

Bright Health

Pima County Navigator Presentation

October 15, 2018



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Agenda

- **About Bright Health**
- **Why Bright**
- **Care Partner Model**
 - **Carondelet Health Network**
 - **Physician Performance Network of Tucson**
- **Marketing**
- **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: A Brief History

3 2018 - ABILITY TO SCALE



Dignity Health.

- Doubled membership in Colorado (25,000+ Lives)
- Added two new Care Partners
- Launched Medicare Advantage across three markets

2 2017 - SUCCESSFUL FIRST CARE PARTNERSHIP



12,000

Year 1 membership

86%

Year 1
MLR

95%

In- network
inpatient utilization
rate

40%

Care Navigation
Engagement

45

Guided Net
Promoter Score

1 2016 - STRONG FOUNDATION

- Founding team with 60+ years of direct health plan experience
- Deep management bench with substantial healthcare, informatics, and consumer expertise
- Exclusive provider organization (“EPO”) model that partners with Health Systems exclusively in specific geographies

Bright Health Plan 2019

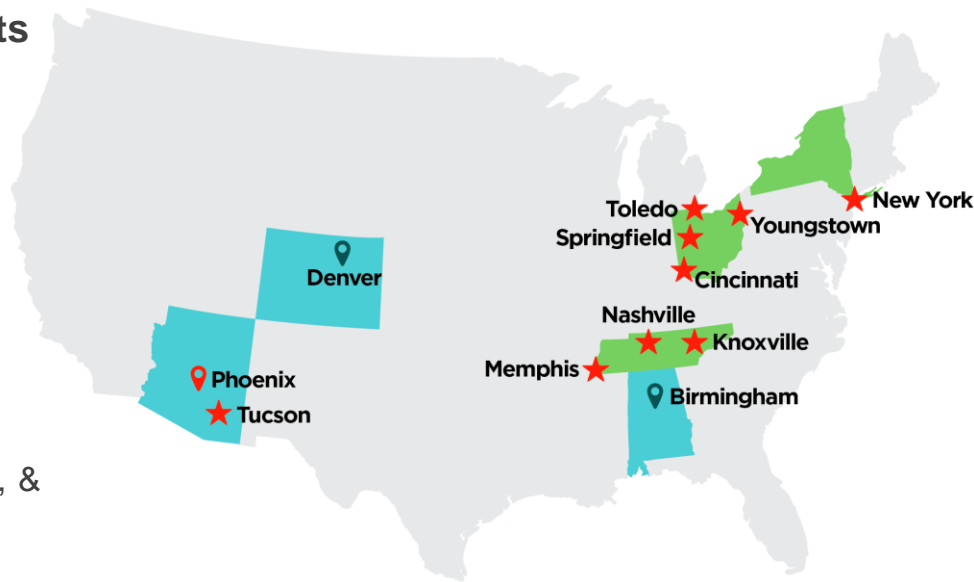
We're Growing!

- **Current MA Markets include**

- Phoenix
- Denver
- Birmingham

- **New for 2019**

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



- **Current IFP Markets include**

- Denver, including a small expansion for 2019
- Birmingham

- **New for 2019**

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

 2018
 2019
 📍 New Product
 ★ New Market



2019 Bright Health Plans

Individual & Family Plans

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

Affordable:

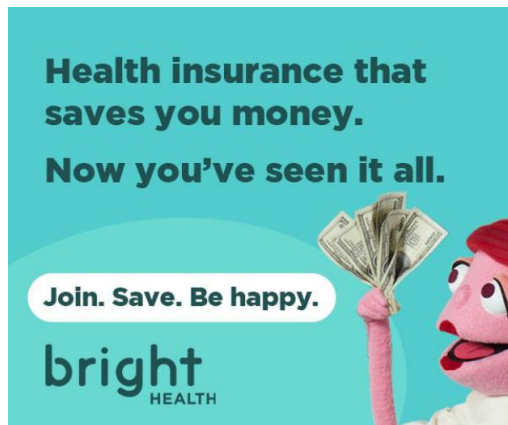
- Offering QHP products with low premiums and low cost Access to Care
- Focus on both the subsidized and off Exchange marketplace
- Bright Health Secure

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

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
'Know Before You Go' Survey Completion	\$10
PCP Selection	\$5
Health Risk Assessment Completion	\$10
Get Your Flu Shot (Beginning Oct 2019)	\$10

- All actions can be taken from the member portal

Perks Plans

- 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



What is Bright Health Secure?

