

MediBridge

ConsumerFirst

Powered by  trinity
MARKETING SERVICES



Building bridges between coverage
and care

Advocating for and protecting the medical consumer

Our Mission: Reduce member out-of-pocket expenses, simplify the billing process, and deliver savings to consumers and their employers.

Problems we help solve:

- Consumers faced with ever increasing deductibles who struggle to navigate the billing process
- Employers facing annual healthcare cost increases of 7-8%
- Providers struggling with bad debt averaging 6.6% of revenue

MediBridge's ConsumerFirst Program **negotiates with providers, provides supplemental (gap) insurance coverage, simplifies the payment process, and delivers savings of up to 25% or more**



Group Experience: How groups save money

This example demonstrates how our programs produce savings of up to 25% or more for self-funded employers

Without ConsumerFirst

	<i>Stop Loss Liability</i>
	<i>Employer Claims</i>
\$2250	<i>Member Responsibility</i>
	Medical Liability

Renewal With ConsumerFirst

	<i>Stop Loss Liability</i>
	<i>Employer Claims</i>
	\$9200
	2
	\$2250
	Member Responsibility
	Medical Liability

- 1 For the renewal, the base medical plan deductible is raised to \$9200 from \$2250
- 2 We buy down the member responsibility from \$9200 to \$2250, delivering premium-equivalent savings of thru reduced claims funding and stop loss decrements

In this actual quote, the employer is using ConsumerFirst to reduce premium-equivalent costs of 17%

The employer reduces costs without changing their core plan design by increasing the deductible on their base primary medical plan and using ConsumerFirst to cover the member liability between the original deductible and new one

Current Plan

Current Plan Design:	
Deductible	\$2,250
Major Medical PEPM*	\$1,609
Annual Costs:	
Members:	1000
Premium Equivalent Cost*:	\$19,308,000

* For self-funded employers, “premium equivalent” PEPM is the monthly budget for claims, administration and stop loss expenses divided by the number of employees.

Future Plan

Future Plan Design:	
Deductible	\$9,200
Medibridge Buy Down	-\$6,950
Net Member Deductible	
	<u>\$2,250</u>
Major Medical PEPM	
Medibridge PEPM	\$74
Total	\$1,330
Annual Costs:	
Employees:	1000
Premium Equivalent Cost:	\$15,960,000
Premium Equivalent Savings:	-\$3,348,000
Savings, %	17.3%

1

After the group increases deductibles on the primary plan to \$9200, MediBridge buys them down to the prior level of \$2250



2

*As a result, the group **saves 17.3%***



Member Experience:

