

A diverse group of smiling people in an office setting, overlaid with a semi-transparent white filter. The group includes men and women of various ethnicities, all appearing happy and engaged. The text 'Why choose a COE/Narrow Network' is centered over the image in a bold, black, sans-serif font.

Why choose a COE/Narrow Network

High Performance Networks provide an opportunity for employers to improve:

Quality

Help members who may not have the experience and/or medical sophistication to select the best surgeons and facilities

Cost

Bundled costs reduce volatility and may offer a reduction compared to the average baseline cost an employer pays for the same procedure

Member Experience

Structure and concierge services can greatly assist members through an emotional and stressful event

Healthcare Today: Quality Issues

Surgeon selection affects complication rates

Johns Hopkins

2/3 of surgeons involved in a surgical mistake have been cited in more than one separate malpractice report in the past

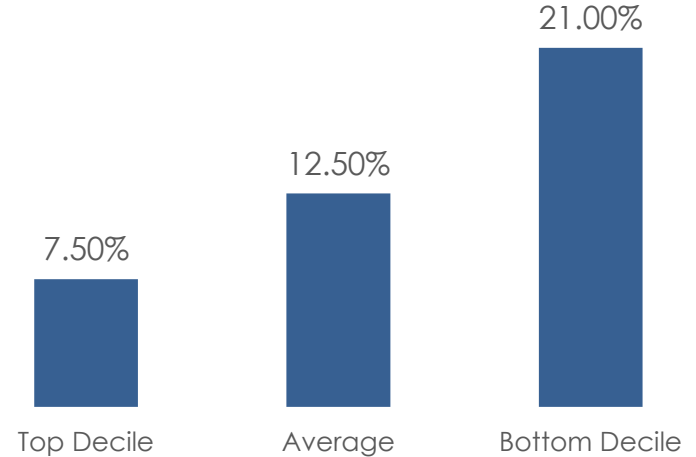
Harvard Medical School

When a privately-insured patient suffers at least one complication, the hospital makes 330% more profit

Society of Actuaries

Estimate 1.5 million medical errors annually with an associated cost of \$19 billion