Bright Health Secure is a supplemental insurance plan is a plan that can help individuals save on high unexpected out-of-pocket medical expenses.

Bright Health Secure provides supplemental coverage for illnesses, outpatient services, and/or accidental injuries.

Two options for members:

- Standard Plan: Hospital coverage with accident and accident-related outpatient riders
- Premium Plan: Hospital coverage with accident and all cause outpatient riders

It's available only to our QHP members under the age of 65.. Bright Health Secure is a medically underwritten plan, so members will need to answer 5-7 health-related questions and answering "Yes" to any of the questions will preclude the member from being eligible for this plan coverage.



Hospital Stay

- Pays a daily rate
- Total annual max
- Including pregnancy-related stays
- Daily rate for up to 5 days
- Annual maximum aligns with IFP plan max OOP



Accident

- E.R or Urgent Care
- 2 follow up visits
- Accidental Death



Outpatient

- Total Annual max
- X-ray, MRI, CTs and Outpatient Surgery
- Accident-only in standard plan
- All causes in premium plan
- Annual max

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





Physician Performance Network of Tucson

Carondelet Health Network

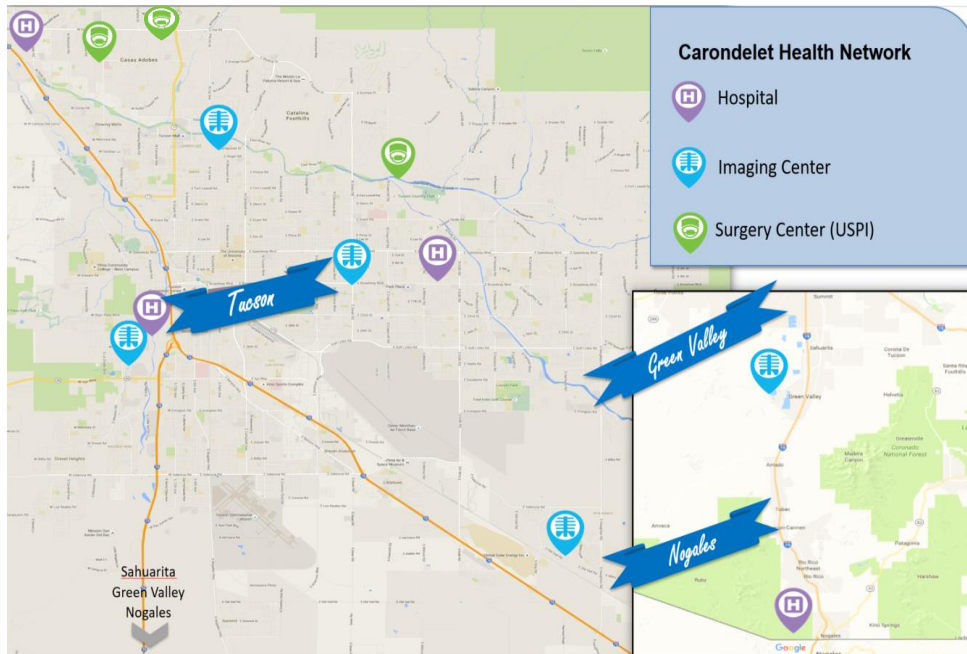
Physician Performance Network of Tucson Overview

Physician Performance Network of Tucson (PPNT)

- 11 acute care hospitals and outpatient facilities
- New Marana Microhospital opening Spring, 2019
- More than 1,000 patient access points
- Providing coordinated care for more than 4,500 aligned beneficiaries.

Carondelet Health Network, in partnership with **USPI**, is one of the largest healthcare providers in Southern Arizona. Based in Tucson, the system's network includes 2 acute care hospitals, 1 critical access hospital, 1 microhospital (opening Spring, 2019), 5 imaging centers, 3 ambulatory surgery centers and 13 medical group practice locations.

