

# Bright Health

Maricopa County Navigator Meeting

October 2, 2018



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# Agenda

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- **About Bright Health**
- **Why Bright**
- **Care Partner Model**
  - **Arizona Care Network**
  - **Phoenix Children's Care Network**
- **Contact Information**

# Our founders recognized two emerging trends and saw an opportunity to do something different in healthcare

## Mission

Making healthcare right. Together.

## Vision

Collaborating with Care Partners to make health care simpler, personal and more affordable.

## Values

1. Be Purposeful.
2. Be Authentic.
3. Be Brave.
4. Be Positive.
5. Be Respectful.



# Bright Health Plan 2019

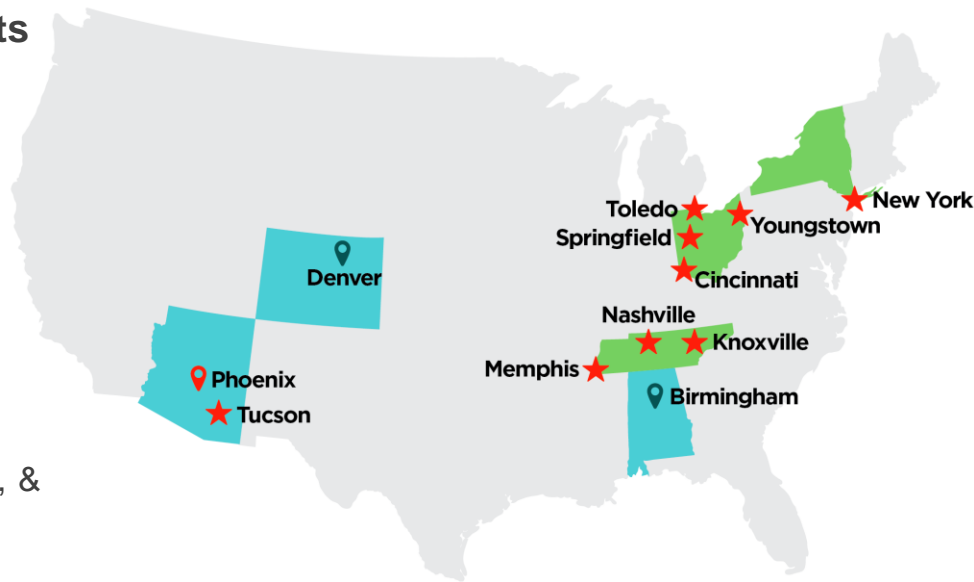
We're Growing!

- **Current MA Markets include**

- Phoenix
- Denver
- Birmingham

- **New for 2019**

- Nashville
- Ohio – Cincinnati, Springfield, Toledo, & Youngstown
- New York



  2018  
   2019  
 📍 New Product  
 ★ New Market

- **Current IFP Markets include**

- Denver, including a small expansion for 2019
- Birmingham

- **New for 2019**

- Arizona – Phoenix & Tucson
- Tennessee – Memphis, Nashville, & Knoxville

# Bright Health In Arizona

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## Engaged partnerships across Arizona

- Food City Nutrition Events
- Social Security Administration educational events
- Senior Centers
- Retirement Communities
- Community Events
- Community Fun Runs



# **2019 Bright Health Plans**

# Individual & Family Plans

Bright Health aims to make products, affordable, personal and simple.

