



2020 Individual & Family Plans



NOT FOR PUBLIC DISTRIBUTION



Bright Health Overview

Led by a best-in-class team

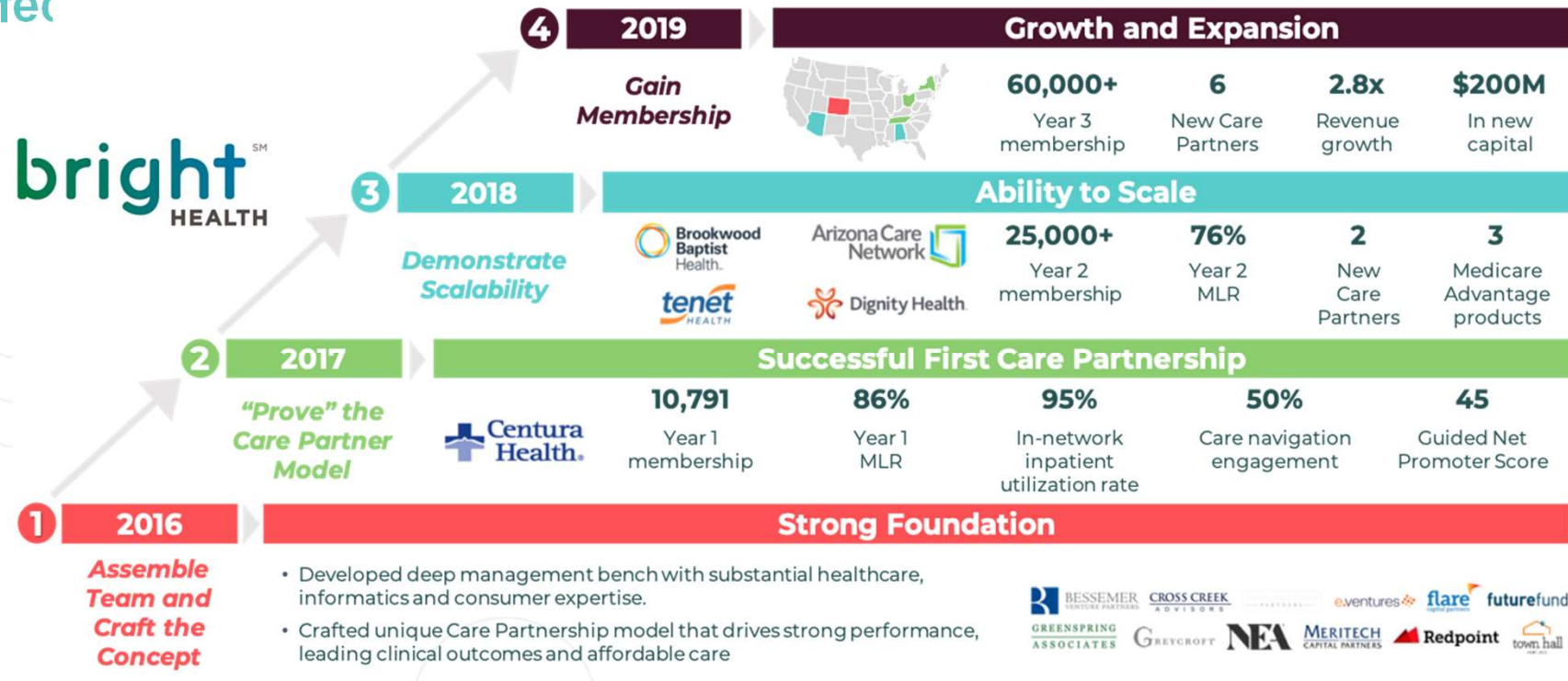
Innovative leadership

Our executive leadership team is fresh, bold, and filled with the brightest minds in the industry.