Facility Network



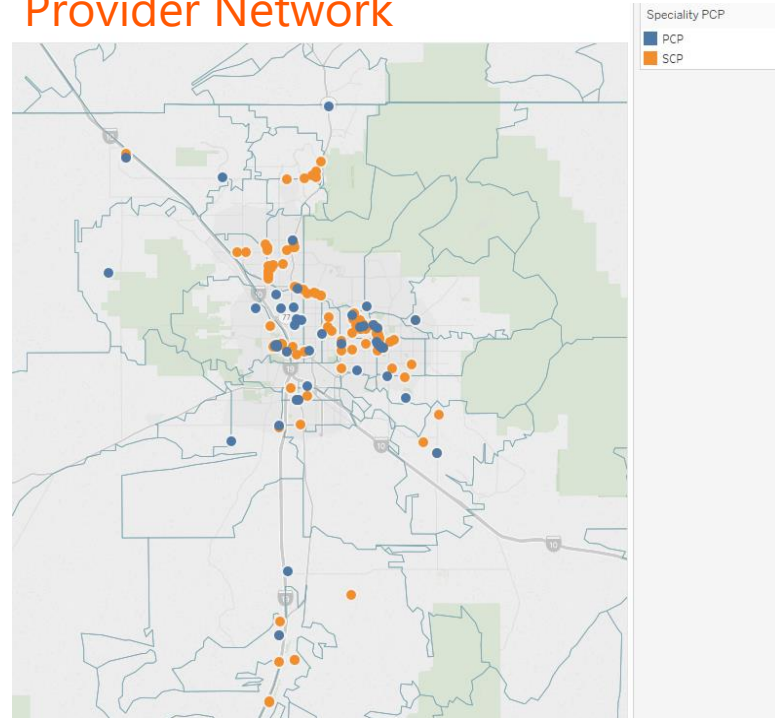
Physician Performance Network of Tucson Overview

In addition to the Carondelet Health Network, the Physician Performance Network of Tucson contracts with highly respected private practice physicians to create a single comprehensive system designed to improve the quality of health care services while delivering better value.

Some of the larger contracted groups in the Tucson area are:

- Arizona Institute of Urology
- Arizona Kidney Disease and Hypertension Centers
- Center for Neurosciences
- Carondelet Medical Group
- El Rio
- Healthy Skin Dermatology
- Infectious Disease of Arizona
- Marana Health Center
- Pima Heart
- Pima Pain Center
- Saguaro Surgical
- Southwest Kidney Institute
- Southwestern Surgery Associates
- The Oncology Institute of Hope and Innovation
- The Pain Institute of Southern Arizona
- Tucson Orthopedic Institute
- Valley ENT
- Western Neurosurgery

Provider Network



Physician Performance Network of Tucson Services

Population Intelligence

Provides our clinical care teams with access to the data needed to effectively manage the health of a population and monitor the cost of healthcare.

- ✓ Longitudinal Patient Record
- ✓ Risk Stratification
- ✓ Population Conditions
- ✓ Gaps in Care

Care Coordination, Care Management, Emergency Room Care Navigation

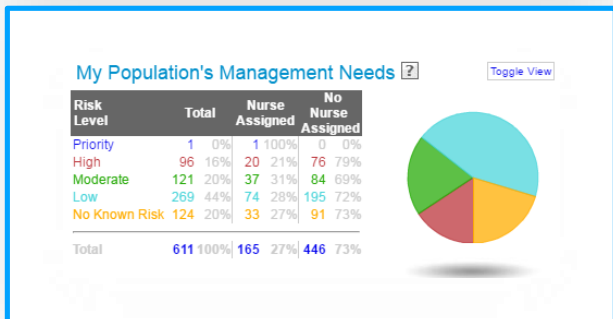
Our care team of nurses, certified case managers and care coordinators work closely with our members through:

- ✓ On-going education
- ✓ Management of chronic and/or complex diseases
- ✓ Timely physician follow-up post discharge
- ✓ Providing access to community resources

Population Intelligence

My Population's Conditions* ? [Toggle View](#)

Condition/Screening	Total Patients	Adherent	Non-Adherent
ACO - Annual and Utilization Rules	600 100%	276 46%	324 54%
ACO - Diabetes	185 31%	1 1%	184 99%
Breast Cancer Screening (National Standard)	130 22%	76 58%	54 42%
Cervical Cancer Screening (National Standard)	129 22%	60 47%	69 53%
Total Unique Patients*	600	64%	85%
Total Unique Rules*	8	88%	100%