## Affordable:

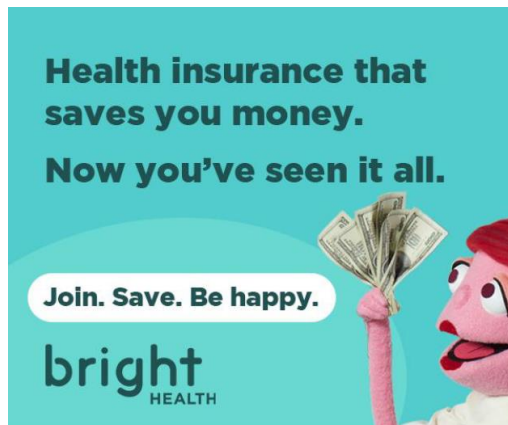
- Offering QHP products with low premiums and low cost Access to Care
- Focus on both the subsidized and off Exchange marketplace
- Bright Health Secure

## Personal:

- Optional PCP selection
- Contact Center Support- A real person!
- Clinical Programs
- Bright Perks & Rewards
- Know Before You Go

## Simple:

- Plan designs have meaningful difference
- One Care Partner per market
- Transparency



# 2019 Plan Highlights

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8 great plans:

Gold: (1) On exchange

Silver: (2) On exchange, (2) Off exchange

Bronze: (3) Both on and off

- Focus on low copays for Primary Care
- Reasonable Urgent Care copay
- Low Cost Generics
- Same Designs for Maricopa & Pima

**Health insurance  
costs got you down?  
Look us up.**

**Join. Save. Be happy.**

**bright**  
HEALTH





# Bright Health Rewards

- All plans, all Bright Health members are eligible for Rewards
- Rewards are available annually when a member completes certain health-related actions

Action	Reward Value
<b>'Know Before You Go' Survey Completion</b>	<b>\$10</b>
<b>PCP Selection</b>	<b>\$5</b>
<b>Health Risk Assessment Completion</b>	<b>\$10</b>

- All actions can be taken from the member portal

# Perks Plans

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- Perk Plans – Silver & Bronze, available on and off exchange
- Perks Plan - 2-3% higher premium for reduced copays and deductibles + opportunity to participate in Perks Program
- Once the member turns on ACH payments, they open up the Perks Program
  - One Time PCP copay reimbursement
  - Meal delivery post-discharge, discount on future purchases
  - Transportation, limited one-way trips per plan, discount on future purchases
- Perks Program is not a filed benefit, will not appear on the FFM
- All plans have Rewards, only Perks Plans have Perks Program



# Bright Health Secure

- Bright Health Secure is a great plan for individuals looking to plan for unexpected (or expected) out-of-pocket expenses.
- Helps those Bright Health individual and family plan members with high deductible plans and other out of pocket expenses.
- Bright Health Secure provides supplemental coverage for illnesses, outpatient services, and/or accidental injuries.
- Is available only to our individual and family plan members.

\*Pending Department of Insurance approval

## Helping you and your family through life's expected and unexpected bumps.

At Bright Health, we want to put your mind at ease. That's why we created Bright Health Secure, a Supplemental insurance plan that can help you save on your out-of-pocket medical expenses.





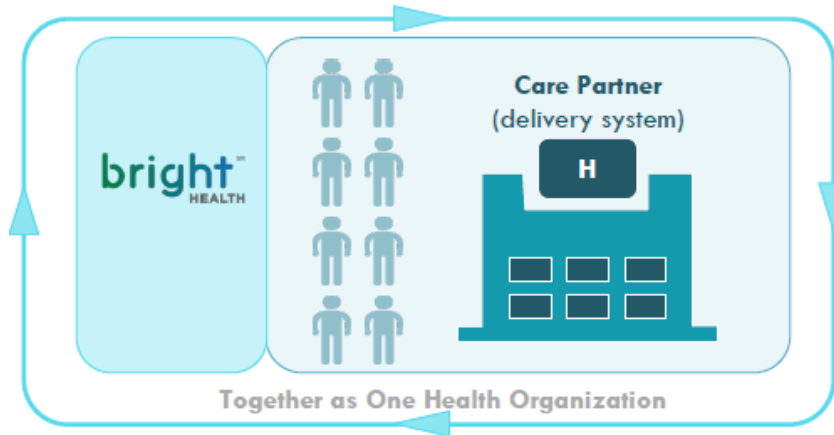
# Care Partner Relationship



# MAKING HEALTHCARE RIGHT. TOGETHER.

Health Delivery Systems are the healthcare organizational units of the future, but they need help. Bright is the right partner for systems; we align via a unique Care Partnership.

