

bind on-demand
health insurance

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

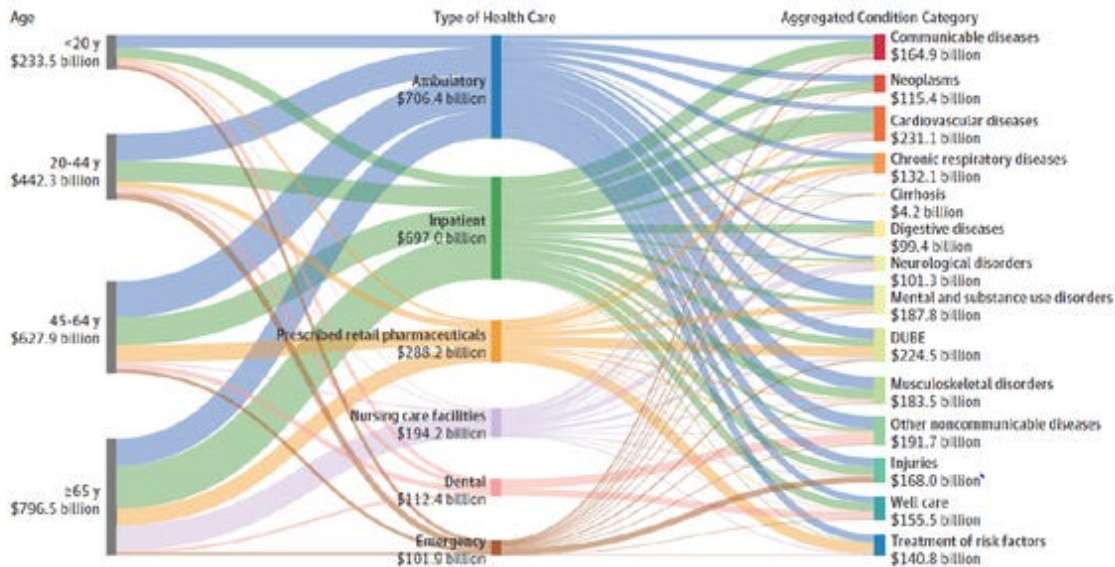


If you plan cities for **people**
and **places** – you get **people**
and **places**.

Fred Kent

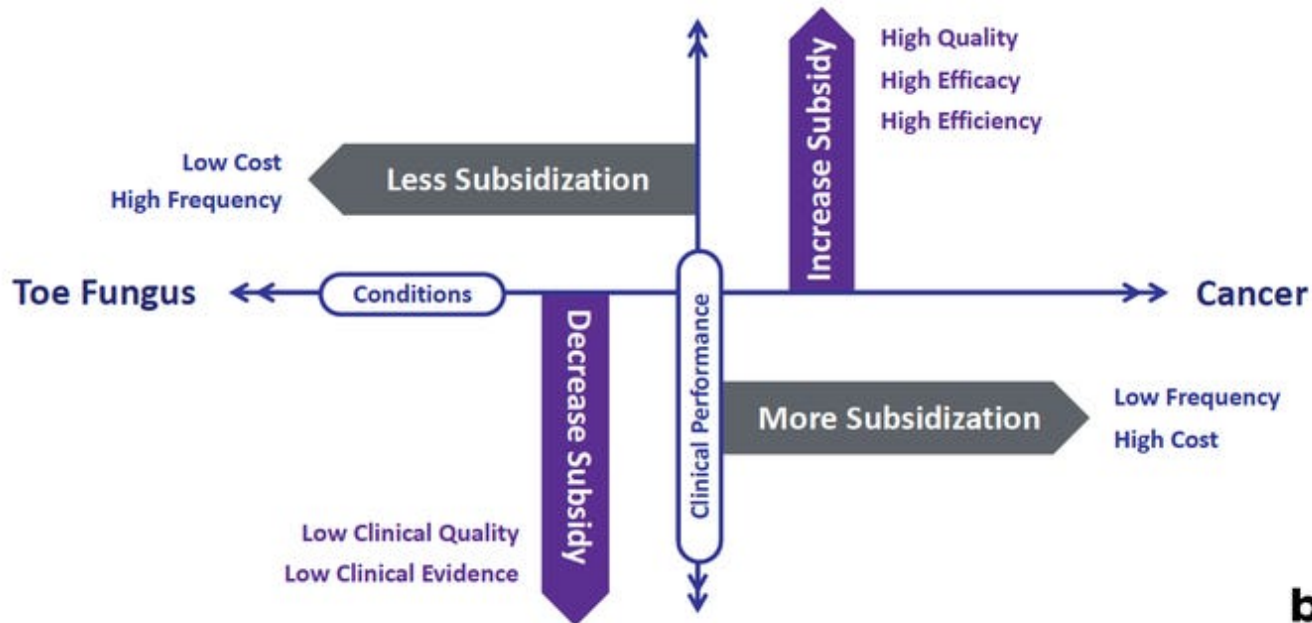


If you plan health care for **annual plan decisions, doctors, hospitals and drugs** –
 you get health care for **annual plans, doctors, hospitals, and drugs**.