How we advocate for members and simplify bill payment

Members get reduced expenses and increased simplicity

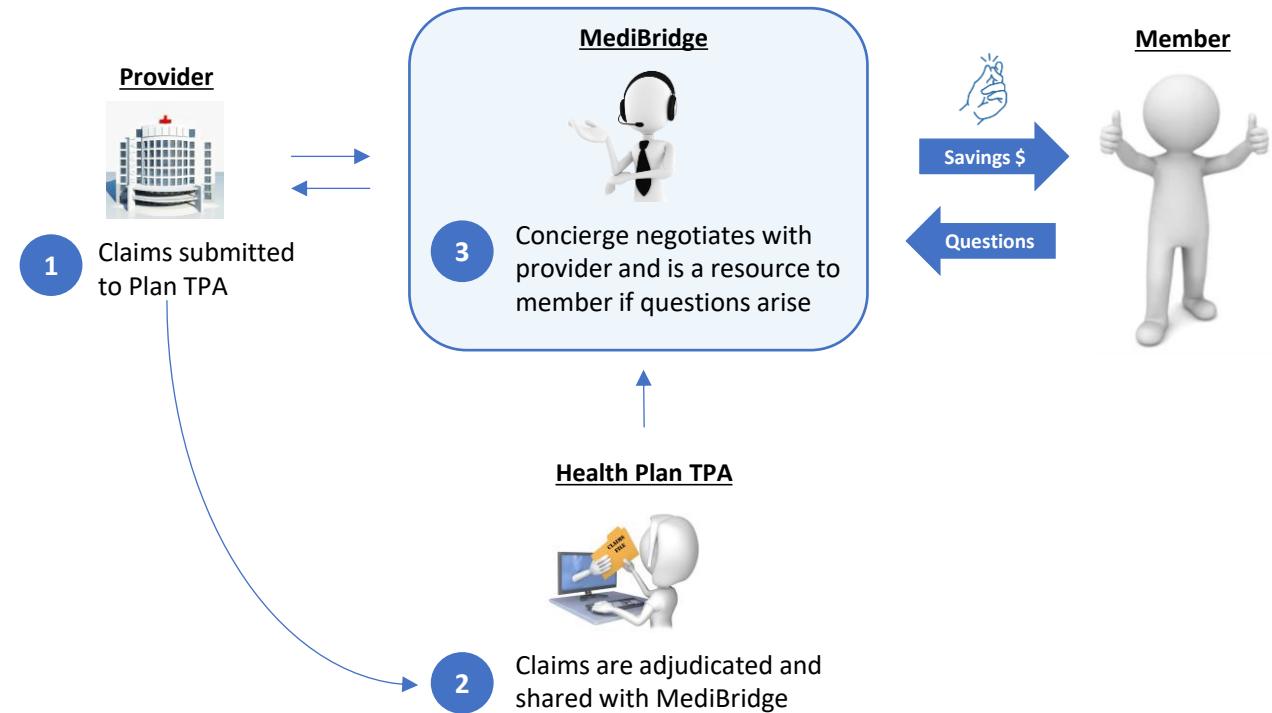
We sit between the provider and the member to proactively negotiate the member liability before members see a bill.

Member Advocacy and Concierge Support

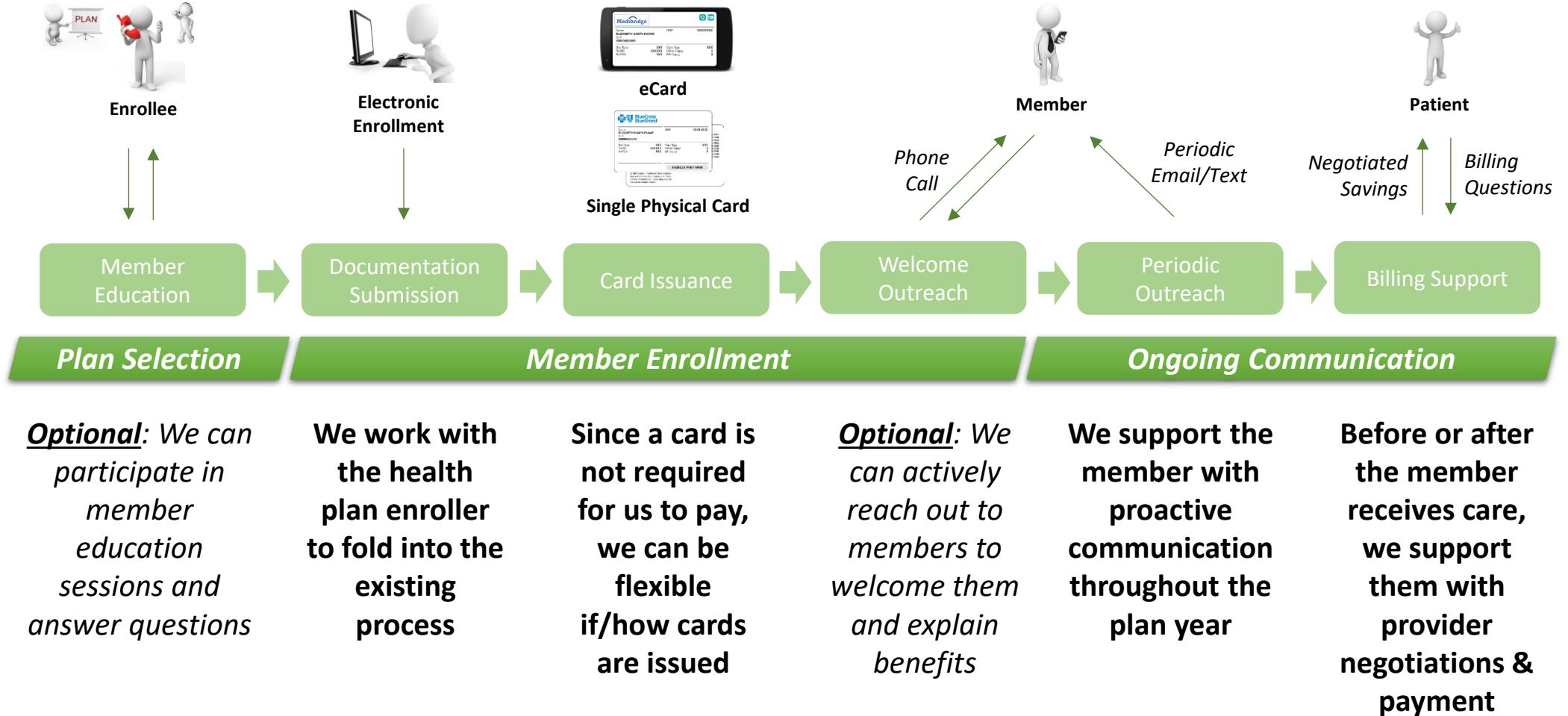
MediBridge proactively obtains discounts from providers on member liability. Most providers willingly settle for significant discounts for immediate payment on this portion of the bill. At a minimum, most offer prompt pay discounts of 15-25%. In addition, we get to additional savings through financial assistance program reviews, No Surprises Act (NSA) audits, coding audits and soft steerage.