## Care Partner Together as One Health Organization



### Working together to:

1. Design Benefits
2. Improve health
3. Improve experience
4. Lower out of pocket costs
5. NO REFERRALS

# Arizona Care Network



**ACN is a provider network  
that improves healthcare  
and reduces costs by  
actively managing care for  
our patients.**

# A Better State of Care

## Changing the Patient and Provider Experience

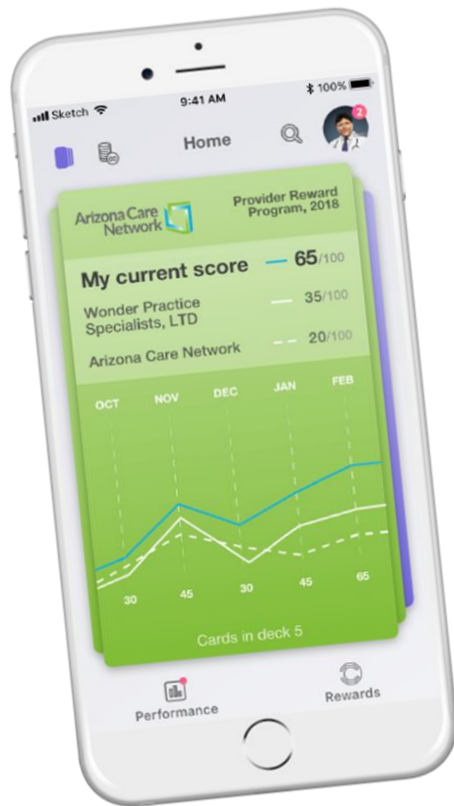
### Better for Patients

- Collaboration across their full continuum of care
- Reduces costly duplication of services
- Better health outcomes
- Higher patient satisfaction

### Better for Doctors

- Population Health tools
- Evidence-based care protocols
- Technology tools
- Patient data
- Real-time practice support





# ACN Care Wallet

## Provider Payment Innovation

### Benefits:

- Transparent quality, service metrics
- Easy provider self-assessment
- Incentivizes quality improvements, network utilization
- One-touch reward redemption
- Improves overall ACN provider experience