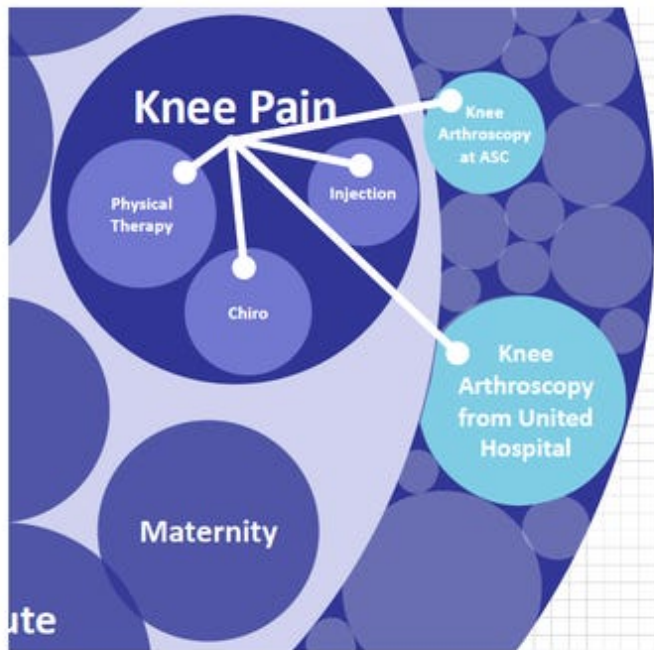


Source: US Spending on Personal Health Care and Public Health, 1996-2013. JAMA. 2016;316(24):2627-2646. doi:10.1001/jama.2016.16885

Bind changes the design of health insurance



Designing a health plan from scratch



Core

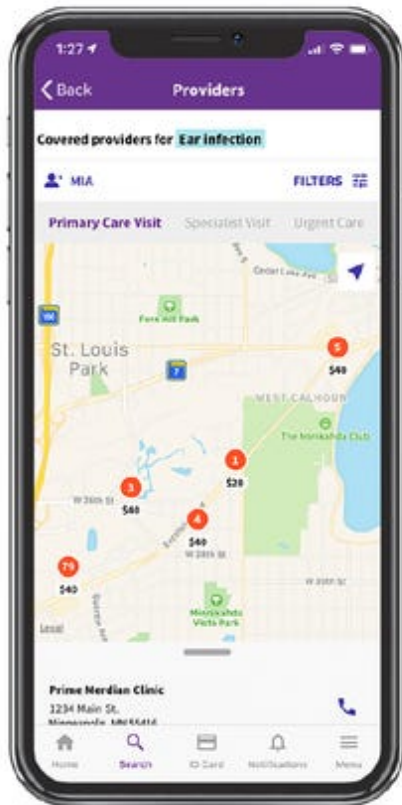
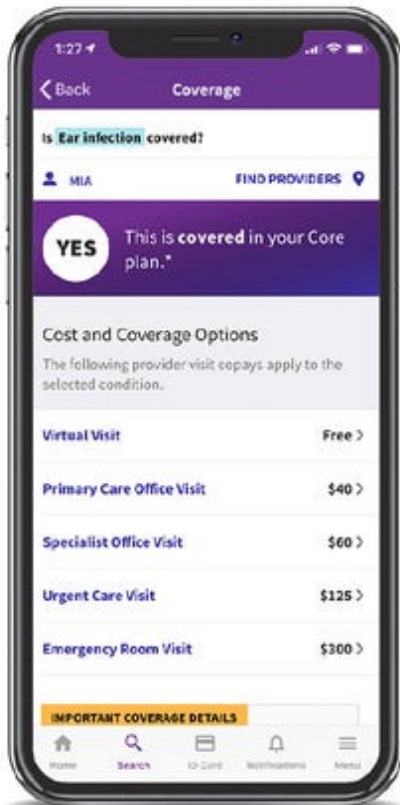
- + Designed to meet ACA requirements
- + Copays only – no deductibles or co-insurance
- + Bind's copays are smart!
- + Elected during annual enrollment