A brief history

Bright Health has assembled a best-in-class team, proven the validity of our Care Partner model, and demonstrated the ability to scale effectively



Bright Health 2020

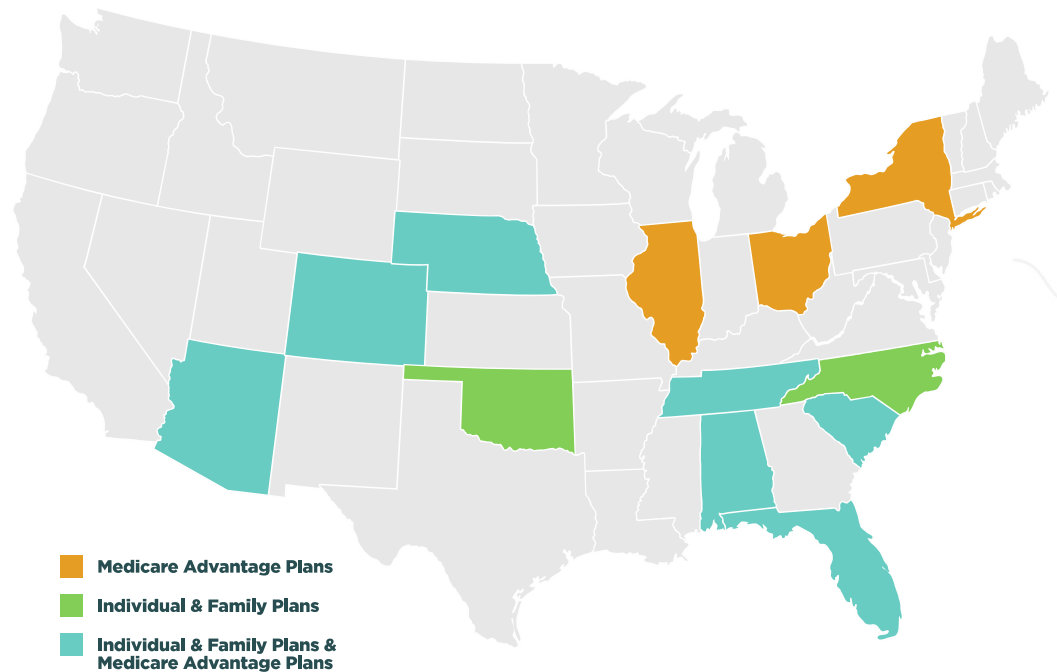
Our 2020 expansions mark a 300% increase in product offerings compared to 2019.

Current IFP Markets

- Denver
- Birmingham
- Phoenix
- Tucson
- Memphis
- Nashville
- Knoxville

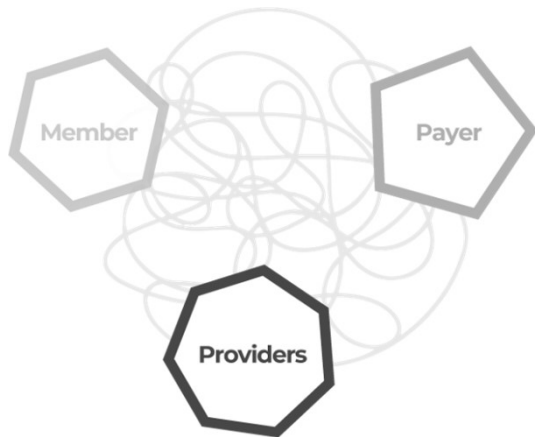
New IFP Markets

- Jacksonville
- Pensacola
- Tampa
- Daytona Beach
- Orlando
- Palm Beach
- Oklahoma City
- Charlotte
- Winston-Salem
- Greenville
- Anderson
- Nebraska statewide



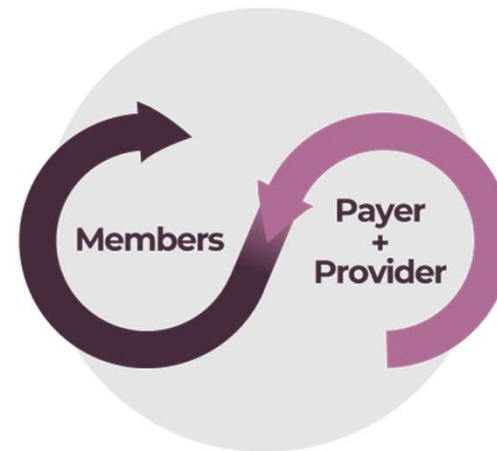
Our Health Plan Care Partner Model makes us different.