# Special Care for the Rising-Risk Patient

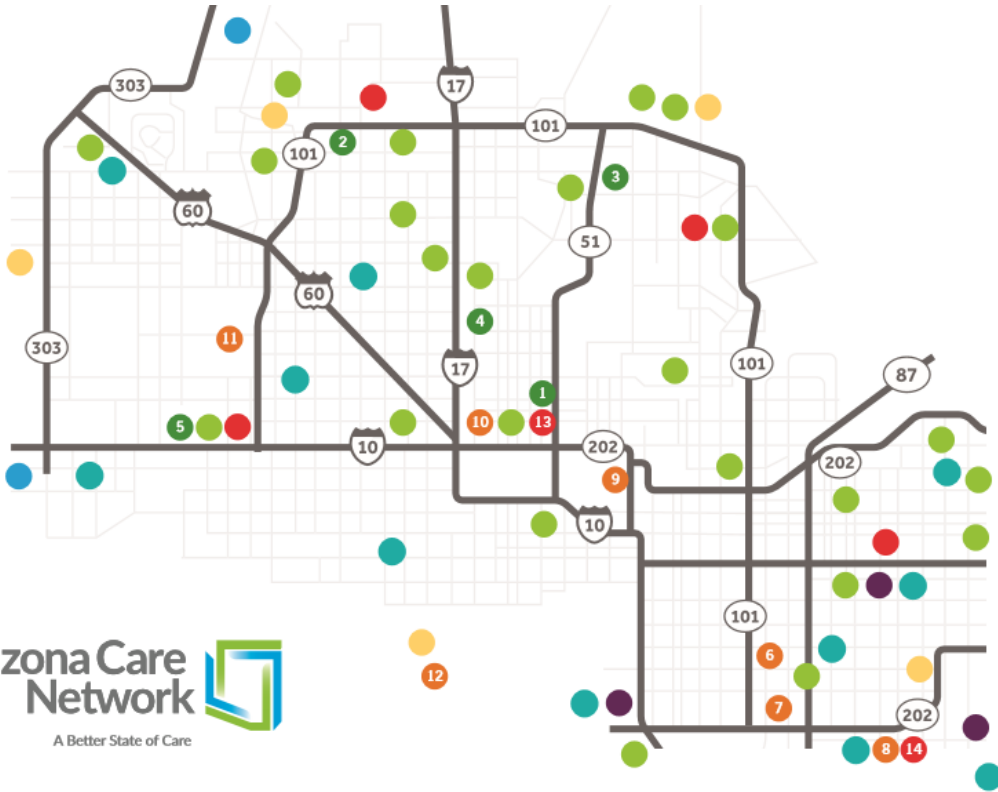
Extra Help Where It's Needed Most



**N Compass**  
Care Coordination

- 24/7 Concierge Line
- Virtual support
- In-person support
- Services embedded in high-volume practices

# Facility Network



- 1 Abrazo Arizona Heart Hospital
- 2 Abrazo Arrowhead Campus
- 3 Abrazo Scottsdale Campus
- 4 Abrazo Central Campus
- 5 Abrazo West Campus
- Abrazo Free-Standing Emergency Centers

[abrazohealth.com](http://abrazohealth.com)



- 6 Arizona Specialty Hospital
- 7 Chandler Regional Medical Center
- 8 Mercy Gilbert Medical Center
- 9 Oasis Hospital
- 10 St. Joseph's Hospital and Medical Center
- 11 St. Joseph's Westgate Medical Center
- 12 Arizona General Hospital
- Dignity Health Urgent Care Locations (not shown: Maricopa Urgent Care)
- Dignity Health Free-Standing EDs

[dignityhealth.org](http://dignityhealth.org)



- 13 Phoenix Children's Hospital - Main
  - 14 Phoenix Children's Hospital - Mercy Gilbert
  - Phoenix Children's Urgent Care Locations
- [phoenixchildrens.org](http://phoenixchildrens.org)

