

# MediBridge ConsumerFirst

Powered by  **trinity**  
MARKETING SERVICES



Building bridges between coverage  
and care

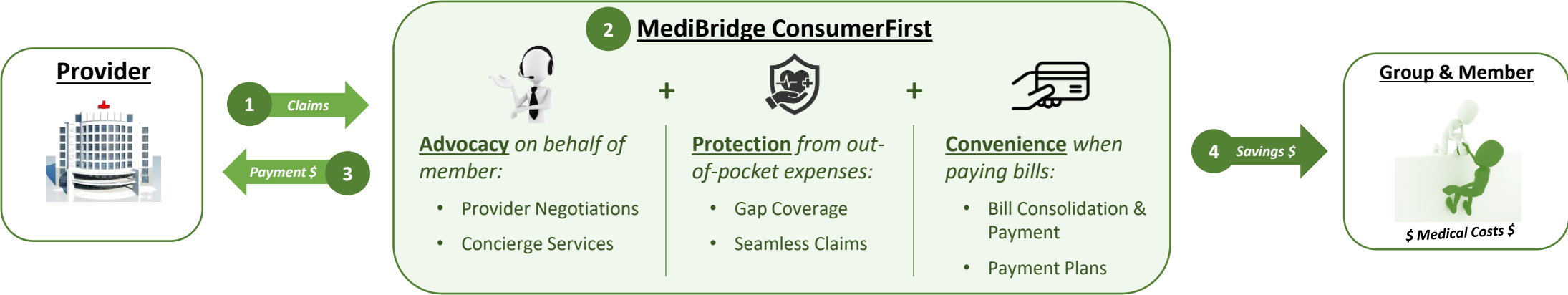
# Advocating for and protecting the medical consumer

**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

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

Without ConsumerFirst

	Stop Loss Liability
	Employer Claims
\$2250	Member Responsibility
	Medical Liability

Renewal With ConsumerFirst

	Stop Loss Liability
	Employer Claims
	ConsumerFirst Gap Coverage
	Member Responsibility
	Medical Liability

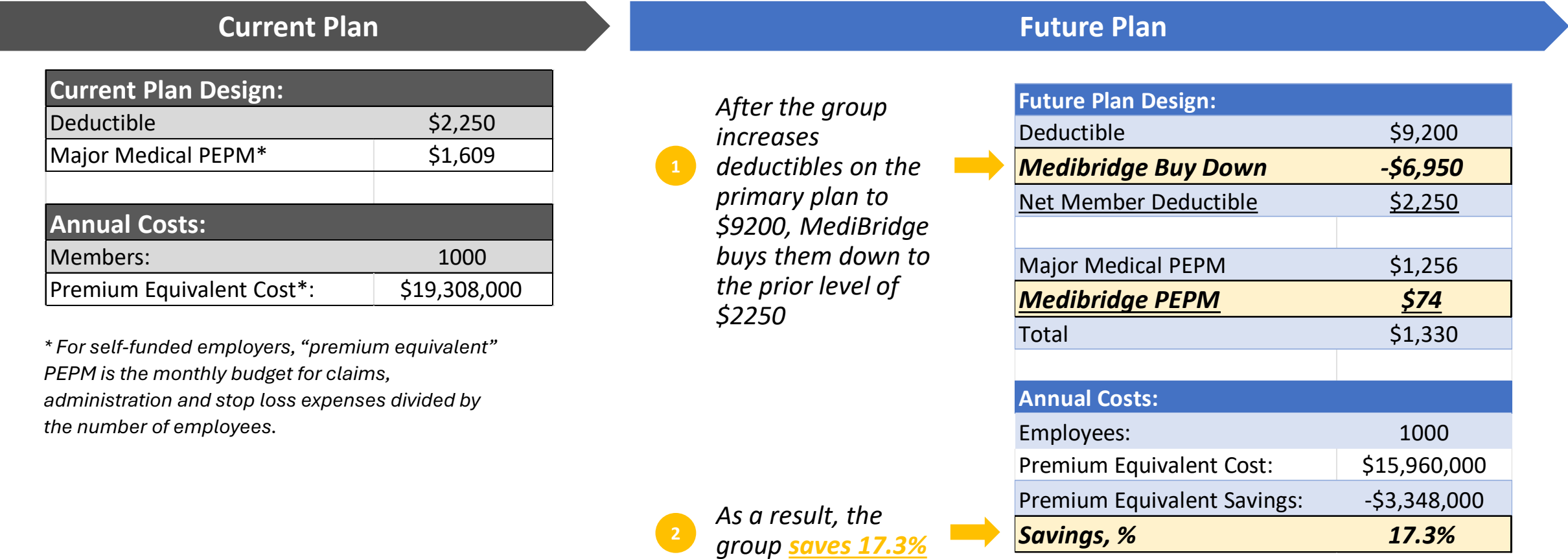
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- 1
- For the renewal, the base medical plan deductible is raised to \$9200 from \$2250
- 2
- We buy down the member responsibility from \$9200 to \$2250, delivering premium-equivalent savings of thru reduced claims funding and stop loss decrements