Add-Ins

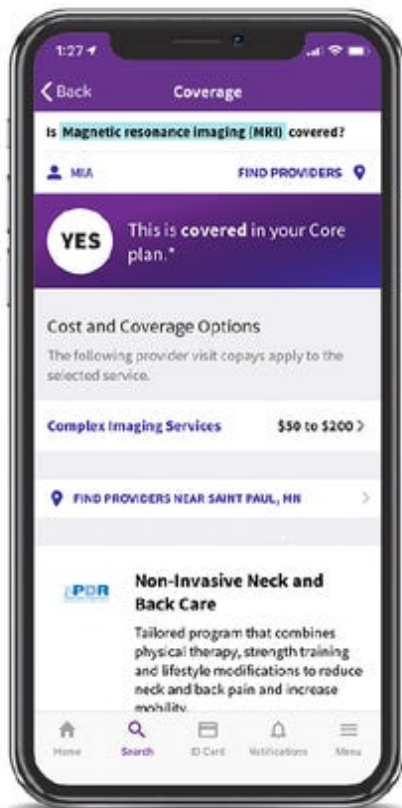
- + Time to plan for care
- + Range of treatment options, providers and settings
- + Copays and additional paycheck contributions
- + Purchased on-demand at any time throughout the year

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

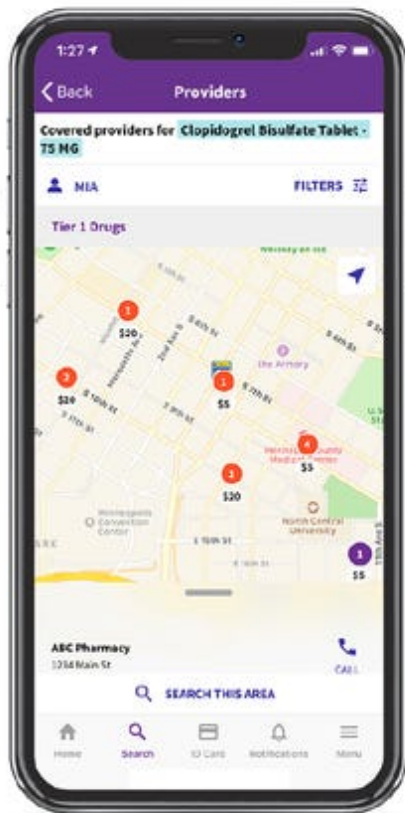
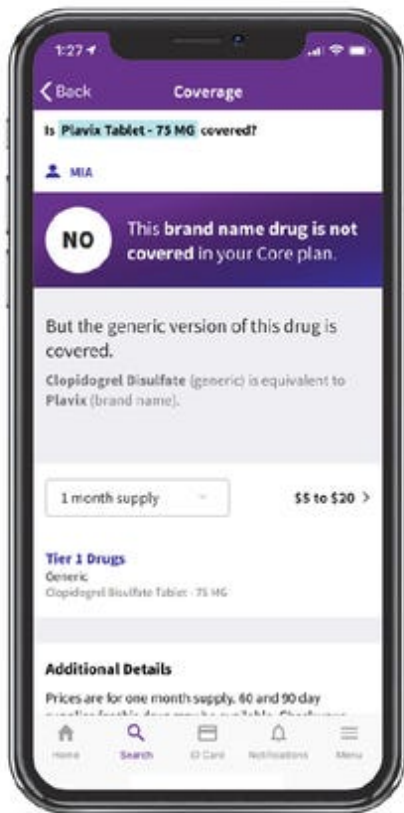
Health insurance built for the way we use health care



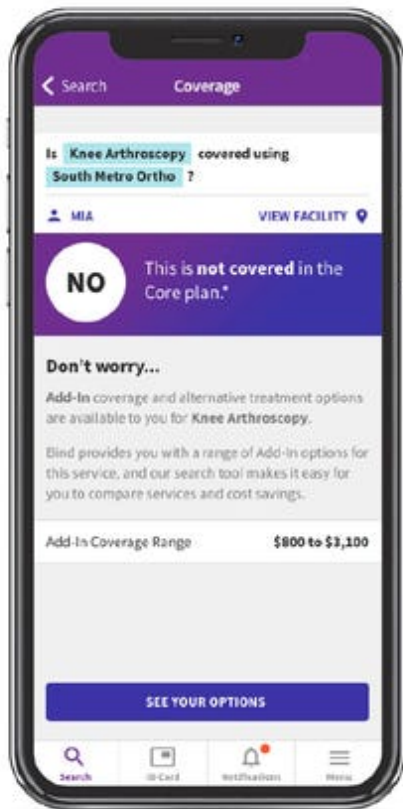
Everything
has a price
tag!