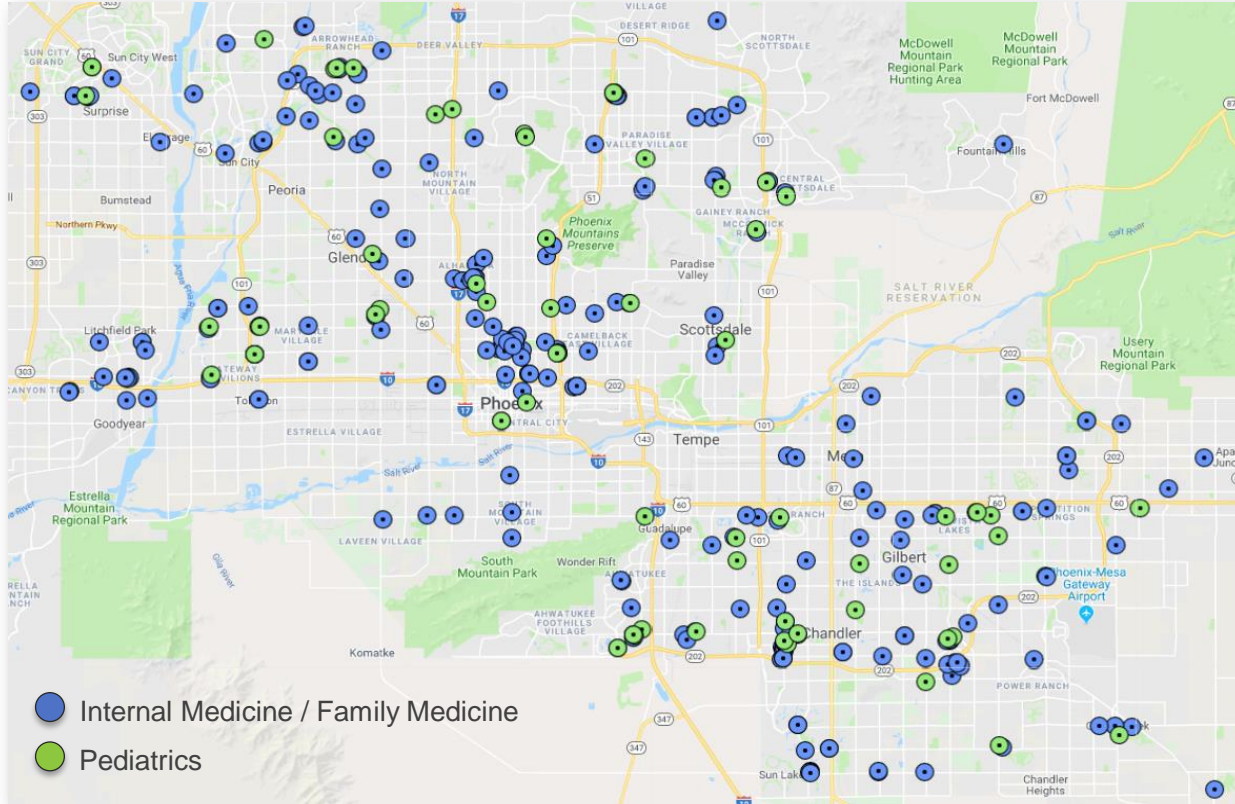


- MedPost Urgent Care Locations



- NextCare Urgent Care Locations

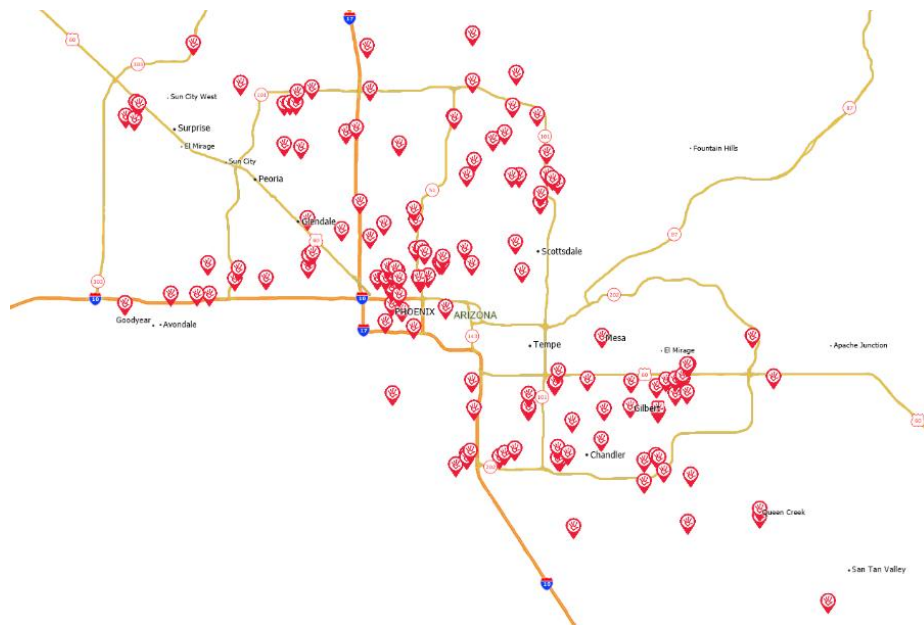
# Provider Network



Provider Type	2013	Today
Primary Care	322	1,220
Specialists: Community Based	771	3,999
Facility & Ancillary Locations	397	588

