
- + Employers save 10%-15%
- + Rich Core benefit

Member experience demo

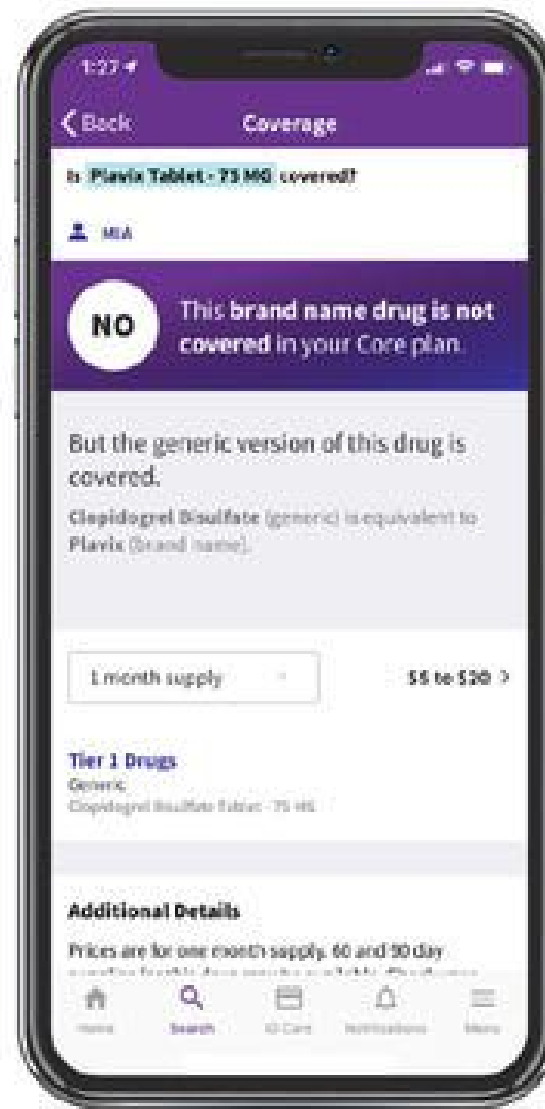
Health insurance built for the way we use health care



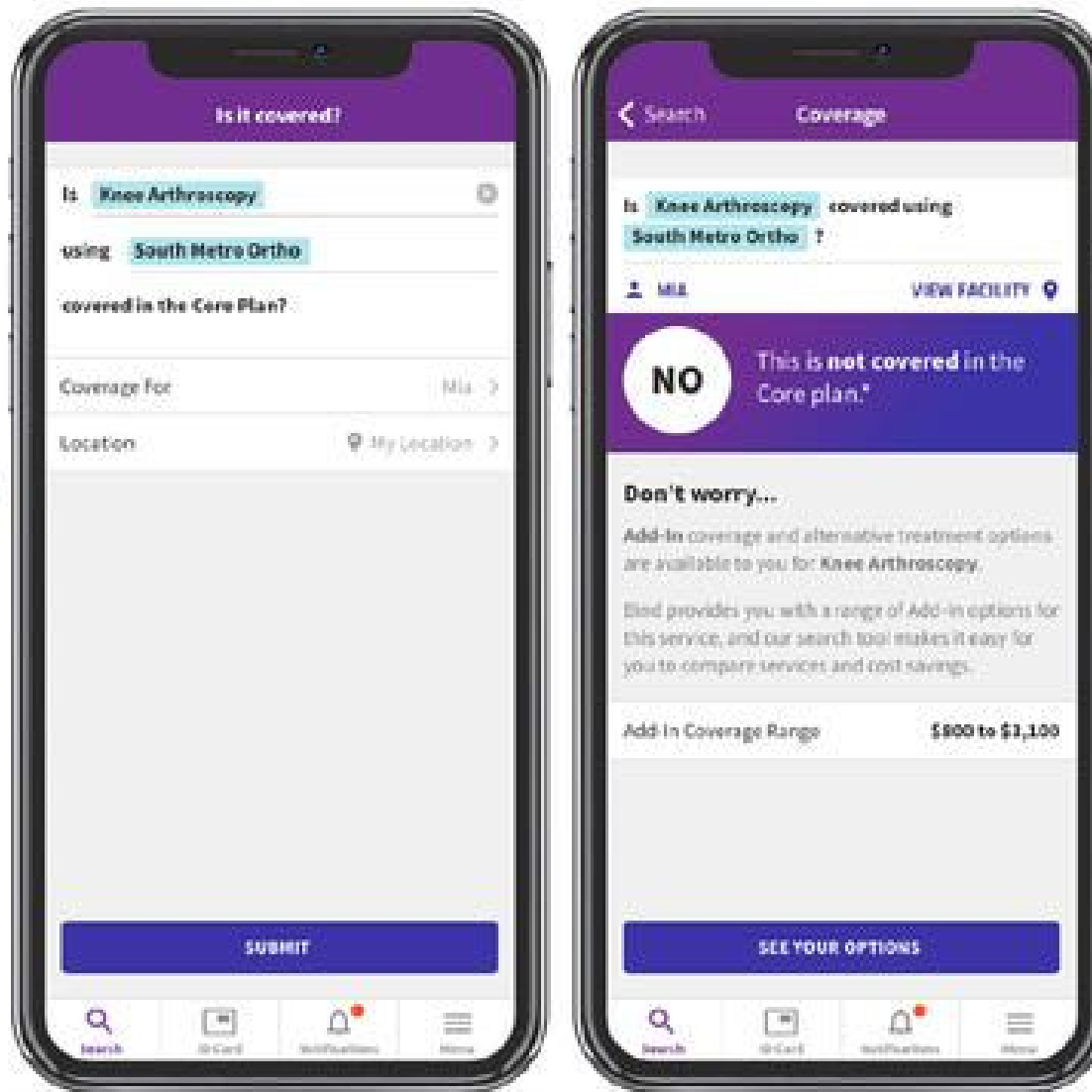
Everything has a price tag!



