



MediBridge ConsumerFirst Solutions

Coverage made simple, allowing consumers to focus on getting well

We're on a mission to bridge healthcare coverage gaps, reduce medical expenses and simplify the billing process for consumers, cushioning the blow from high deductible health plans. Our programs combine insurance with advocacy to drive down out of pocket expenses and put the consumer first, while delivering savings to self-funded employers.

To reduce annual medical cost increases, employers are gradually increasing the annual deductible, shifting medical costs to employees. Employees are increasingly struggling to pay these costs, often avoiding care and/or leaving their provider with higher collection costs and/or bad debt.

The MediBridge ConsumerFirst Solution addresses all these issues, reducing medical expenses for employers, limiting the deductible exposure for employees, and working with providers to pay them faster while securing prompt-payment discounts.

The MediBridge ConsumerFirst Solution

MediBridge has developed an innovative program that delivers overall cost savings for employers, an easy-to-use experience for members / employees, and value to providers by making timely and accurate payments.

The MediBridge program allows the employer to generate savings after increasing their health plan deductible when they purchase the MediBridge Solution to “buy down” that deductible so that the employee is held harmless. MediBridge will proactively manage the employee claims from first dollar, negotiating savings and letting the employee know when to pay the provider. Once the employee hits the MediBridge deductible, MediBridge will manage the costs between the MediBridge deductible and the health plan deductible. MediBridge will pay providers directly and will seek prompt payment discounts, generating more savings for the employer and employees.

MediBridge Generates Savings for Employers -- Sample Calculation

Current Plan Design		Future Plan Design	
Deductible:	\$2,500	Deductible:	\$5,000
Monthly Premium Equivalent (1):	\$560	MediBridge Buy Down:	-\$2,500
		Net Member Deductible:	\$2,500
		Monthly Premium Equivalent (1):	\$440
		MediBridge Premium:	\$50
		Total:	\$490
		Employer Savings:	12.5%

(1) For self-funded employers, “Premium Equivalent” is the monthly budget for claims, administration and reinsurance expenses divided by the number of covered employees. This estimate is for a single employee without dependents.



Coverage made simple, allowing consumers to focus on getting well

MediBridge coverage will also cover lower member co-insurance and co-payments.

MediBridge Product Features

- **MediBridge Coverage:** MediBridge will cover a portion of the member's liability (deductibles, co-payments, and coinsurance). The coverage will be integrated with the health plan coverage so that members do not need to sort out which services are covered by MediBridge versus the health plan. MediBridge will manage this seamlessly for the member.
- **Seamless claims processing:** Unlike our competition, we make the claims process easy for patients by unburdening them from unreasonable provider claims data collection. We seamlessly fold into the claims administration process, **directly pay providers** for MediBridge covered expenses, and support members with our concierge services for any questions or concerns.
- **Concierge Services:** 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. MediBridge will analyze all claims and look for opportunities to work directly with the provider to arrange for lower fees. Most providers willingly settle for 40-50% discounts for immediate payment on this portion of the bill. Providers do this because they are collecting only 20-25% on member liability today through costly patient collections processes. In this process, we are also building the MediBridge network of high value providers and over time will direct members to the most efficient quality providers.

Learn More

Please visit us at <https://medibridgesolutions.com/> to learn more, or reach us at questions@medibridgesolutions.com with questions.