Simple and Seamless Claims Process

Unlike other gap plans, we make the claims process easy for patients by unburdening them from unreasonable claims processing requirements. **We seamlessly fold into the claims administration process and can even pay providers on their behalf without charging any interest or fees!**



Members are supported throughout the year



Members access benefits through portal or app

My ID Card

ACTIVE



Select to view ID card

Jake Amos
#W00002346-01

Relationship : Subscriber
Group # : W02013
Effective date : 03/01/2023
Plan : \$1,250 Ind Ded
\$2,500 Fam Ded

BACK OF CARD

My Benefits Jake Amos (Subscriber) ACTIVE

My Claims

My Plan

My Family

My Documents

My Emails

Major Medical Plan Details

Group Name: Acme Widgets

TPA Information

Carrier:
Group/Policy ID: ABC123
Policy Effective Date: 6/1/2024

Class 1: Full-Time

Cost Sharing

Cost Share Item	In-network	Out-of-network	Actions
Deductible Individual	\$2,000	\$7,500	 
Deductible Family	\$4,000	\$15,000	 
Max Out-of-pocket Individual	\$7,000	\$15,000.00	 
Max Out-of-pocket Family	\$14,000	\$30,000.00	 
Coinurance	0%	30%	 

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Class 2: Part-Time

Class 3: Contractors

Clone Plan Details

Clone plan details from this Class: Class 2: Part-Time

Clone another Class

Add Cost Share

Cost Share Item: Deductible | Individual
Network: In-network
Cost Share Type: Dollars
Cost Share Amount: \$7,500.00

SAVE

PREVIOUS **NEXT**

Members also review claims and payments through portal or app

My Claims

Select an individual from the list below to view their claims history and access Explanation of Benefit (EOB) forms.