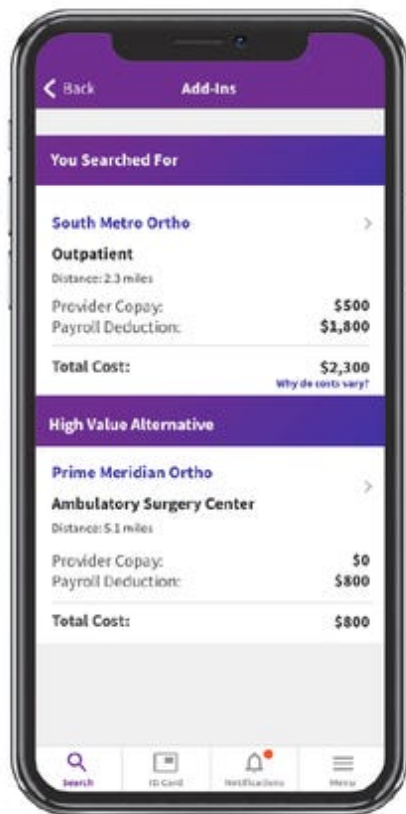
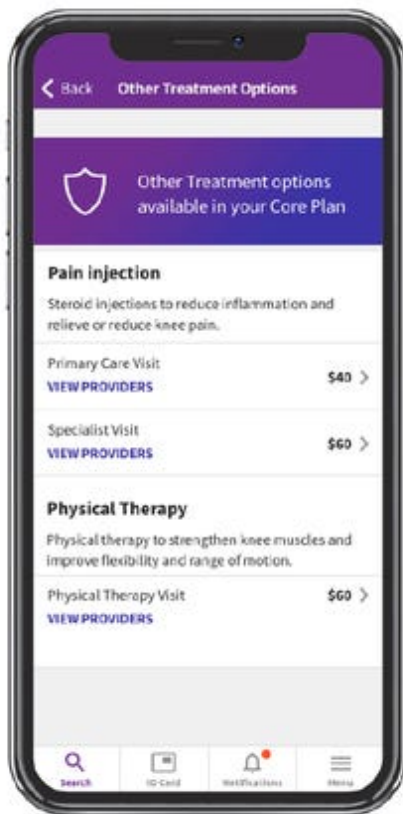
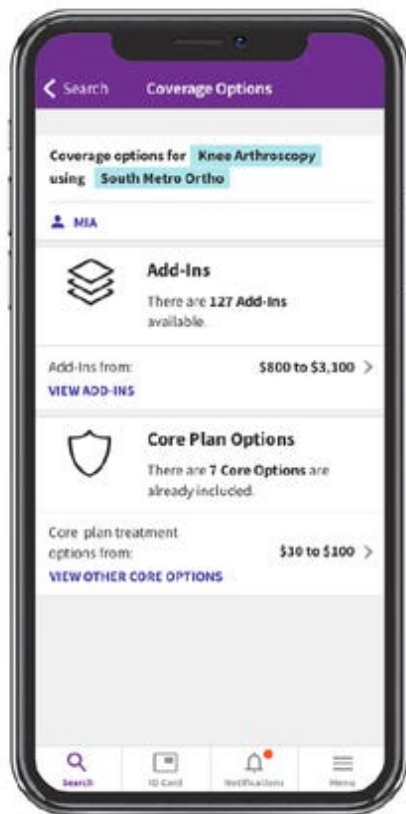
Same member experience for the pharmacy benefit



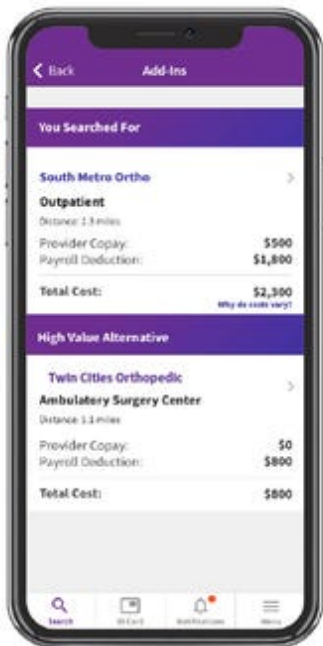
When you design around conditions, you can impact all points of the patient journey.