# 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



# Member Experience:

How we advocate for members  
and simplify bill payment

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# Members get reduced expenses and increased simplicity

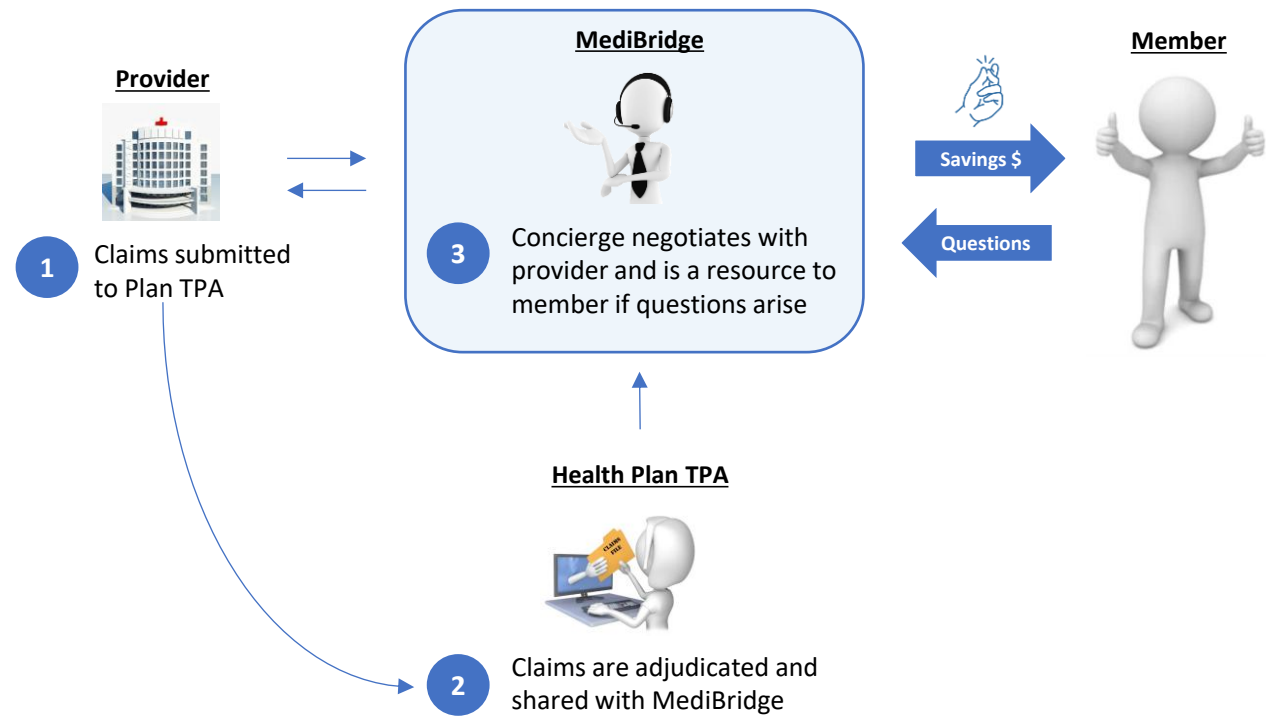
We sit between the provider and the member to proactively negotiate the member liability before members see a bill.