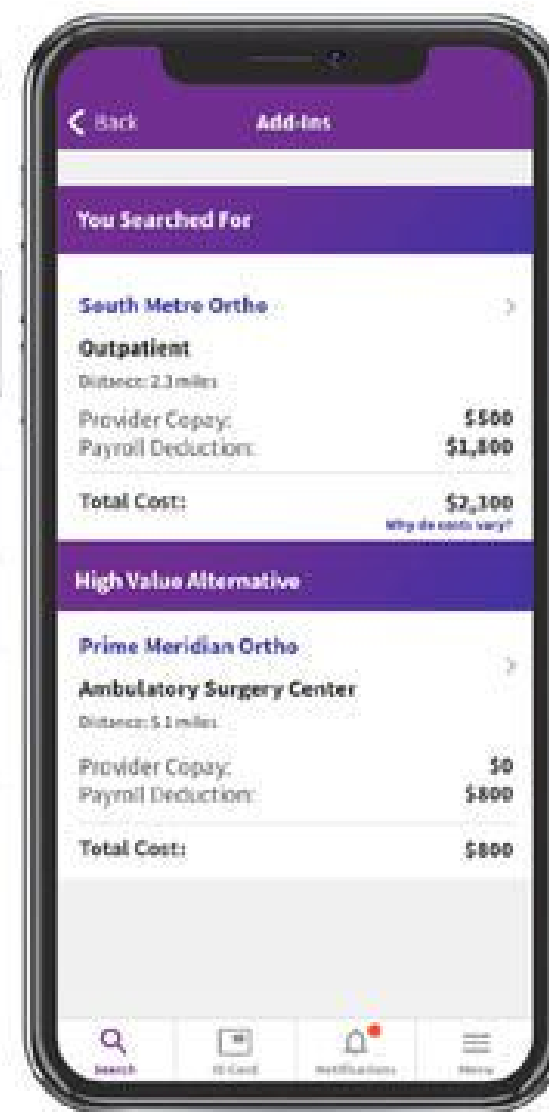
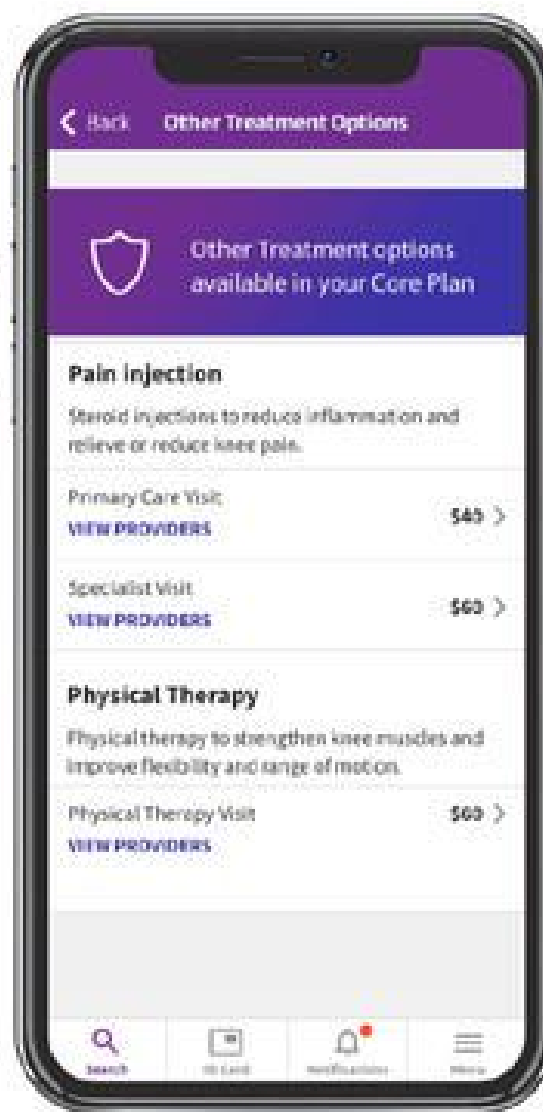
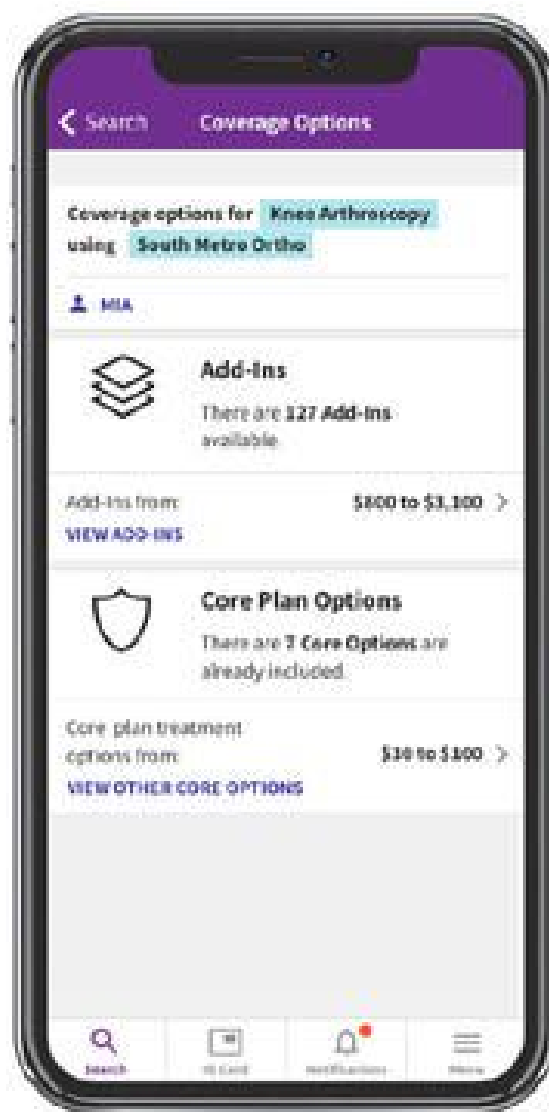
Same member experience for the pharmacy benefit