Complication rates for hip and knee replacements¹

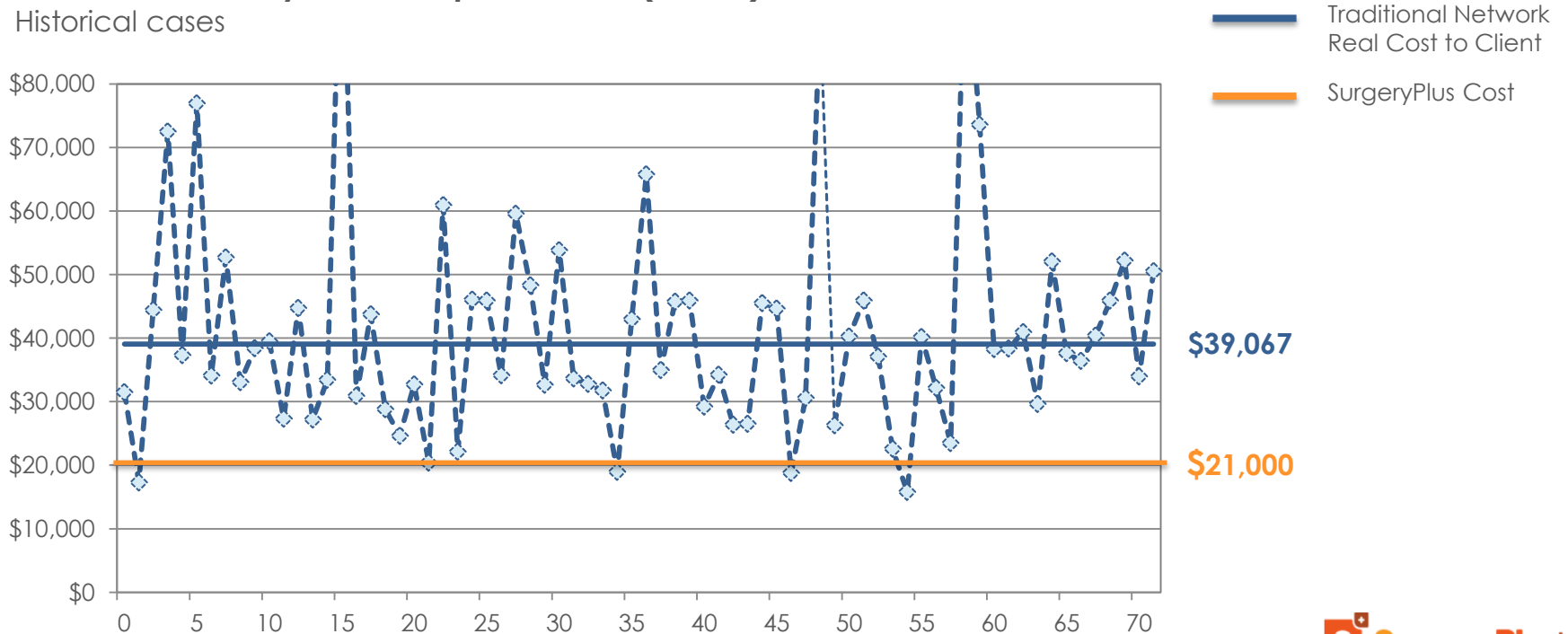


Healthcare Today: Price Volatility

Bundled Rates Provide Consistent and Lower Costs

Client Case Study: Knee Replacement (27447)

Historical cases



Healthcare Today: Employee Cost

Substantial Financial Burden

Underinsured

A member is considered underinsured if out of pocket Medical costs exceed 10% of annual income

Low Savings

62% of Americans have less than \$1,000 in savings

Bankruptcy

Medical bills are the leading cause of bankruptcy in the US. Most bankrupted are middle class and have insurance

Employee Out of Pocket
Medical Costs

Annual Income

Median US Income (2015)	\$56,516
Avg Total Family Medical Premium (2016)	\$18,142
Out-of-Pocket Max Individual Limit	\$6,600
Out-of-Pocket Max Family Limit	\$13,000

Healthcare Today: Employee Experience

Negative Experience

Forbes / Investing

OCT 11, 2015 @ 01:00 PM 6,272 VIEWS

The Little Black Book c

Some Millennials Would Rather Clean A Toilet Than Understand Their Health Benefits



Corinne Jurney, FORBES STAFF
I'll be your financial spirit guide. [FULL BIO](#)

If you get benefits through your job, it's about to be that time of year again: open enrollment, when you're asked to wade through the jargon and sign up for a health insurance plan and possibly other benefits too. If you'd rather tune all this out, you're not alone: according to a recent survey by Aflac, 45 percent of Millennials would rather clean out their email than research their health benefits and 26 percent would prefer to clean their toilets. It's so bad that 22% would even prefer doing their taxes.

No surprise that half the survey respondents cited the complexity of the material as the reason they aren't keen to



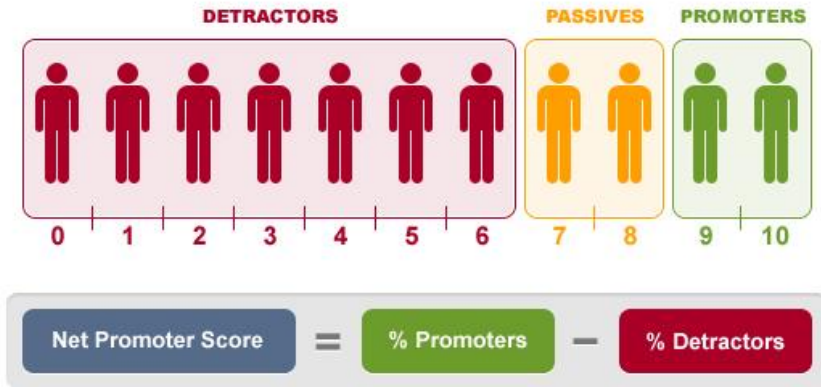
To Investors
Want to Ret

How High Performance Networks can help

- ✓ Ease of finding a high quality provider
- ✓ Members know their financial responsibility
- ✓ No fear of out-of-network costs or balance billing
- ✓ No confusing stream of bills post-procedure
- ✓ Concierge service to handle details
- ✓ Significant out-of-pocket savings

Healthcare Today: Employee Experience

NPS key to building successful initiative



Case Study

SurgeryPlus: Percentage of first time inbound calls from referrals and word of mouth

	2014	2015	2016
Case study 1	27%	49%	54%
Case study 2	31%	52%	58%