



2024 MEDICAL CAPTIVE FORUM | MAY 1ST & 2ND | NEW ORLEANS, LA

# THE BIG EASY APPROACH TO BENEFITS

Quality, Affordable Healthcare Made Simple





# Employee Engagement & Member Education



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*Breakout Session at the 2024 Medical Captive Forum*

## CONTEXT

# About Paytient

Founded in 2018, we deliver financial and healthcare solutions that change behaviors and deliver value to our partners.

We partner with employers, payers, and health systems to *ensure* more people can access and afford care.

\$55M  
Raised

25M  
On Platform  
by 2025

5,000  
Partners &  
Employers



Anthem.

HYATT



rd

EquipmentShare

90+  
Net Promoter  
Score 2023

85%  
Repeat  
Utilization

# What are the Challenges?



**Communication**



**Navigation**



**Engagement**

# What Tools are Available?

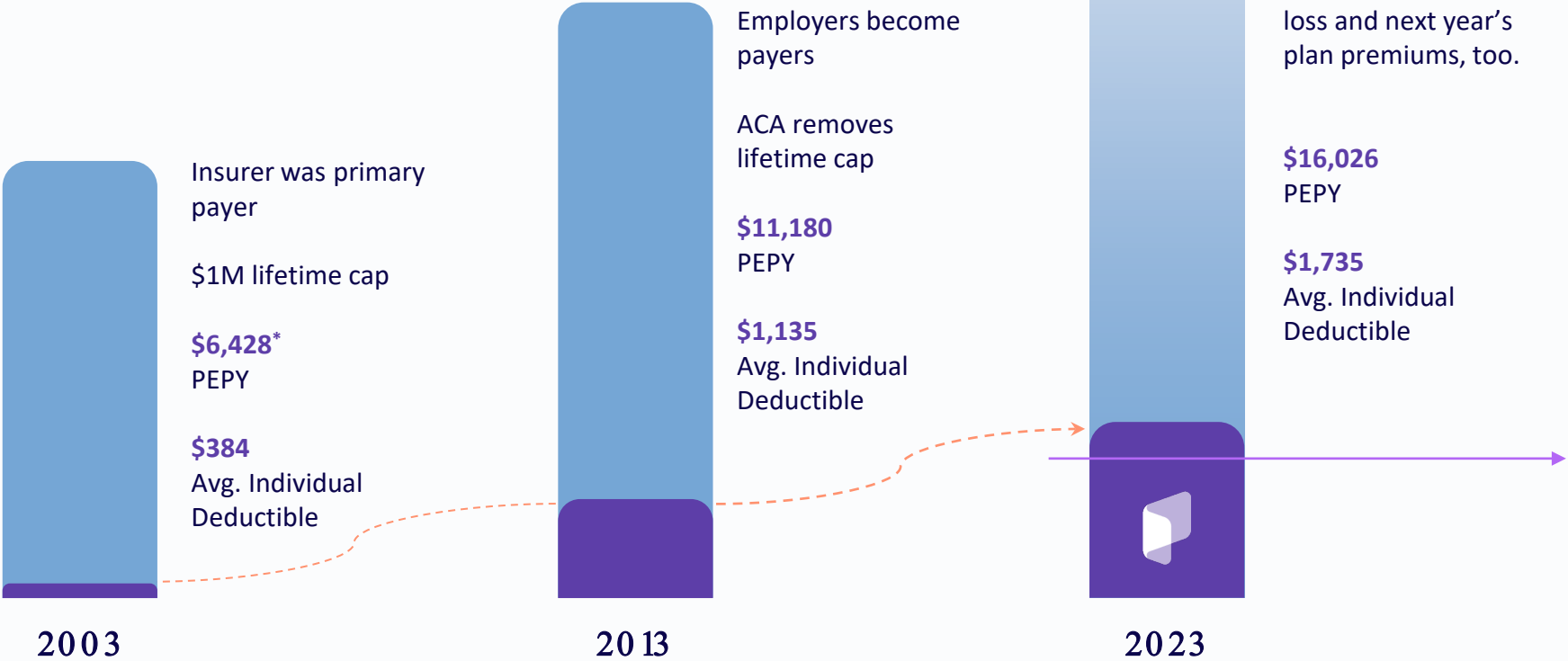
**Navigation Services**

**Wellness Programs**

**Employee Assistance Programs**

**Plan Design**

# Employees are now the primary payer of everyday care —



**41%**

of those who get care borrow money to pay for it.<sup>+++</sup>