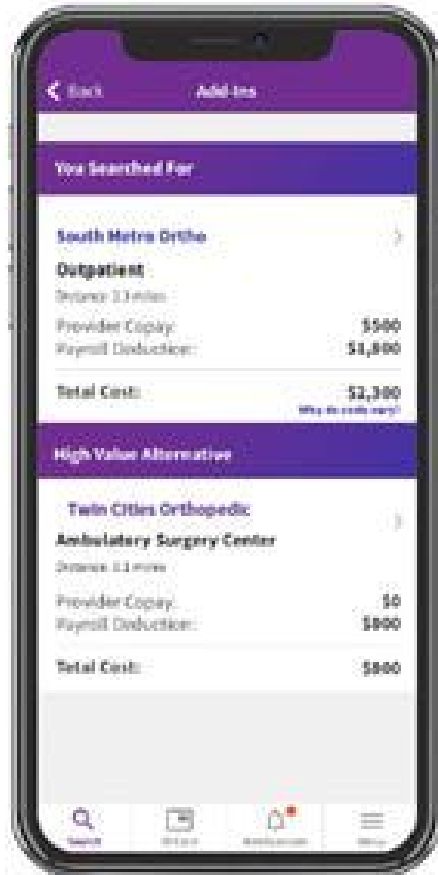
When you design around conditions, you can impact all points of the patient journey.



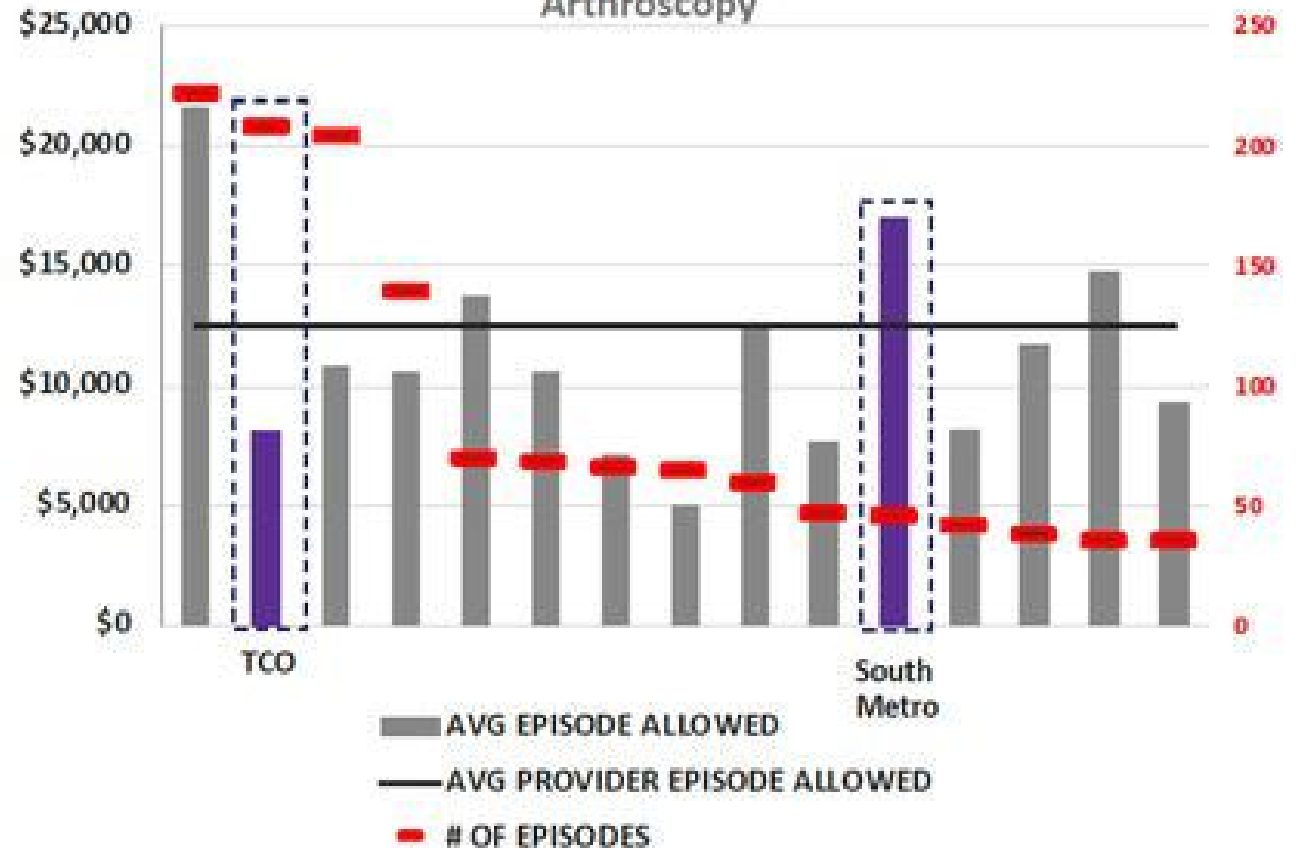
For the first time, coverage and care decisions are combined.