Traditional Health Plan Model:



- Separates the entities providing care and paying for care
- Disjointed data across multiple systems

Bright Health Model:



- Integrates the payer and provider structures
- Synchronizes claim and member data
- Focuses on in-network care
- Creates a close relationship between Bright Health and our Care Partners

What is our approach?

Bright Health partners with high quality providers and designs competitive benefits in order to offer access to high quality care at the lowest cost

Smart Networks built around key Care Partner relationships



Thoughtful **benefit design**, promoting access to care



LOWER OUT OF POCKET COST

- Low Deductibles and MOOP
- Co-pays over co-insurance

COMPETITIVE PREMIUM PRICING

UNIQUE SERVICES AVAILABLE TO ALL MEMBERS

- Rides to doctor visits
- Meals post surgery
- Cash Rewards

HIGH QUALITY

LOW COST

ACCESS TO CARE

Pharmacy benefits

We've partnered with pharmacy benefit manager Envision Rx to provide access to thousands of pharmacies locally and across the country.



2,000

Statewide pharmacy
locations



65,000

National pharmacy locations

Includes access to pharmacies at stores where members already shop.



Costco Pharmacy, Rite Aid, Harris Teeter Pharmacy, Safeway Pharmacy, Publix Pharmacy, Sam's Pharmacy and may other chain and Independent Pharmacies

Get urgent care at home with DispatchHealth.*

If you need care and can't wait for an appointment but it's not an emergency, have Dispatch Health come to you!

We've partnered with DispatchHealth to deliver on-demand urgent care at home with ER-trained, mobile healthcare teams. Here's how it works:

1

Request care

Use the DispatchHealth mobile app, website, or call directly

2

Explain your symptoms

Clinical support will call to talk about what's wrong so you get the right care

3

Receive care

The DispatchHealth team will be there soon

4

Rest easy

Everything will be handled, from updating your PCP to calling in your prescription



**Benefit only available in AZ, CO, and OK Markets*

bright
HEALTH

What happens after enrollment?

The onboarding process is triggered when an applicant makes their first payment of the year. Next, members receive:



1. ID card

Once members have their ID card, they can set up their Member Hub account and receive care (after their effective date)



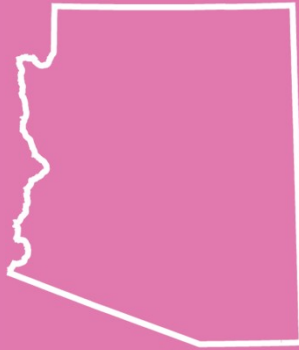
2. Welcome Packet

The welcome packet includes benefit highlights and information to help members get the most out of their plan.



3. Ongoing communications

Members will receive ongoing communications via their preferred channels. These include information about monthly payments, the Member Hub, Cash Rewards, and more.



Arizona Overview

[Click here for video](#)

Why Arizona?



Sizeable Market opportunity

- ~120k addressable lives in target markets



Collaborative partners

- Multiple strong, market-leading Care Partners
- Limited competition offers opportunity for new entrants