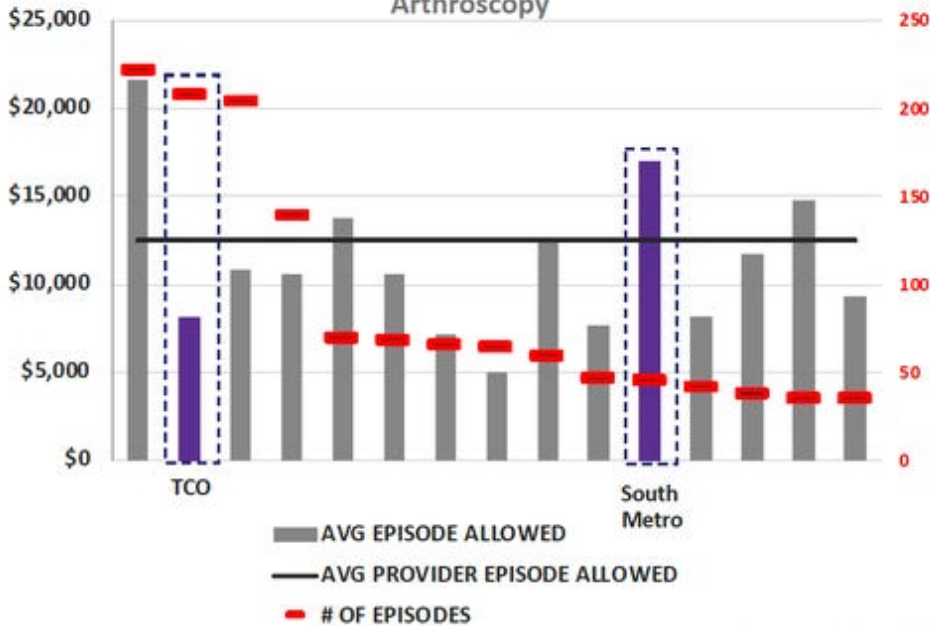
For the first time, coverage and care decisions are combined.



The value of bundled pricing leveraging FFS.

