



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

THE BIG EASY APPROACH TO BENEFITS

Quality, Affordable Healthcare Made Simple



Proactive vs. Reactive Cost Containment



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Today's Objectives

1

Proactive Cost Containment

2

Reactive Cost Containment

3

Key Takeaways

Our Cost Containment Philosophy

We believe in quality, affordable healthcare for all.

OUR PRINCIPLES

Employer Control

No Mandated Solutions.

Full Transparency

Data Driven Recommendations.

Aligned Incentives

No Commission from Partners.

Samaritan Fund Program

Who We Are

The Samaritan Fund Program brings the Peace of Mind to Heal to individuals facing acute medical conditions by sourcing them funds to cover all their medical expenses.

- Partners with Roundstone to address high-cost claims



samaritan
fund
program

Proactive vs. Reactive

PROACTIVE COST CONTAINMENT

Keeping the horse in the barn.

Prevention

**Prevent Future
High-Cost Claims**

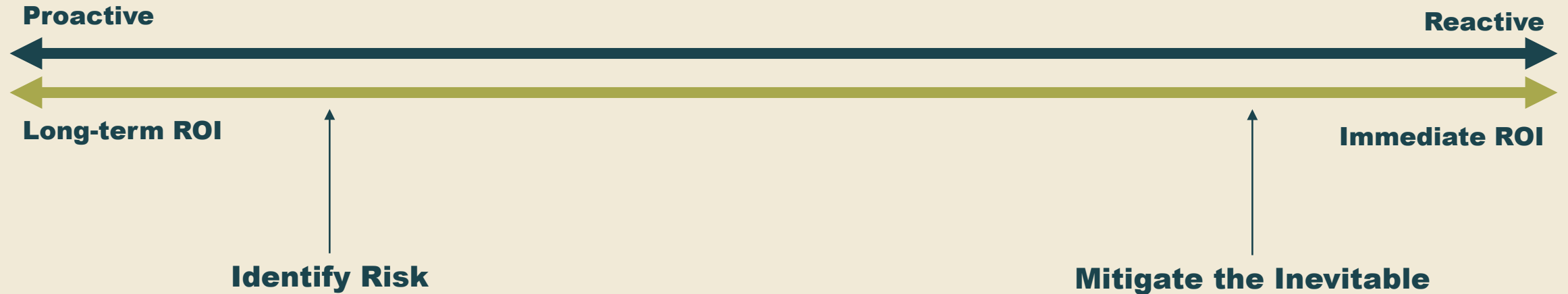
REACTIVE COST CONTAINMENT

Putting the horse back in the barn.

Harm Reduction

**Limit Impact of
High-Cost Claims**

Proactive & Reactive: The Data



The Importance of Prevention

Many catastrophic claims can be prevented with early intervention.

Diabetes

Pregnancy Complications

Neonatal Stays

MSK Surgeries

**Inpatient Stays from
Behavioral Health**

Some Late-Stage Cancers

The Limits of Prevention

Even the most effective population health programs have limitations.

- **Be Prepared to React**
- **Factors Outside of Our Control:**
 - Environmental and Social Influences on Health
 - Personal Choices
 - Genetics



Proactive Approach



Proactive Approach

Common Goals

- Increase utilization of preventative care.
- Connect members with high-quality providers.
- Prevention or early intervention.

Common Approaches

- Eliminate physical barriers to care with digital health solutions.
- Use data to identify high risk members and intervention.
- Make the health plan easier to use.

Proactive Solutions

Navigation

Cost & Quality / Primary Care

Digital Health

MSK Solutions like Sword

EAP


Virtual Behavioral Health

DEI

Solutions that incorporate
Diversity, Equity, & Inclusion

How to be Proactive

Marks of a Good Solution:

- **Effective Engagement Strategies**
 - **User-Friendly App**
 - **Accredited Providers**
 - **Integration with Benefits Eco-solution**
- 

Reactive Approach



Harm Reduction

The cost driver is irreversible, let's deal with it.