The value of bundled pricing leveraging FFS.



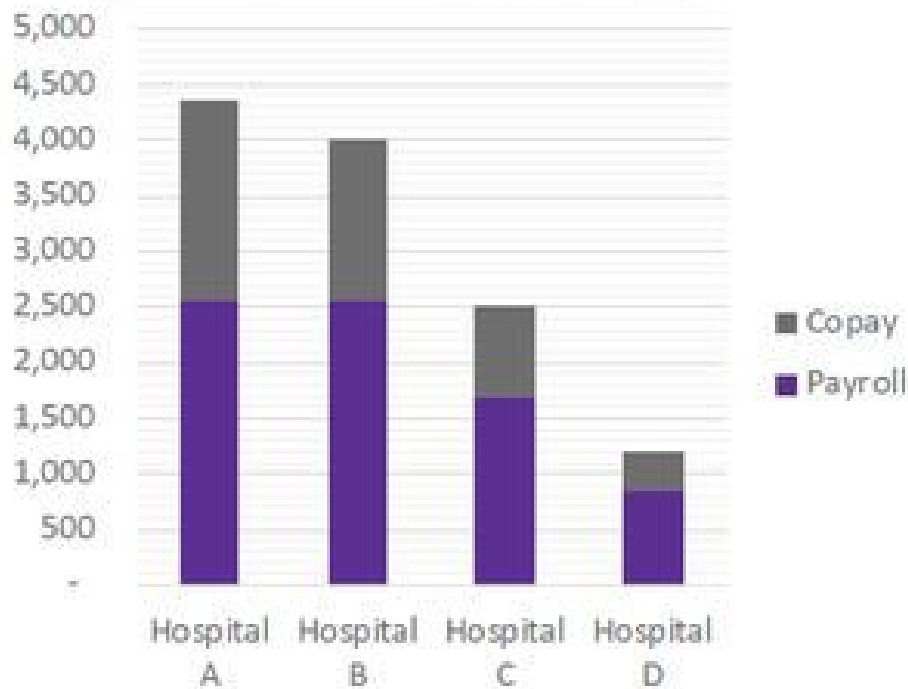
Average Risk Adjusted Episode Allowed Cost - Knee Arthroscopy



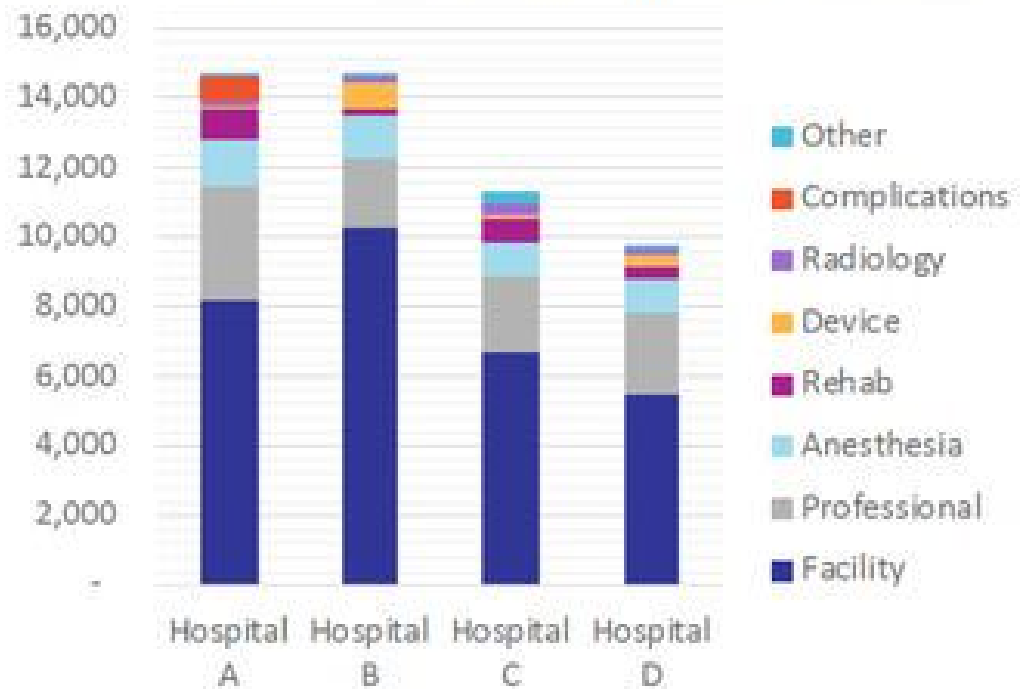
Source: Optum 2015-2016 Commercial Claims Data