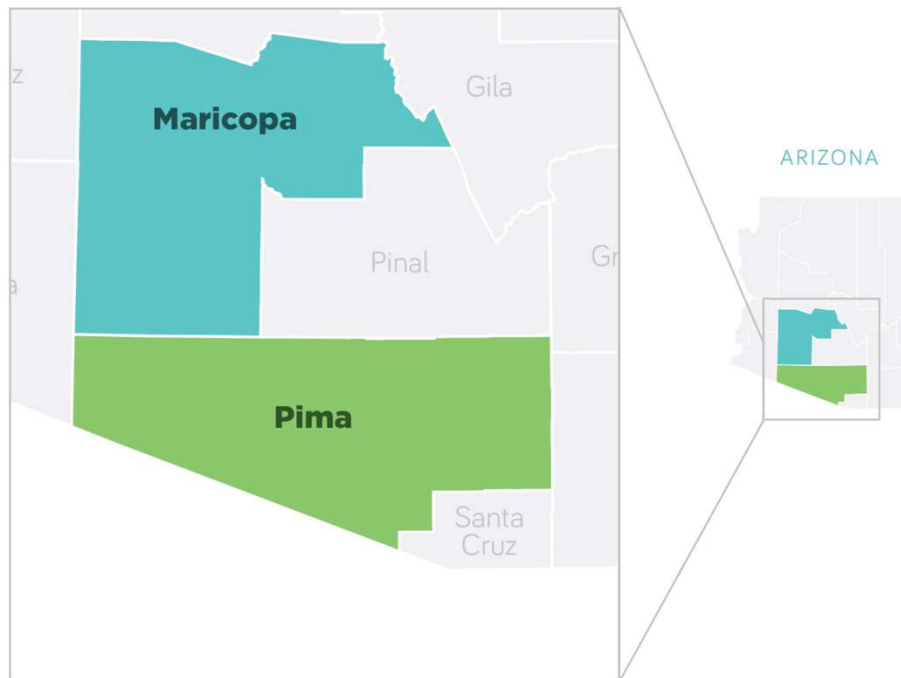


Diverse distribution channels

- **Navigator footprint**
- Strong Broker Channel
- Many consumers use FFM



Phoenix provider network



Arizona Care
Network

Abrazo[™]
Community Health Network

Dignity Health.

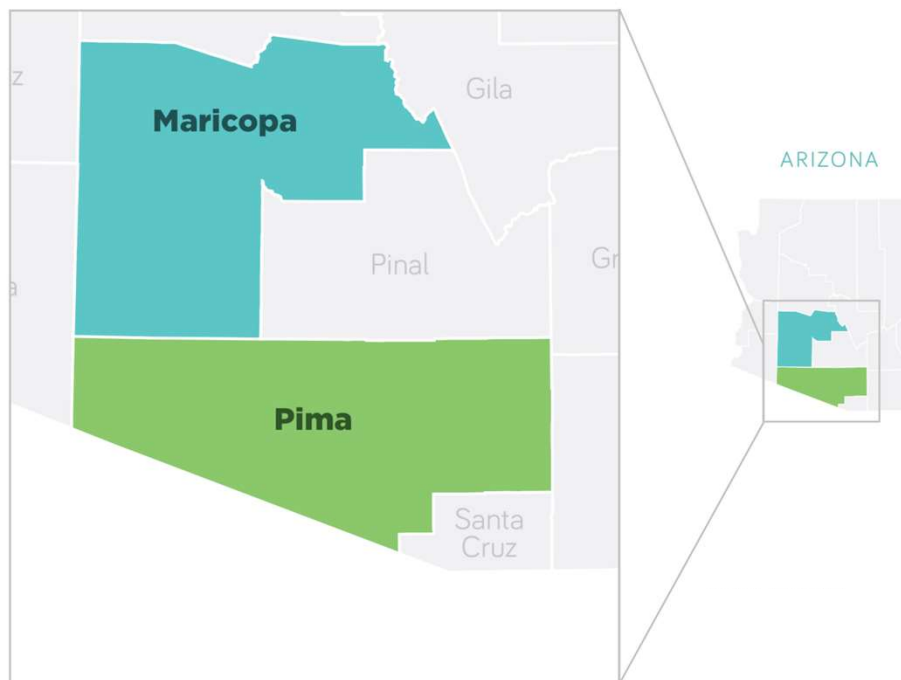
PHOENIX
CHILDREN'S
Care Network

dispatch
HEALTH

Facilities

- Hospitals – 14
- Urgent Care Facilities – 50
- Clinics – 925+
- PCPs – 750+
- Specialists – 2000+

Tucson provider network



Facilities

- Hospitals – 4
- Urgent Care Facilities – 12
- Clinics – 280+
- PCPs – 400+
- Specialists – 550+

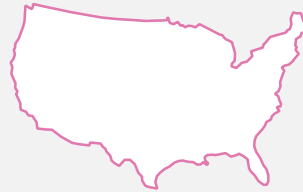
Pharmacy benefits

We've partnered with pharmacy benefit manager Envision Rx to provide access to thousands of pharmacies locally and across the country.



1,200

Statewide pharmacy
locations



65,000

National pharmacy locations

Includes access to pharmacies at stores where members already shop.