**54%**

Of employees report skipping some or all care.<sup>++</sup>

**50%**

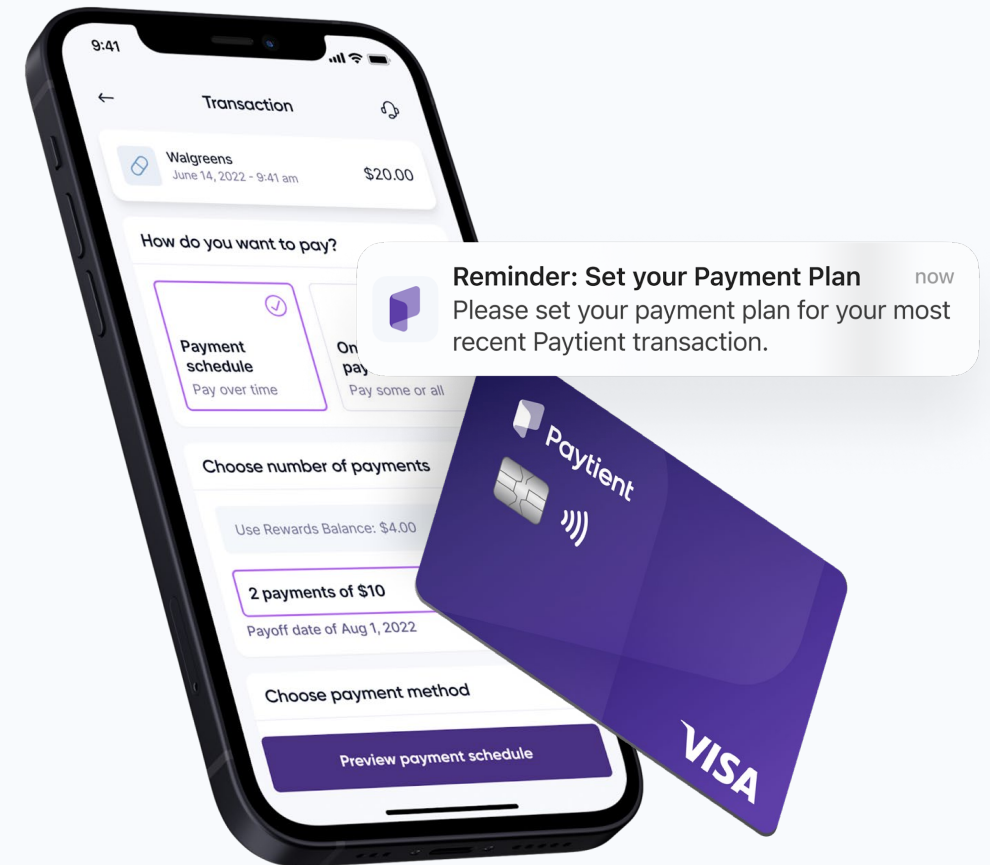
of employees have less than \$1500 in total annual claims.<sup>+</sup>

# Empower employees to pay for care —their way.

The Paytient HPA is a Visa card and connected app members use to turn medical expenses into **interest-free** payment plans.

- ▶ The card pays for expenses in approved categories— typically **medical, dental, vision, Rx, behavioral, and/or veterinary** care with any provider who accepts Visa.
- ▶ The employer sets the card limit: **\$500-\$2,000**.
- ▶ There's **no credit check** to activate the card, just a quick financial wellness check that meets federal regulations.
- ▶ Employees **repay over up to 12 months** via payroll deductions or a linked bank account. They can also link an HSA/FSA card.

Employers are **not responsible** for unpaid balances.