Average Knee Arthroscopy Cost Breakout by Location

Example Member Cost Share by Location



Cost Breakout of Knee Arthroscopy Episodes by Location



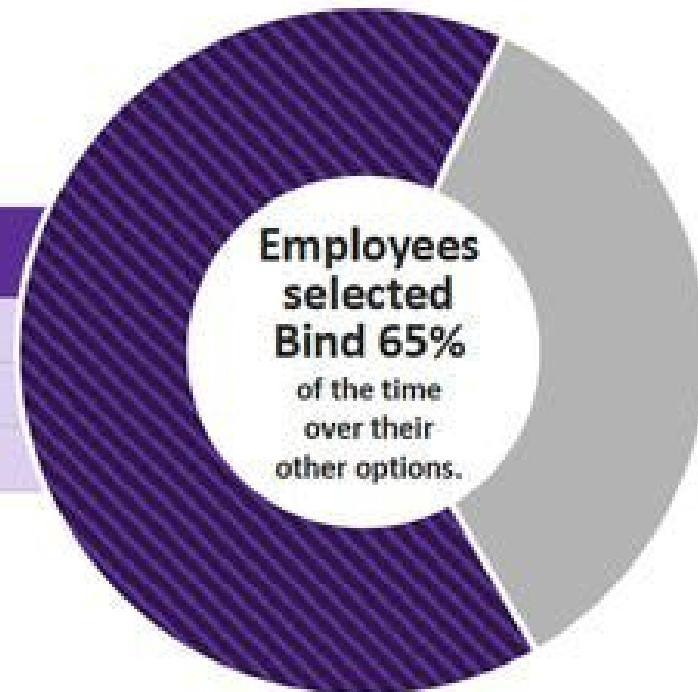
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Results to date

Case study: Employees prefer Bind.

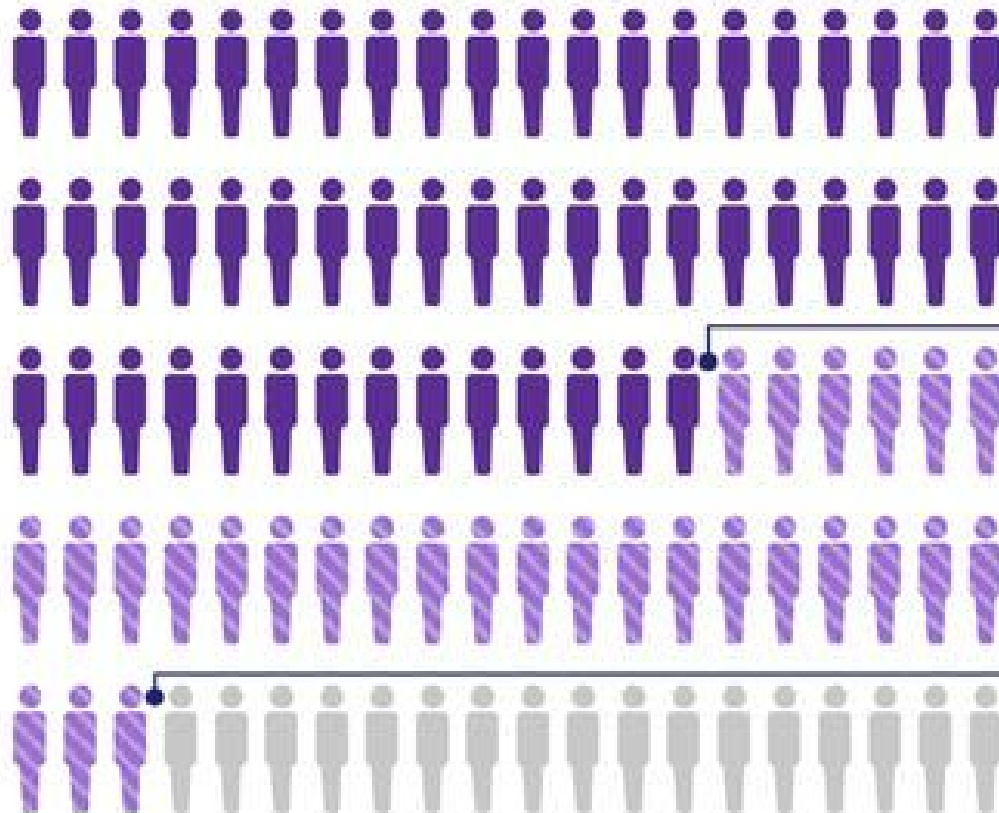
Active enrollment – effective date 1/1/19

	PPO	ACO 1	ACO 2	bind
Employee	\$143.00	\$77.00	\$77.00	\$82.00
Employee + 1	\$304.00	\$161.00	\$161.00	\$161.00
Family	\$481.00	\$250.00	\$250.00	\$244.00



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People register and engage.



54%

of the overall population activate their Bind account within the first three months.

83%

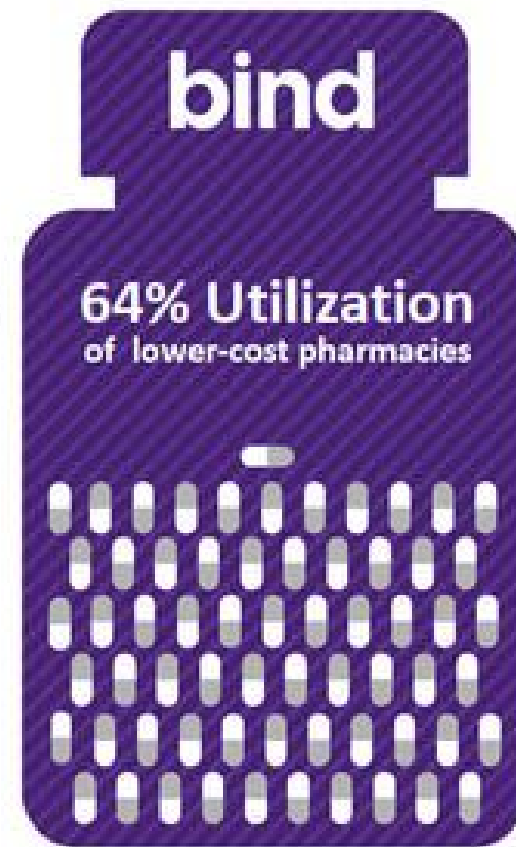
use the Bind app or website (within our most active client population).