## Member Advocacy and Concierge Support

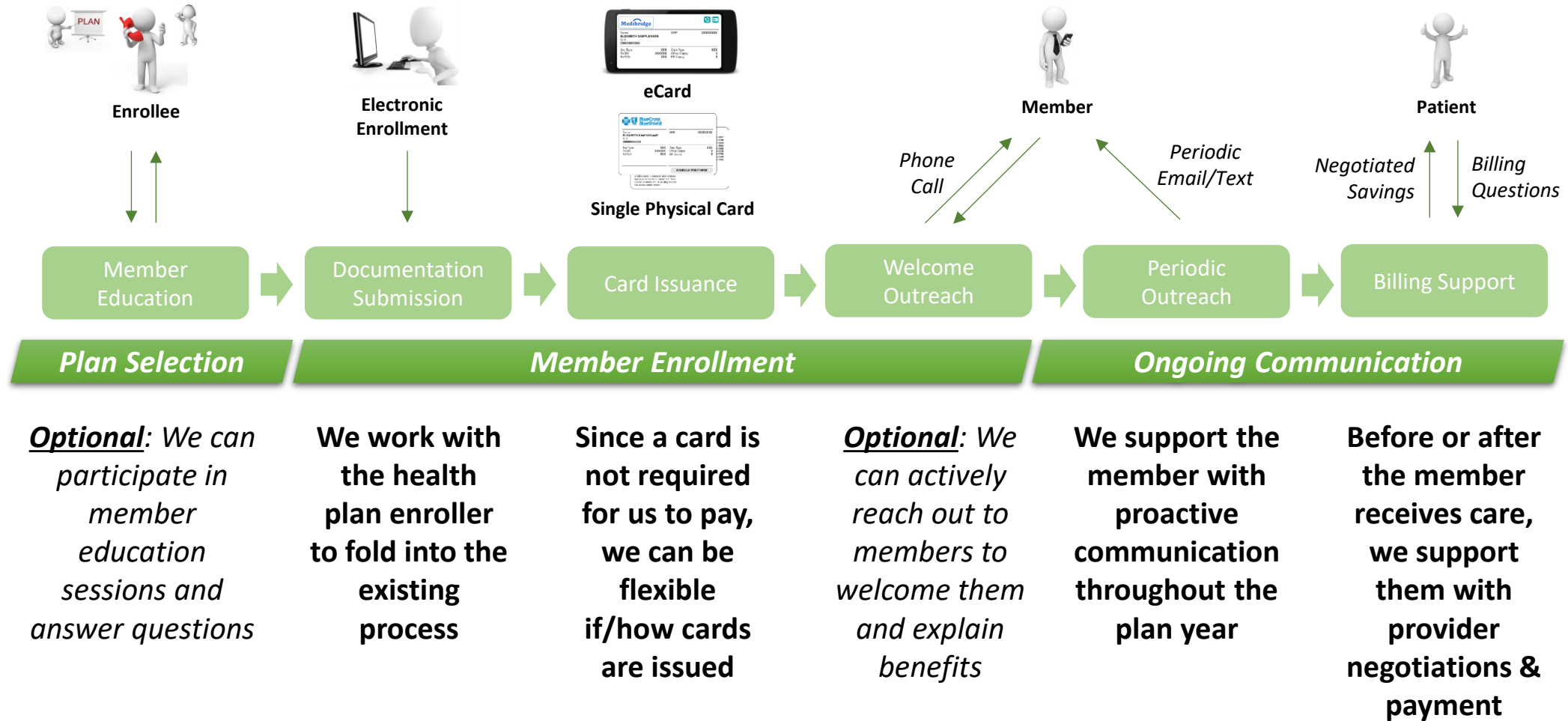
MediBridge proactively obtains discounts from providers on member liability. Most providers willingly settle for significant discounts for immediate payment on this portion of the bill. At a minimum, most offer prompt pay discounts of 15-25%. In addition, we get to additional savings through financial 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



Jake Amos

Member ID: W00002346-01  
Relationship: Subscriber  
Effective date: 03/01/2023  
Plan: \$1,250 Ind Ded  
\$2,500 Fam Ded

Jake Amos

#W00002346-01

ACTIVE

Support

Benefits

Claims

Select to view ID card

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

Clone another Class

Cost Sharing

Benefits

Exclusions

Documents

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	...
Coinsurance	0%	30%	...