SUBMIT A CLAIM

Viewing Claims for

Jake Amos

Status	Date/Timestamp
Active	10/07/2024, 03:09 PM
Relationship	Member ID
Subscriber	W00002346-01
Group ID	
W02013	

To maximize your benefits, always use a My WellSpent provider

Claim #	Date of Service	Provider Name	Service Location	Amount Paid	Actions
EXCF-01-444601	10/03/2023	Kevin Seegood	AAA Vision Associates	\$0.00	...
EXFRL-02-234601	04/02/2023	Kevin Seegood	AAA Vision Associates	\$0.00	...
CLEX-02-234601	04/02/2023	Kevin	AAA Dental Associates	\$43.00	...
XR-01-234601	04/03/2023	Kevin	AAA Dental Associates	\$62.00	...
CLEX-01-234601	04/01/2023	Kevin	AAA Dental Associates	\$23.00	...
223-0000475071-00	02/20/2023	Andrea	Knowles	\$120.00	...
223-0000470931-00	02/08/2023	Keri	Hill	\$500.00	...
EXFRL-02-444601	10/02/2023	Kevin Seegood	AAA Vision Associates	\$0.00	...
EXFRL-01-444601	10/01/2023	Kevin Seegood	AAA Vision Associates	\$0.00	...
444-0000505071-00	10/20/2023	Andrea	December	\$120.00	...

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Summary: How we are different

We are differentiated by our technology and approach

(1) Member Advocacy & Provider Negotiations	(2) Seamless, Frictionless Claims Process for Members	(3) Consumer Behavior Underwriting
 <p>In addition to serving as a resource to members around their billing questions, we obtain discounts from providers on member liability to support our competitive premium. In this process, we are also building the MediBridge network of high value providers.</p>	 <p>Unlike our competition, we make the claims process easy for members by unburdening them from unreasonable provider claims data collection. We consolidate billing and pay providers on their behalf.</p>	 <p>To further support our competitive premium and business model, we leverage consumer behavior driven by predictive analytics in our underwriting process.</p>

ConsumerFirst is a first-of-its-kind medical consumer solution

ConsumerFirst is the first gap insurance product to incorporate medical cost containment, seamless claims payments or underwriting

Competitors	Insurance Coordinates w/ Major Medical	(1) Member Advocacy / Cost Containment	(2) Seamless Claims Payments	(3) Consumer Behavior Underwriting
MediBridge	✓✓	✓✓	✓✓	✓✓
American Public Life	✓			
Axis	✓			
Chubb	✓			
Gerber Life	✓			
Globe Life	✓			
Gulf Coast	✓			
Morgan & White	✓			
Nationwide	✓			
Transamerica	✓			

MediBridge's AI is Powered by Writewise Behavioral Analytics

What's different?:

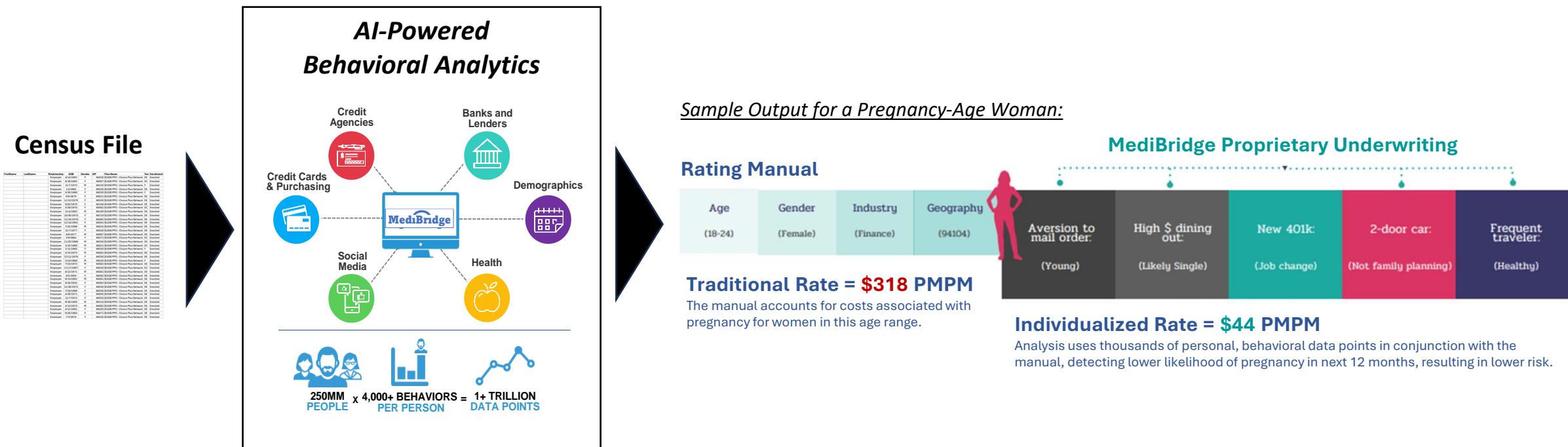
- **Consumer data and machine learning give us insight** about the individual members that increases the accuracy of modeling
- Our model appends consumer data from multiple sources to provider claims to predict individual patient behaviors (e.g., enjoys gardening, likes novels, etc.)
- It adjusts scoring based on any known or predicted changes to the individual consumer's personal situation (e.g., new baby, marriage/divorce, etc.)