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Bind members make better Rx choices.



— **VS** —

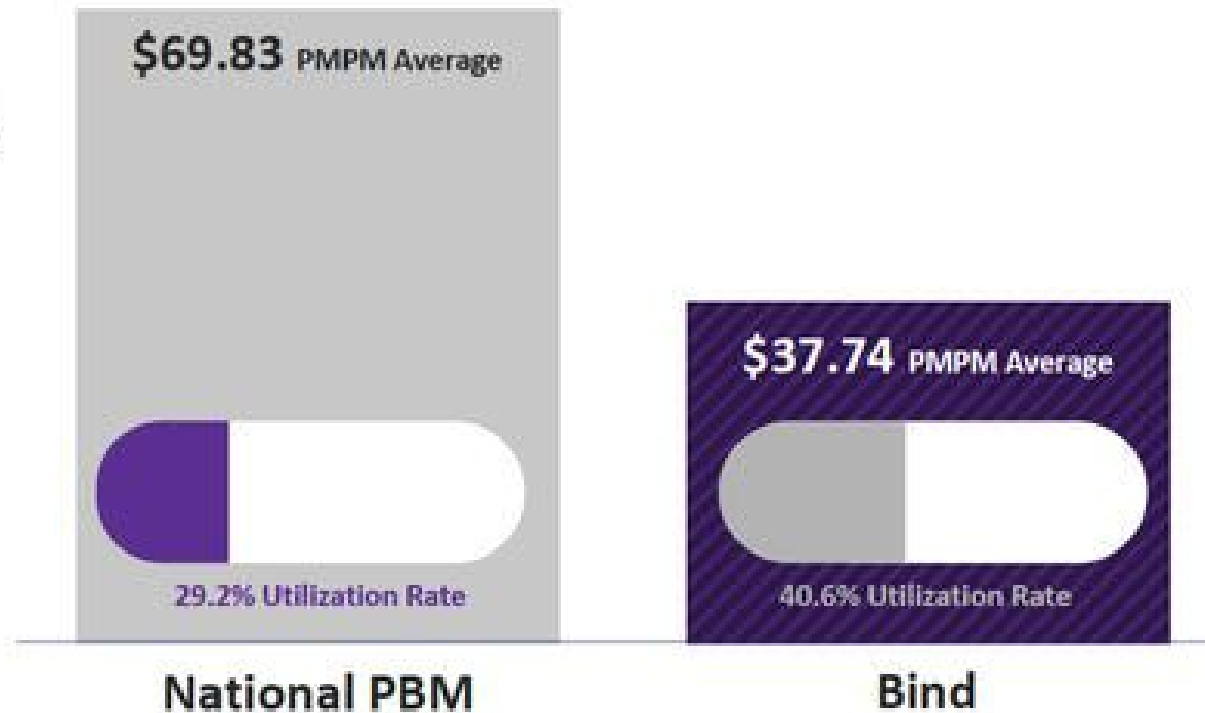


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People make better use of their pharmacy benefit.

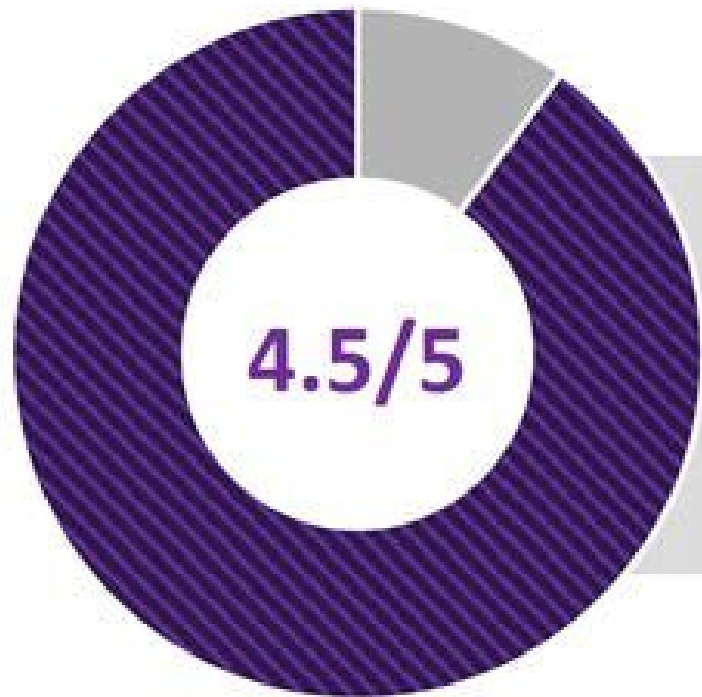
Even with a higher utilization rate, the pharmacy benefit PMPM cost was 46% lower than industry.

Bind Q119 actual data.