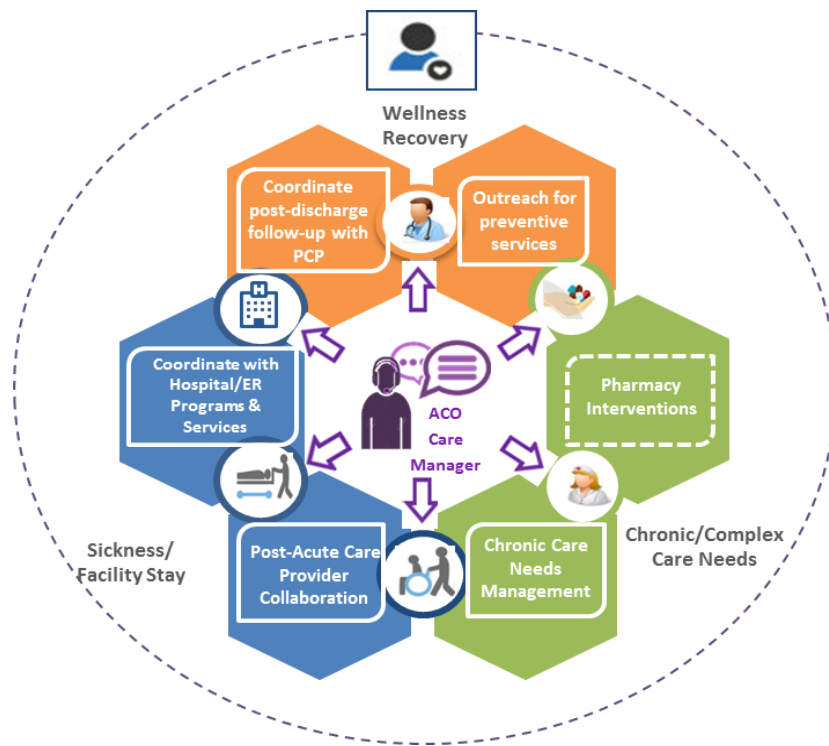


Physician Performance Network of Tucson providers use proprietary population health management tools

With these tools, physicians can:

- ✓ Longitudinal Patient Record
Access a detailed history of where patient is receiving care and what conditions they are being treated for
- ✓ Risk Stratification
Quickly ascertain the risk level of their attributed patient population and identify which of them patients fall within Baptist's 5 risk categories
- ✓ Population Conditions & Gaps in Care
Easily pinpoint patients who need annual wellness exams, breast cancer screenings and more

Care Coordination



- ✓ Preventative Care & Education
- ✓ Chronic & Complex Care Management
- ✓ Post-Discharge Navigation

Value Proposition

Improved member health through:

- ✓ *Integrated healthcare services*
- ✓ *Population intelligence / management*
- ✓ *Integrated network leads to better care and reduced duplication of services*
- ✓ *Providers are held contractually accountable for improving health outcomes & lowering healthcare costs*



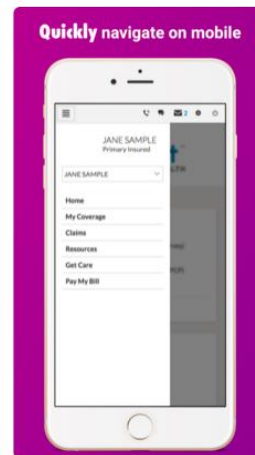
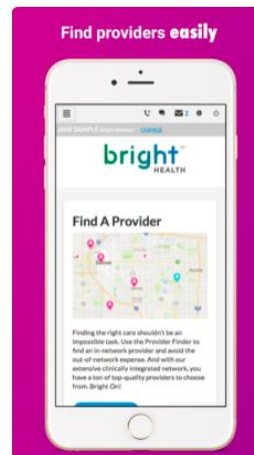
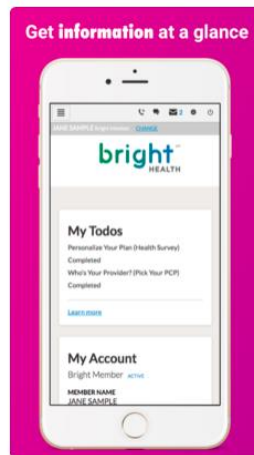
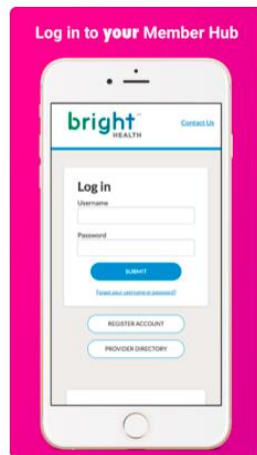
Bright Health App

Use our new Bright Health app to look up providers:



Available on:

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



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



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

Join. Save. Be happy.

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

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

Join. Save. Be happy.

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Commercial





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 1,000
Providers**

**Low Primary
Care
Co-Pays**

**Top 5
Reasons to
Enroll with
Bright**

**Carondelet
El Rio
Marana**

**Perks Plan
Options**

**Integrated
Network/
Clinical
Programs**

Contact Information



Health Questions/ Schedule Additional Trainings

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T h a n k Y O U !