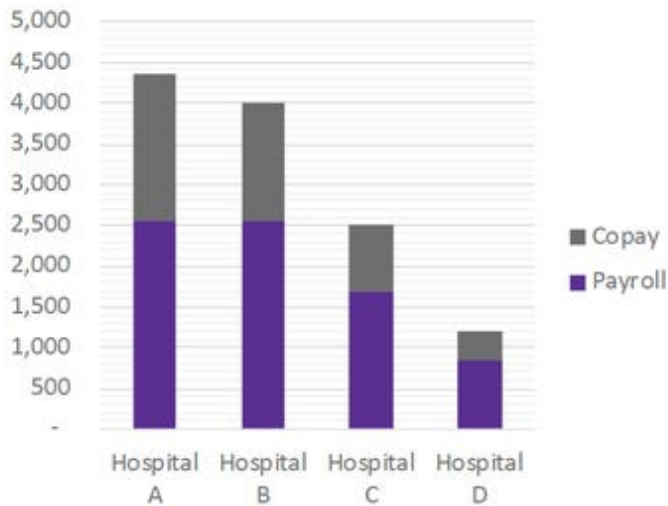


Average Risk Adjusted Episode Allowed Cost - Knee Arthroscopy

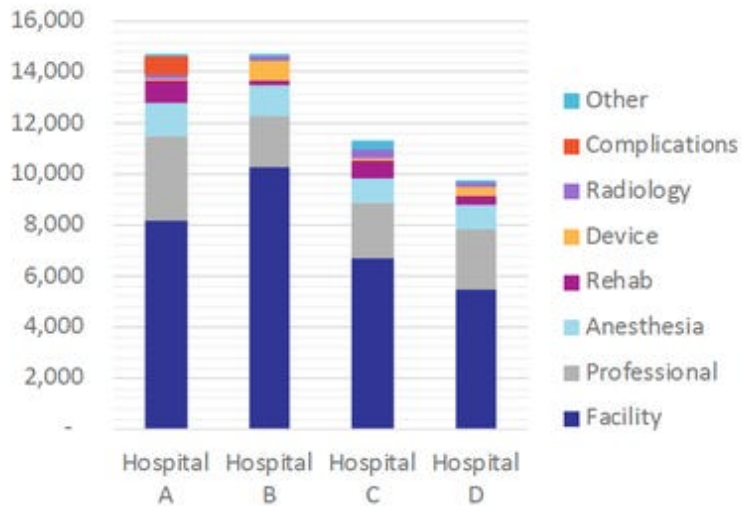


Average Knee Arthroscopy Cost Breakout by Location

Example Member Cost Share by Location



Cost Breakout of Knee Arthroscopy Episodes by Location

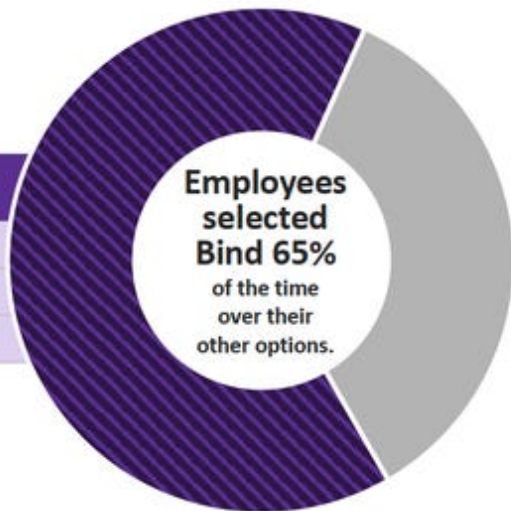


Results to date

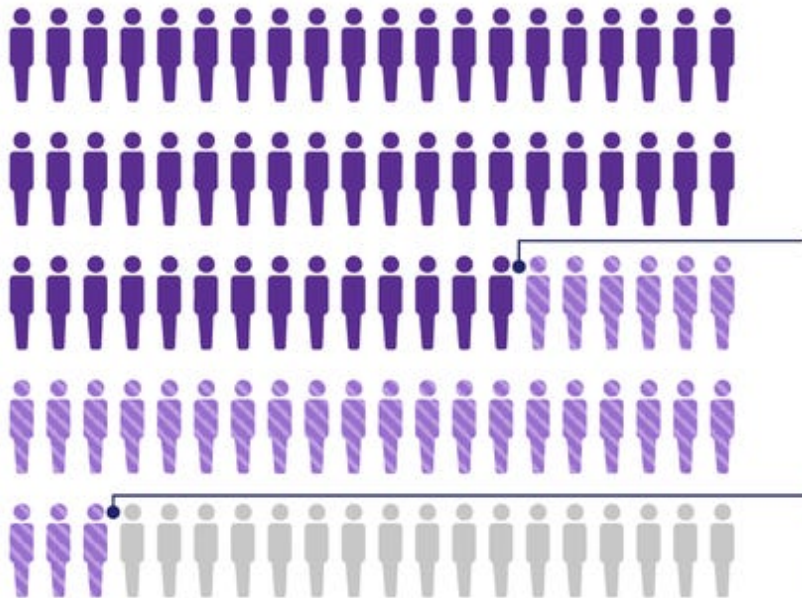
Case study: Employees prefer Bind.

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



People register and engage.



54%

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

83%

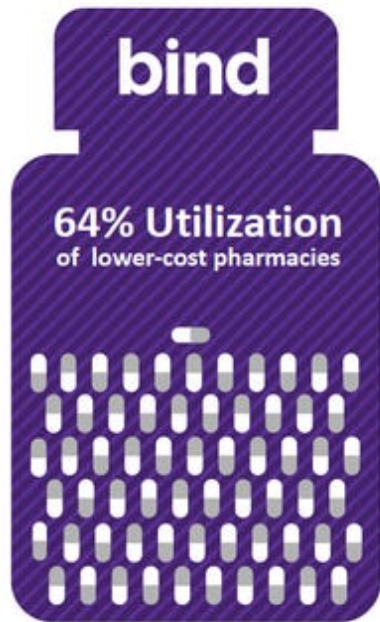
use the Bind app or website (within our most active client population).

bind

Bind members make better Rx choices.