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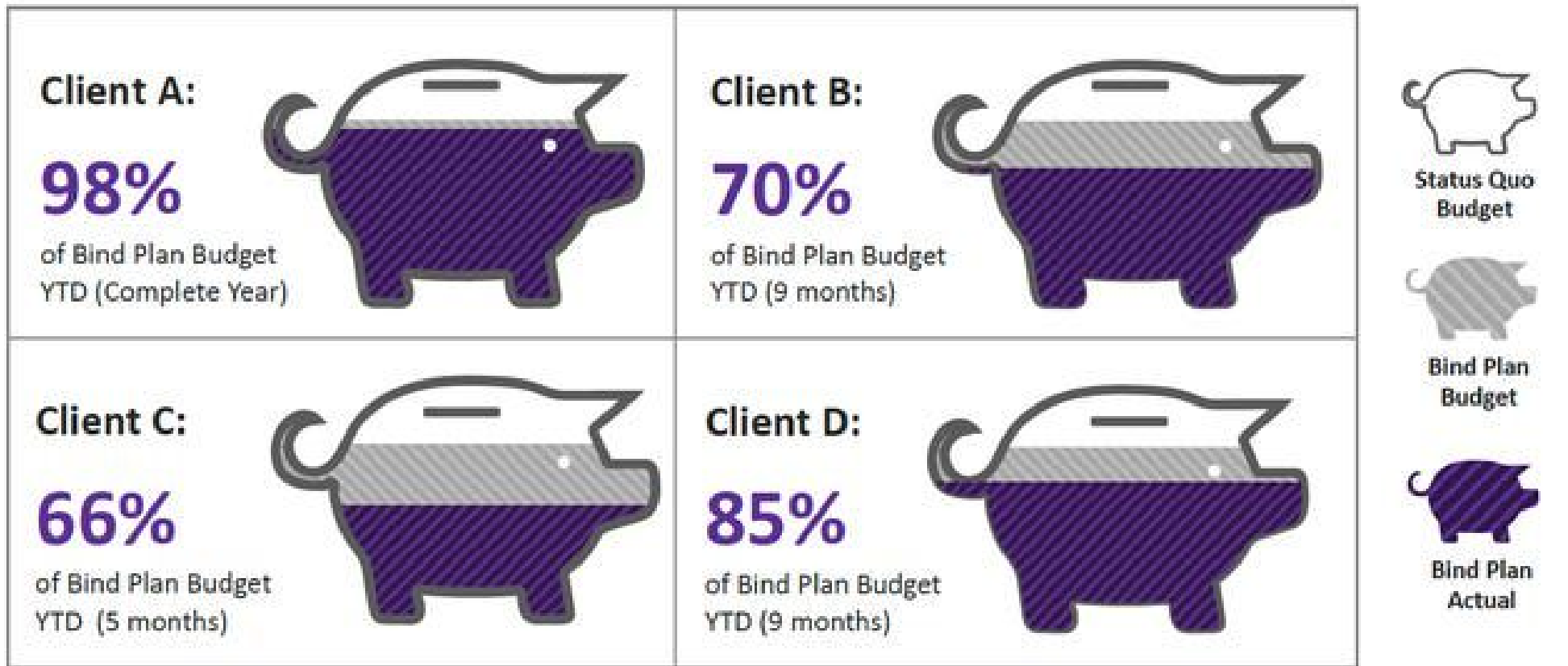
Bind members are more satisfied.



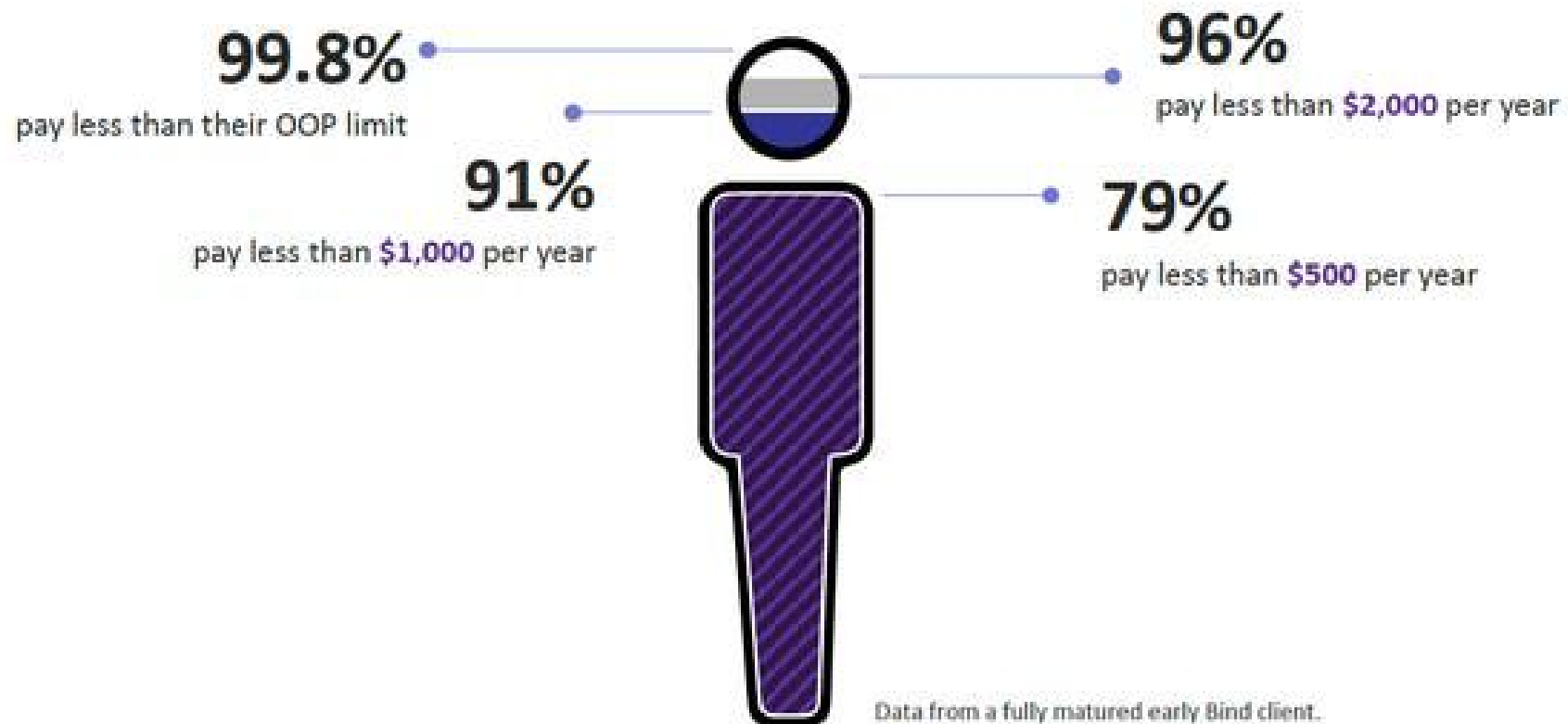
Rating on a 1-5 scale
where 5 is excellent.