Fry's Food and Drug, Safeway Pharmacy, Genoa Healthcare, Bashas United, Costco, Osco Drug, and many other chain and Independent Pharmacies



Plan strategies

Minimal changes to existing plans

to allow passive renewals & better retention

Adding 2 new Silver plans

targeted to price-shoppers without affecting renewals in existing plans

Differentiate CSR variations –

options with lower deductible or MOOP

Our CSR load is spread across all Silver plans,

so unsubsidized consumers can purchase either of our 2 “Silver Direct” plan off-exchange at a lower cost

Plan highlights and copays

Plan highlights

- Most changes to existing plans related to increased Federal limits for Deductible and MOOP
- Bright plans to offer on- and off-exchange Silver, Bronze, and Catastrophic plans; on-exchange Gold
- PCP copayments on all plans except Bronze HSA (some limitations)
- Specialist copayments on Gold, Silver 3, and some renewals

Copay ranges

- PCP Copays: \$25-\$50
- Specialist Copay on select plans: \$45-\$75
- Generics Copay on select plans: \$10-\$25

Plan overviews – Phoenix & Tucson

GOLD and SILVER

Plan Name	Gold	Silver 1	Silver 2	Silver 3	Silver 4	Silver 1 Direct	Silver 2 Direct
Exchange Participation	On-Exchange	On-Exchange	On-Exchange	On-Exchange	On-Exchange	Off-Exchange	Off-Exchange
IND Deductible	\$3,500	\$4,700	\$4,000	\$5,000	\$3,200	\$5,500	\$3,500
FAM Deductible	\$7,000	\$9,400	\$8,000	\$10,000	\$6,400	\$11,000	\$7,000
IND MOOP	\$8,150	\$8,150	\$8,150	\$8,150	\$8,150	\$8,150	\$8,150
FAM MOOP	\$16,300	\$16,300	\$16,300	\$16,300	\$16,300	\$16,300	\$16,300
Coinsurance	20%	40%	40%	40%	30%	40%	30%
Primary Care	\$0 first 2 visits, then \$20 per visit	\$40	\$35	\$40	\$30	\$40	\$30
Specialist Care	\$45	40%	40%	\$75	\$75	\$75	\$75
Urgent Care	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Emergency Room	\$500	40%	40%	\$750	30%	40%	30%
Inpatient Hospital	20%	40%	40%	40%	30%	40%	30%
Outpatient Hospital	20%	40%	40%	40%	30%	40%	30%
RETAIL RX							
Tier 2: Generics	\$10	\$15	\$15	\$25	\$15	\$25	\$15

Plan overviews – Phoenix & Tucson

BRONZE and CATASTROPHIC

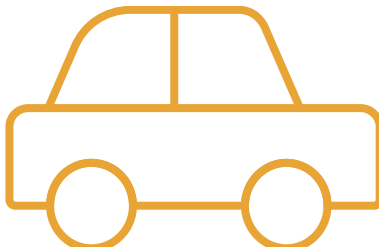
Plan Name	Bronze	Bronze Plus	Bronze Premier	Bronze HSA	Catastrophic
Exchange Participation	On-/Off-Exchange	On-/Off-Exchange	On-/Off-Exchange	On-/Off-Exchange	On-/Off-Exchange
IND Deductible	\$8,150	\$7,500	\$5,000	\$6,850	\$8,150
FAM Deductible	\$16,300	\$15,000	\$10,000	\$13,700	\$16,300
IND MOOP	\$8,150	\$7,500	\$8,150	\$6,850	\$8,150
FAM MOOP	\$16,300	\$15,000	\$16,300	\$13,700	\$16,300
Coinsurance	0%	0%	40%	0%	0%
Primary Care	\$50 first 2 visits, then 0% after deductible	\$50 first 2 visits, then 0% after deductible	\$25	0%	\$20 first 3 visits, then 0% after deductible
Specialist Care	0%	0%	40%	0%	0%
Urgent Care	\$75	\$75	\$75	0%	0%
Emergency Room	0%	0%	40%	0%	0%
Inpatient Hospital	0%	0%	40%	0%	0%
Outpatient Hospital	0%	0%	40%	0%	0%
RETAIL RX					
Tier 2: Generics	\$25	\$20	\$25	0%	0%



Rides, Meals, & Cash Rewards

Our members get more for less

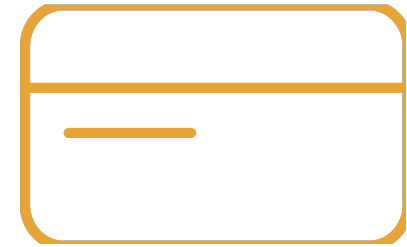
Bright Health offers more than just benefits to our members.