- **VS** -

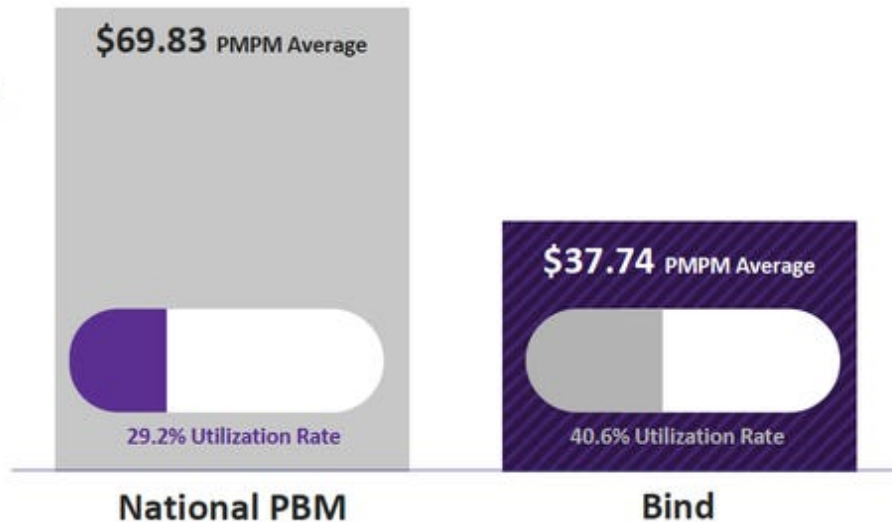


bind

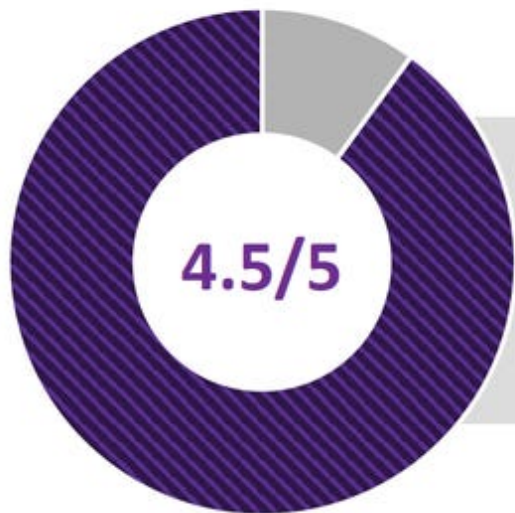
People make better use of their pharmacy benefit.

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

Bind Q119 actual data.

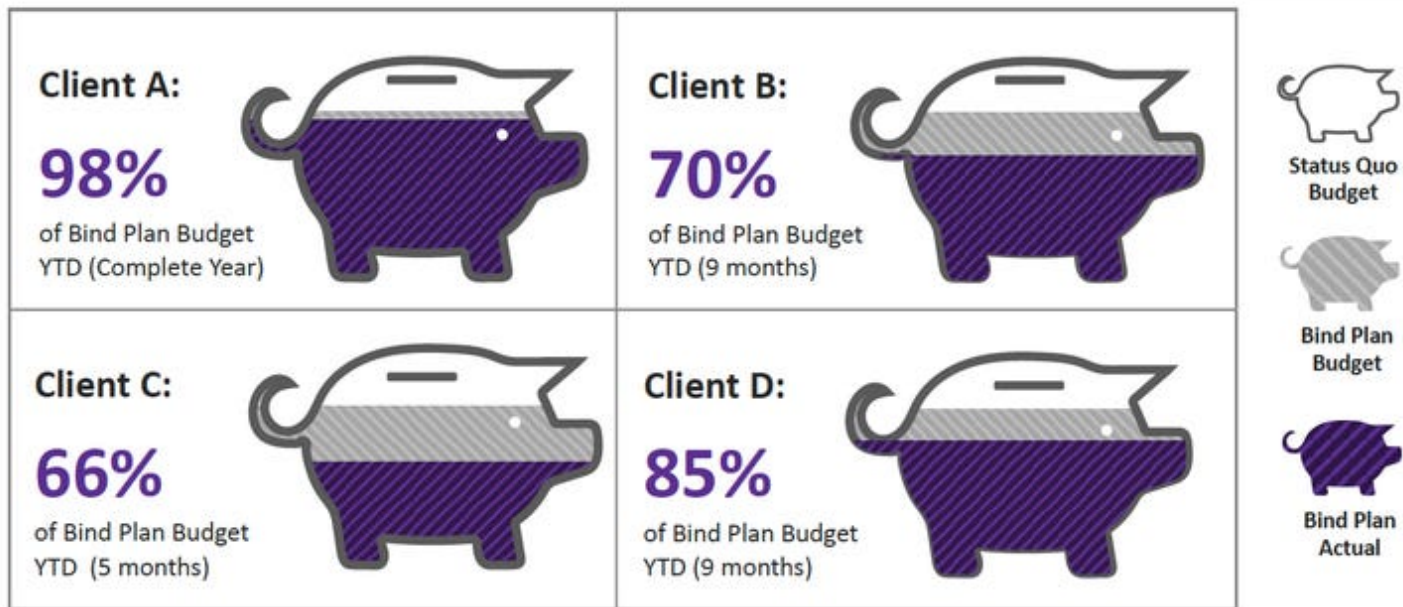


Bind members are more satisfied.

