



MediBridge ConsumerFirst Programs: Building bridges between coverage and care

We're on a mission to 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 Program

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 ConsumerFirst program allows the employer to generate savings after increasing their health plan deductible when they purchase the ConsumerFirst program to "buy down" that deductible so that the employee is held harmless. MediBridge proactively manages the employee claims from first dollar, negotiating savings and paying the provider directly. Once the employee hits the MediBridge deductible, MediBridge takes responsibility for the liability.

MediBridge Generates Savings for Employers -- Sample Calculation

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

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



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ConsumerFirst 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.
- **Consumer Behavior Underwriting:** MediBridge offers competitive premiums by leveraging consumer behavior data driven by predictive analytics in our underwriting process. One of our co-founders, Dr. Hari Sundram developed this at Verikai when he used such data to transform the small group health insurance space from a fully insured community rated model to a self-funded one without requiring claims data.
- **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, 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 analyzes all claims and looks for opportunities to work directly with the provider to arrange for lower fees, including prompt pay discounts, financial assistance program support, and No Surprises Act and bill review. 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 a network of high value providers and direct members to the most efficient quality providers.