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Rides

Get rides to and from appointments.

Meals

Have meals delivered after a hospital stay.

Bright Health Rewards

Earn cash by completing healthy actions.

Perks → Rides, Meals, & Cash Rewards

Bright will offer legacy “Perks” plan designs in 2020 - with new plan names.
Changing “Perks” to Rides, Meals, & Cash Rewards for all members!

2019

PLANS	OFFERING	CONDITIONS
Rides		
Bronze	4 one-way trips	Must enroll in a “Perks” specific plan and enroll in recurring payments
Silver	8 one-way trips	
Meals		
Bronze	10 meals	Must enroll in a “Perks” specific plan, enroll in recurring payments, and have a inpatient hospital stay (first stay only)
Silver	14 meals	
Copays		
Bronze	Variable based on market \$25-\$50	Must enroll in a “Perks” specific plan, enroll in recurring payments, and visit a PCP
Silver	Variable based on market \$25-\$50	

2020

PLANS	OFFERING	CONDITIONS
Rides		
CAT, Bronze, Silver, & Gold	Up to 4 one-way trips	No recurring payments requirement – all plans qualify
Meals		
CAT, Bronze, Silver, & Gold	4 days of meals (14 meals)	No recurring payments requirement – all plans qualify, triggered by <i>each discrete</i> inpatient hospital stay
Cash Rewards		
CAT, Bronze, Silver, & Gold	Variable rewards offered for taking healthy actions (could include PCP visit, etc.)	All reward conditions will be reward by reward

Rides



What do members receive?

- Up to four rides to and from their doctor through our partner, Circulation, who contracts and credentials local non-emergency medical transportation (NEMT) companies and Lyft drivers
- Option to bring up to two guests per ride
- Ability to request one of their previous drivers

Other ride details

- Members can schedule rides on-demand or up to six months in advance
- Number of available rides and pre-approved locations depend on member's plan

Members can call Member Services to schedule a ride.

Meals



What do members receive?

- One-time meal delivery of nutritious, shelf-stable or flash frozen meals following each hospital stay
- Option to personalize meals based on dietary needs and restrictions

Other meal details

- More than four days of meals - 14 per hospital stay
- Ability to include eligible family members
- Discounts on future purchases

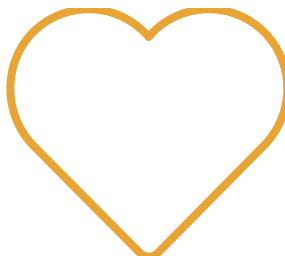
Members simply call Member Services to request their meals.

Bright Health Rewards – Earn Cash

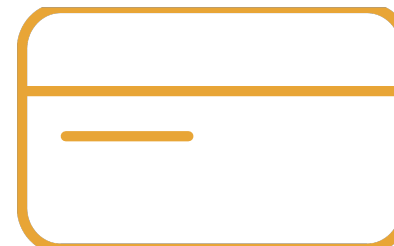
Members can earn cash rewards for taking healthy actions.



Log in to the Member Hub and create a profile



Complete healthy actions



Bright Health sends members a preloaded Bright Health Rewards Visa®

Health actions include things like finding a Primary Care Provider (PCP) or going to an annual wellness visit. Rewards also change throughout the year, like getting a flu shot during flu season.

Pediatric Dental and Vision

Pediatric dental & vision coverage is for plan members under age 19 and includes:



**Diagnostic
and
preventive
procedures**



**Basic
restorative
services**



**Extraction
surgery**



Endodontics



**Medically
necessary
orthodontia and
prosthodontics**



**One set of
standard
frames or
contact
lenses**



Marketing

The Brighty Bunch is back! (so is the whistle)



STAND OUT

from the “sea of same”

mnemonic devices

MEMORABLE

win on

IMPACT

v. spend \$\$\$



ownable

PRICE
positioning

[See more?](#)

(See more?)



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Thank you!