



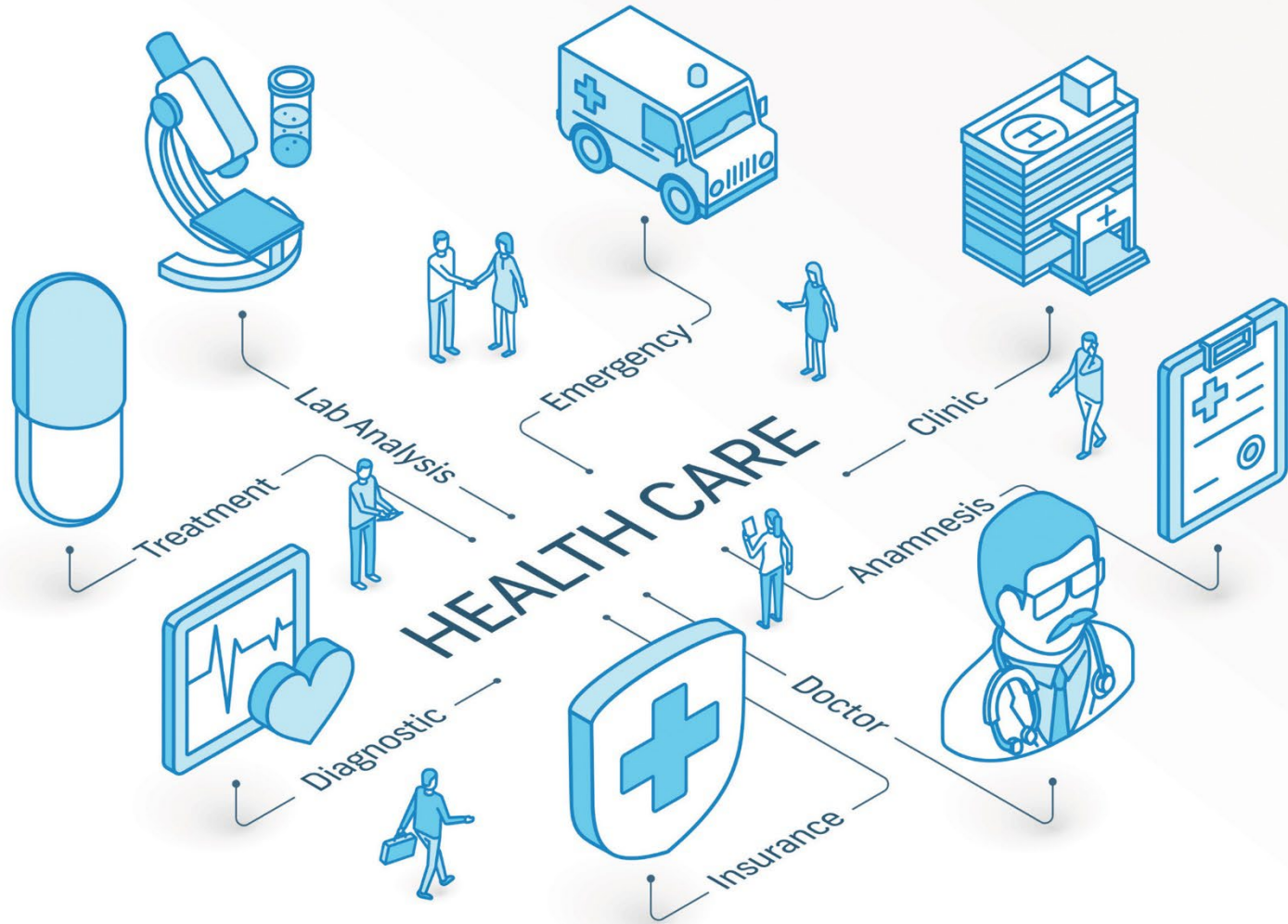
HealthFlex Summit—October 2022



Wespath

BENEFITS | INVESTMENTS

Concierge Exploration— Making Healthcare Easier



The Problem—Health Care is Challenging

- Complicated system navigated when most vulnerable
- Siloed providers and payers
- No cost transparency
- Language hard to understand

Need a “health care provider in the family”



OFF FORMULARY

Step therapy

Pre-certification

QUANTITY LIMITS

Medical necessity

Prior authorization

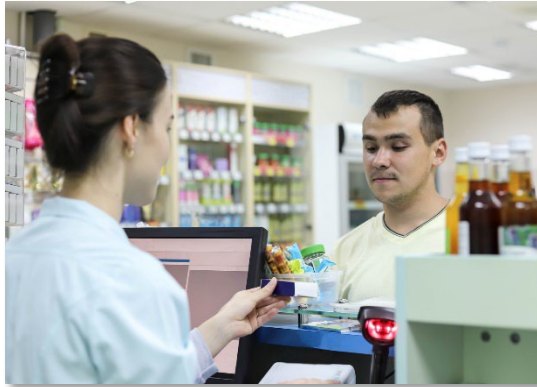
Reasonable and customary

Out of network

NOT
ALLOWED

Denied

What Members Are Facing



How We Currently Support Members

- Advocate with vendor partners
- Work through escalated issues

Intervention after challenges occur



Another Possible Solution

- High-touch concierge solution
- Currently used by Church Benefits Association peers
 - Presbyterian Church of the USA
 - Southern Baptist Convention
 - Evangelical Lutheran Church in America



What Is a Concierge/Navigation Solution?

- Support from diagnosis through treatment
- Guidance and Advocacy
 - Cost
 - Billing
 - Coverage Rules
 - Plan Design
 - Efficient, quality care
 - Social Determinants of Health



What Is a Concierge/Navigation Solution?