# Phoenix Children's Care Network

- Close to 1,000 pediatric primary care providers and specialists
  - More than half of general pediatricians and 80% of all pediatric specialists across Maricopa County
- Includes contracts with Phoenix Children's Hospital and Mercy Gilbert Pediatric Inpatient Unit



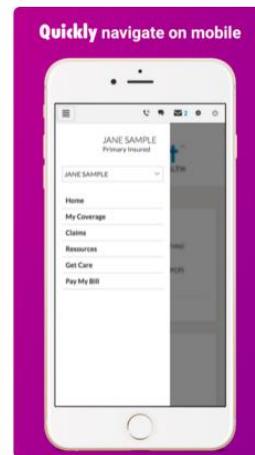
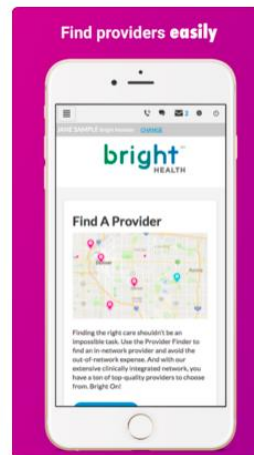
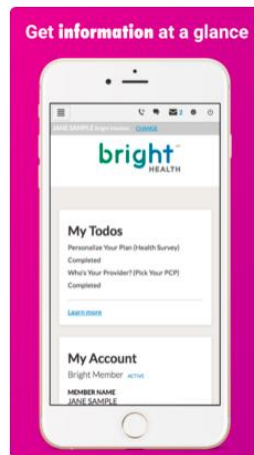
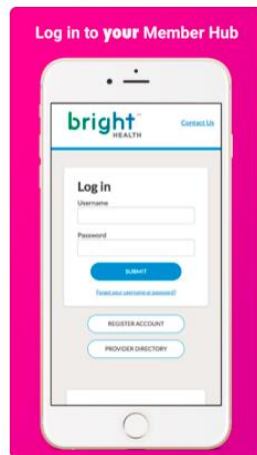
# Bright Health App

Use our new Bright Health app to look up providers:



## Available on:

- App Store (Apple)
- Google Play (Android)



# Dispatch Health

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**dispatch**  
HEALTH

**bright**<sup>SM</sup>  
HEALTH

## ON-DEMAND URGENT CARE

DispatchHealth offers on-demand medical care in the comfort of your home, work or place of need. Mobile medical teams arrive equipped with the latest technology and tools to treat minor to severe injuries and illnesses.





# From This





To This....

**Get a budget-friendly,  
benefit-loaded  
health plan.**

Click to get more benefits for less.

Join. Save. Be happy.

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**Health insurance,  
but the friendly,  
money-saving kind.**

Join. Save. Be happy.

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**How low do our  
health plan prices go?**

Click to see how much  
you can save.

Join. Save. Be happy.

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**Health insurance  
costs got you down?  
Look us up.**

Join. Save. Be happy.

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**Time is running out  
to save hundreds on  
your health insurance.**

Click here to save now.

Join. Save. Be happy.

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**Health insurance that  
saves you money.  
Now you've seen it all.**

Join. Save. Be happy.

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# Bright is who we are.


We're optimists in an industry where most are pessimists.

We have a innovative approach, but we are not new at this.



We are old school with a fresh new vibe.

**We are here to transform how people feel about health  
insurance and have the grit to do it.**



**Access to  
over 5,500  
Providers**

**Low Primary  
Care  
Co-Pays**

**Top 5  
Reasons to  
Enroll with  
Bright**

**Phoenix  
Children's**

**Perks Plan  
Options**

**Rewards  
Program**

# Contact Information

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## Health Questions/ Schedule Additional Trainings

Katrina Cope

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KCope@Brighthealthplan.com

**T h a n k   Y O U !**