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Class 2: Part-Time

Class 3: Contractors

PREVIOUS

NEXT

Clone Plan Details

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

CANCEL

SAVE

Add Cost Share

Cost Share Item

Deductible | Individual

Network

In-network

Out-of-network

Cost Share Type

Dollars

Percent

Cost Share Amount

\$7,500.00

CANCEL

SAVE

# Members also review claims and payments through portal or app

My Claims

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SUBMIT A CLAIM

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

Viewing Claims for

Jake Amos

Status

Active

Relationship

Subscriber

Group ID

W02013

Date/Timestamp

10/07/2024, 03:09 PM

Member ID

W00002346-01

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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Displaying 1-10 of 16 Results

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1

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# Summary:

## How we are different

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# We are differentiated by our technology and approach

(1) Member Advocacy & Provider Negotiations	(2) Seamless, Frictionless Claims Process for Members	(3) Consumer Behavior Underwriting
<div></div> <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>	<div></div> <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>	<div></div> <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

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## What's different?:

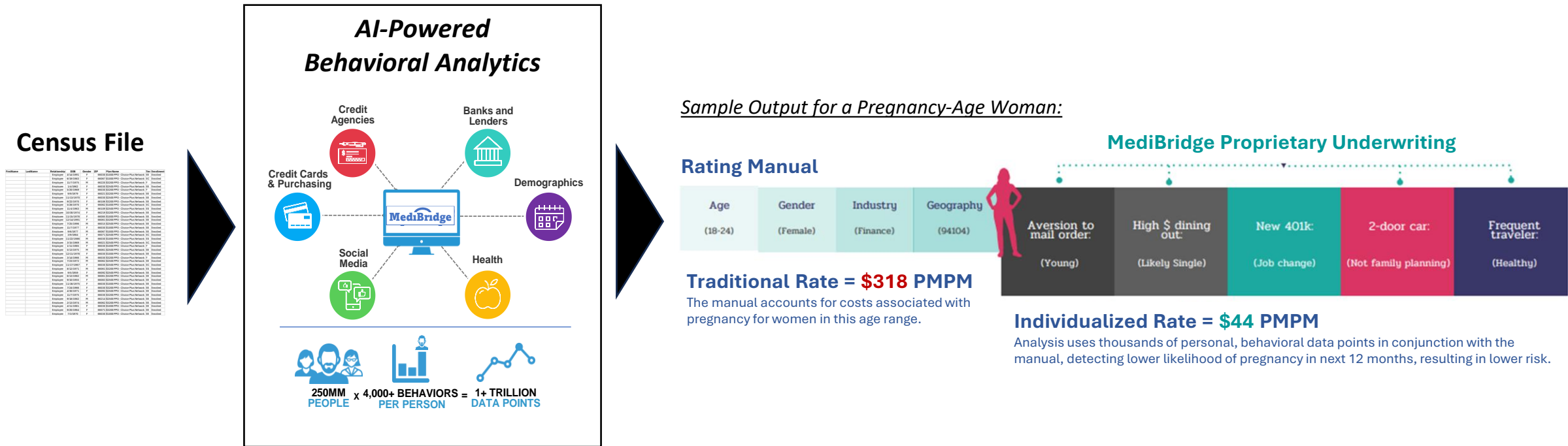
- **Consumer data and machine learning give us insight** about the individual members that increases the accuracy of modeling
- Our model appends consumer data from multiple sources to provider claims to predict individual patient behaviors (e.g., enjoys gardening, likes novels, etc.)
- It adjusts scoring 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

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## 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](mailto: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	TMS Copper MMP	MediBridge Gap	TOTAL
EE	52		\$ 927	\$ 802	\$ 53.01	\$ 855
ES	20		\$ 1,947	\$ 1,454	\$ 97.21	\$ 1,551
EC	19		\$ 1,762	\$ 1,303	\$ 89.73	\$ 1,393
F	22		\$ 2,782	\$ 2,111	\$ 139.58	\$ 2,250
	Monthly Total		\$ 181,837	\$ 141,970	\$ 9,476	\$ 151,447
	Annual Total		\$ 2,182,045	\$ 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	TMS Copper MMP	MediBridge Gap	TOTAL
EE	37		\$ 725	\$ 802	\$ 40.70	\$ 843
ES	5		\$ 1,522	\$ 1,454	\$ 74.64	\$ 1,528
EC	9		\$ 1,377	\$ 1,303	\$ 68.90	\$ 1,372
F	7		\$ 2,174	\$ 2,111	\$ 107.18	\$ 2,218
	Monthly Total		\$ 62,026	\$ 63,445	\$ 3,249	\$ 66,695
	Annual Total		\$ 744,315	\$ 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%

# Learn More: Links to YouTube Videos

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# YouTube Videos

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[90-Second Overview](#)



[Consumer/Member/Patient Experience](#)



[Recent Case Study](#)



[Comprehensive Program Overview](#)