Common Approaches:

- Reporting (Dialysis, J-codes)
- Steerage to low-cost facilities
- Cost Shifting



Samaritan Fund Program

Trusted and vetted partner.

1

**Identifying
Needs.**

2

**Finding
Solutions.**

3

**Partnering with
Samaritans.**

4

**Matching
Help to those
Who Need It.**

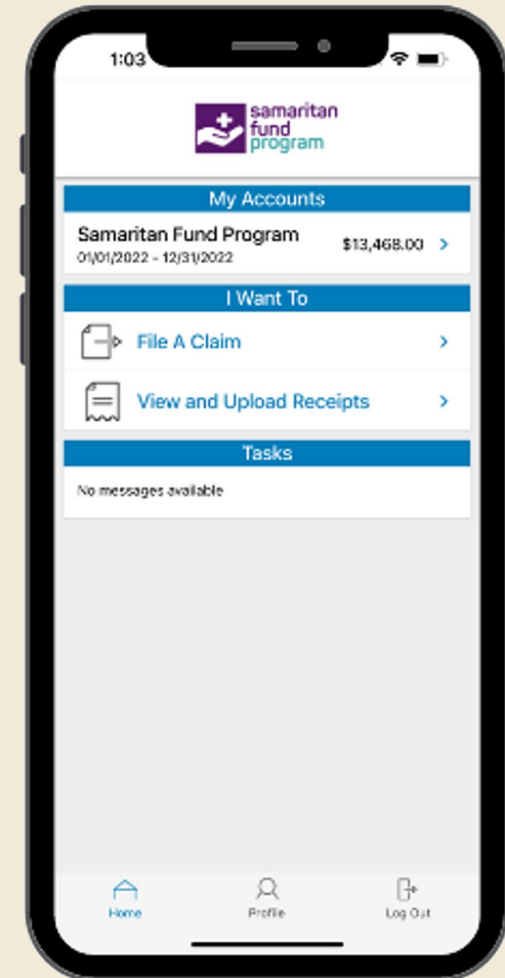
SFP Debit Card

- The funds are sourced to our participants through a Samaritan Fund Program Visa debit card.
- Our debit card only allows transactions for qualified medical purposes.
- All funding is available immediately eliminating the need to wait for reimbursement.



SFP Mobile App

- The Samaritan Fund Program App allows participants to check the balance of their account and view transactions.
- Participants can also file for reimbursements through the SFP app by taking a photo of their receipt.



Everybody Wins!!



Individuals

Our Participants find the Peace of Mind to Heal without the financial worry of medical expenses.



Employers

Group plans realize significant Savings as large claims exit the plan completely.

Case Study

Duchenne Muscular Dystrophy

- Expected claims **\$305,382**
- Fee **\$85,000**
- Employer savings of **\$220,382** with two participants

Hemophilia - A

- Expected claims **\$1,980,221**
- Fee **\$85,000**
- Employer savings of **\$1,895,221** with two participants

“It’s amazing to just pull out that debit card and not have to worry about where the funds are going to come from. It’s definitely been a blessing.”

- Participant

Reacting in a Good Way

Signs of a good reactive solution:

- Compatibility with eco-system partners (TPA, network, PBM, Stop Loss Carrier).
- Guaranteed ROI for any fixed costs.
- Clear administrative fee structure.



Key Takeaways



The Breakdown

GENERAL ADVICE

**Own your strategy –
show it off.**

**Work with trusted
partners who align
with your values.**

PROACTIVE TAKEAWAYS

**You want your
members to use
preventative care.**

**People do things
that are convenient,
cheap, and pleasant.**

REACTIVE TAKEAWAYS

Verify savings.

Verify feasibility.

**Keep an eye out for
your members.**

**Work with aligned
partners.**

Q&A

Thank you.