What this means to us:

- More **competitive pricing and/or improved MLR**
- **Differentiated offering** informed by consumer data not available to competitors

Underwriting approach more accurately estimates costs

Behavioral stratification leverages consumer data and machine learning to predict individual behavior and likelihood of future medical expenses:



Summary: How to get a quote

RFI Requirements

Group Requirements:

- 20 members or more
- MediBridge ConsumerFirst program must be employer sponsored, i.e., premiums must be paid by the employer

Requested Information:

- Health plan design
- Group census
- Health plan expenses or renewal quote, i.e., premium if full-insured or premium-equivalent dollars if self-funded (when available)
- Claims history (if available)

Quote Submissions:

- Email us at quotes@medibridgesolutions.com
- Or register to submit quotes online:
<https://medibridgesolutions.com/m/login?r=%2Fportal>

Sample Quote

MediBridge Consumer Solutions - Actual Savings Example

Client: ABC Corp

Effective Date: 1/1/2025

Option 1: \$2,250 Deductible Plan

Tier	EE Count	Cigna Renewal Rates
EE	52	\$ 927
ES	20	\$ 1,947
EC	19	\$ 1,762
F	22	\$ 2,782
Monthly Total		\$ 181,837
Annual Total		\$ 2,182,045

TMS Copper MMP	MediBridge Gap	TOTAL
\$ 802	\$ 53.01	\$ 855
\$ 1,454	\$ 97.21	\$ 1,551
\$ 1,303	\$ 89.73	\$ 1,393
\$ 2,111	\$ 139.58	\$ 2,250
\$ 141,970	\$ 9,476	\$ 151,447
\$ 1,703,644	\$ 113,716	\$ 1,817,360

\$ Savings: \$ (364,686)
% Savings: 16.7%

Option 2: \$3,000 Deductible Plan with HSA

Tier	EE Count	Cigna Renewal Rates
EE	37	\$ 725
ES	5	\$ 1,522
EC	9	\$ 1,377
F	7	\$ 2,174
Monthly Total		\$ 62,026
Annual Total		\$ 744,315

TMS Copper MMP	MediBridge Gap	TOTAL
\$ 802	\$ 40.70	\$ 843
\$ 1,454	\$ 74.64	\$ 1,528
\$ 1,303	\$ 68.90	\$ 1,372
\$ 2,111	\$ 107.18	\$ 2,218
\$ 63,445	\$ 3,249	\$ 66,695
\$ 761,341	\$ 38,994	\$ 800,335

\$ Cost Increase: \$ 56,020
% Cost Increase: -7.5%

Options 1 and 2 Combined	\$ Savings: \$ (308,666)
	% Savings: 10.5%

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