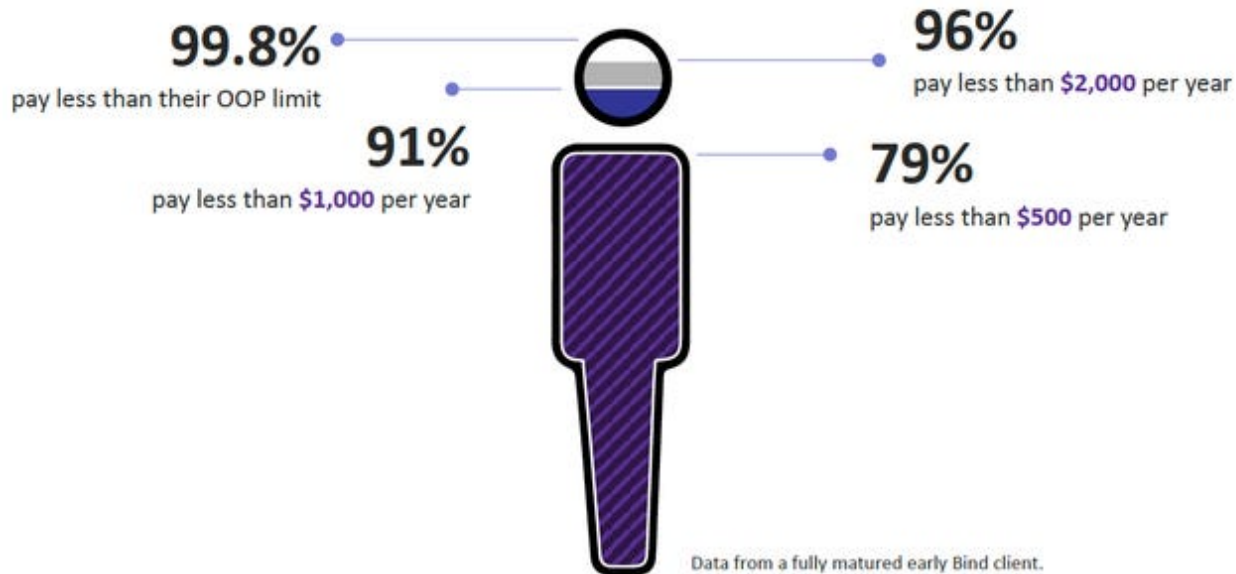


Rating on a 1-5 scale
where 5 is excellent.

Bind keeps our clients UNDER budget.



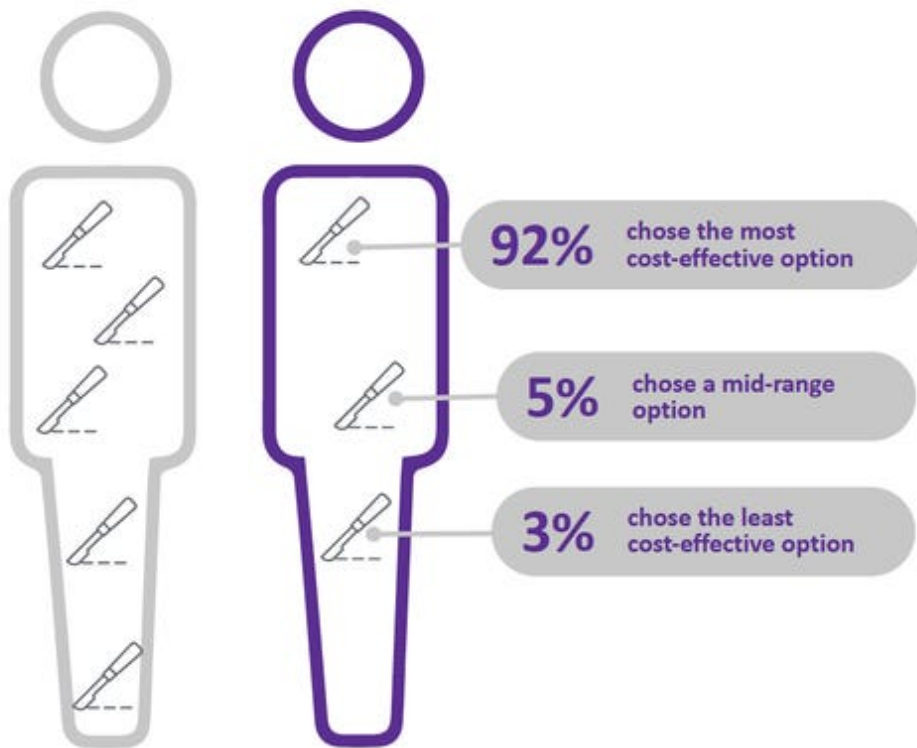
Bind members pay less out of pocket



People make informed
treatment choices.

40%
more often

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



Thank you