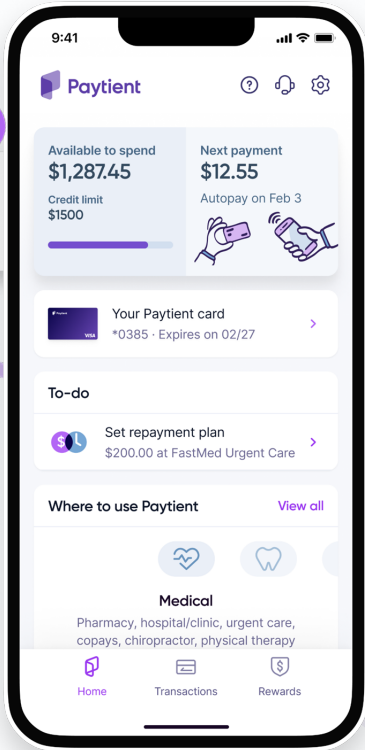


# Paying for care

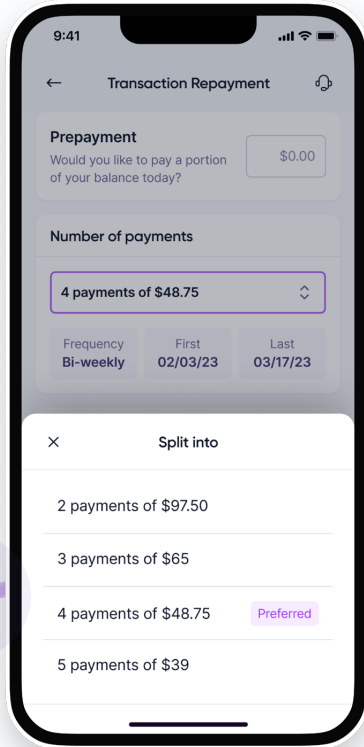
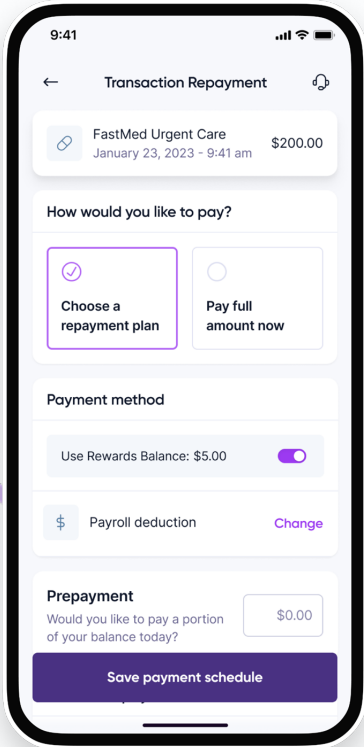
When employees use their Paytient Visa card to pay, they choose a custom repayment plan for each transaction.



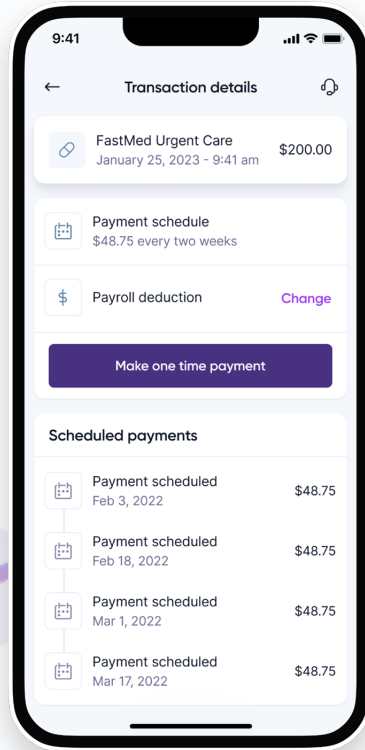
**New transaction!**  
Please set your payment plan.



**Notification & To-Do List**  
After an employee swipes their Paytient card, they will be notified to set their custom repayment plan.



**Flexible Repayment Plan**  
Employees pay over time by selecting the number of payments that best fits their budget.



**Automatic Payments**  
After setting a repayment plan, payments will be automatically deducted from their payroll providing employees ease of mind.



# Three horizons of impact

## Immediate-term

- Optimize health plan enrollments toward smarter, lower cost coverage
- Plan design optionality
  - Freedom to adjust opportunistically
- Member experience
  - 90+ NPS
- Health equity
  - Everyone has an opportunity to seek care.

## Near-term

- Retention impact
  - Paytiant users are 23% less likely to turn over.
- Responsible care seeking patterns for early treatment, dental, vision
- Disease management / care management adherence
- Medication adherence
  - Rx is 31% of swipes
- Increased productivity with fewer absences.

## Long-term

- Stabilized costs year over year
- Improved population health
- Reduced risk of high cost claims
- Reduced stop loss hits
- Lower severity of WC claims
- Improved corporate value
- Differentiated benefits to help you compete for talent

**Q&A**

**Thank you.**