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Bind keeps our clients UNDER budget.



Bind members pay less out of pocket

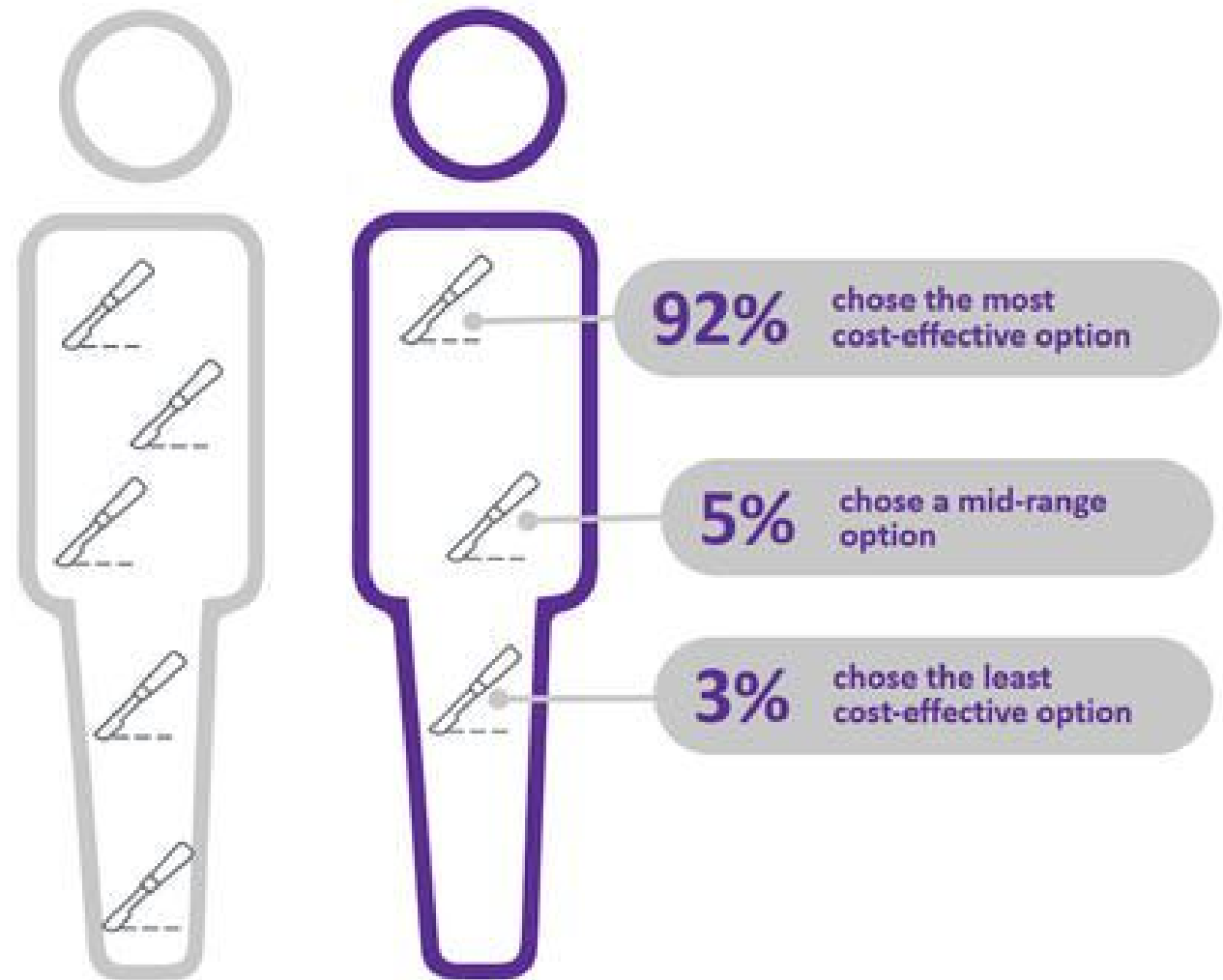


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People make informed treatment choices.

40%
more often

they select more cost-effective treatments (vs. treatment selection within other plans).



Thank you