- **Provider Support**
 - Clinical experts bridge between provider and plan
 - Seek necessary documentation for medical necessity
 - Gather information to educate member

Intervention before challenges occur

Current Role of Medical/Rx Carriers

Networks	Administration (TPA)	Utilization Management	Care Management	Navigation*
<ul style="list-style-type: none"> • In-network providers and pharmacies • Centers of Excellence programs • Provider quality standards* 	<ul style="list-style-type: none"> • Eligibility • Pay claims • Issue EOBs/ID cards • Fiduciary • Reporting • Customer Service 	<ul style="list-style-type: none"> • Prior authorization* • Steer to best site of care* 	<ul style="list-style-type: none"> • Complex case management* • Chronic condition management* • Identify and close gaps in care* 	<ul style="list-style-type: none"> • Concierge service and provider referrals • Price and quality transparency • Treatment decision support • Advocacy and billing assistance • Single access point
Current: BCBS/UHC, OptumRx				N/A

*While the carriers may technically say they are performing some of these services, the quality or communication is lacking.

Roles With Concierge/Navigation Support

Carrier Network	Administration (TPA)	Utilization Management	Care Management	Navigation
<ul style="list-style-type: none"> • In-network providers and pharmacies • Centers of Excellence programs • Provider quality standards 	<ul style="list-style-type: none"> • Eligibility • Pay claims • Issue EOBs/ID cards • Fiduciary • Reporting • Customer Service 	<ul style="list-style-type: none"> • Prior authorization • Steer to best site of care 	<ul style="list-style-type: none"> • Complex case management • Chronic condition management • Identify and close gaps in care 	<ul style="list-style-type: none"> • Customer service • Number on ID card • Price and quality transparency • Concierge service and provider referrals • Treatment decision support • Advocacy and billing assistance • Single access point
Medical/Rx vendor partners		Navigator/Concierge Vendor		

Optimizing Member Experience

- One number to call, single point of contact
- Support from clinical experts
- Same person talking to the member and the provider
- Clear, no-jargon explanations



Risks and Considerations

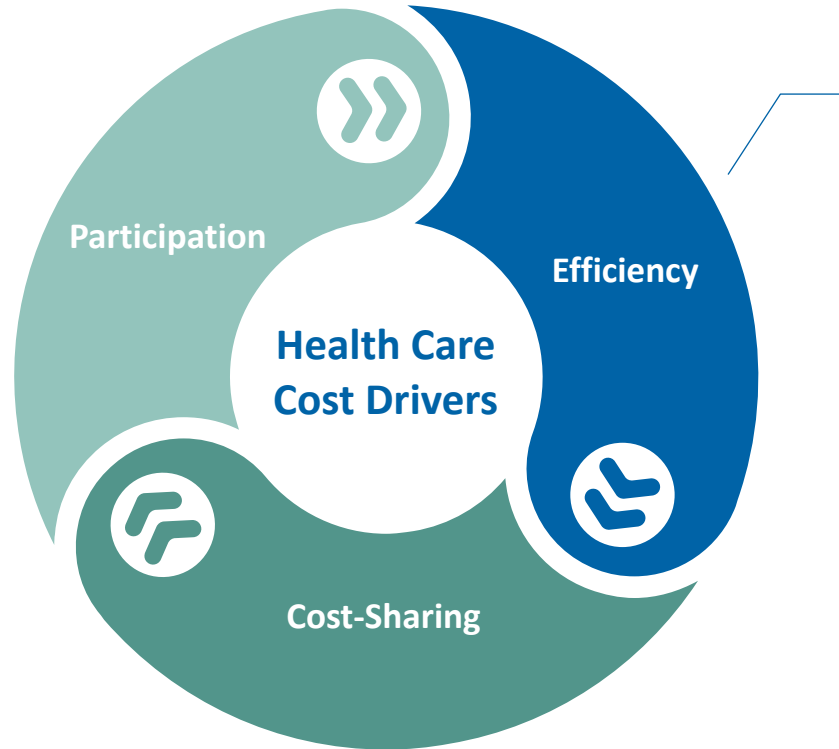
- ✓ New ID cards
- ✓ New place to call
- ✓ New investment
- ✓ New communications
- ✓ May need to transition to a TPA



Financial Considerations

- Expect reduction in health care claims to offset cost
- Portico (ELCA) has reported positive ROI
- Vendors propose at least a 1:1 ROI; WTW concurs

Health Care Program Cost Drivers



- Better Population Health
- Higher Quality of Care
- Solid Care Management
- Best Vendor Partnerships
- Pharmacy Cost Control

Concierge program can improve quality of care and care management, optimize vendor partnership, and improve health by promoting well-being programs

Objectives



**Better
member experience**



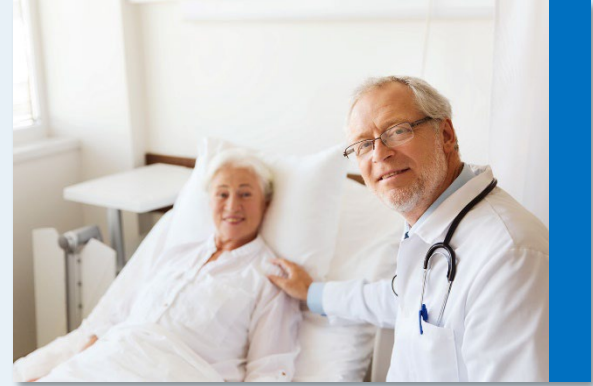
**Cost efficiency
and sustainability**

Timing—Why Now?

- Wespeth commitment to the best benefits
- Members struggle **right now** to get the care they need or pay too much for inadequate care



Envisioning a New Member Experience



Possible Timeline





Questions



Wespath

BENEFITS | INVESTMENTS