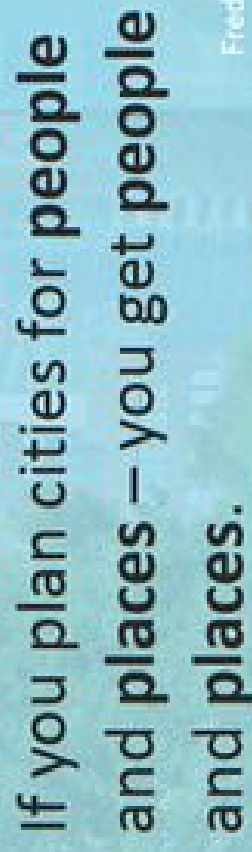


bind

on-demand
health insurance



If you plan cities for
cars and traffic – you
get cars and traffic.

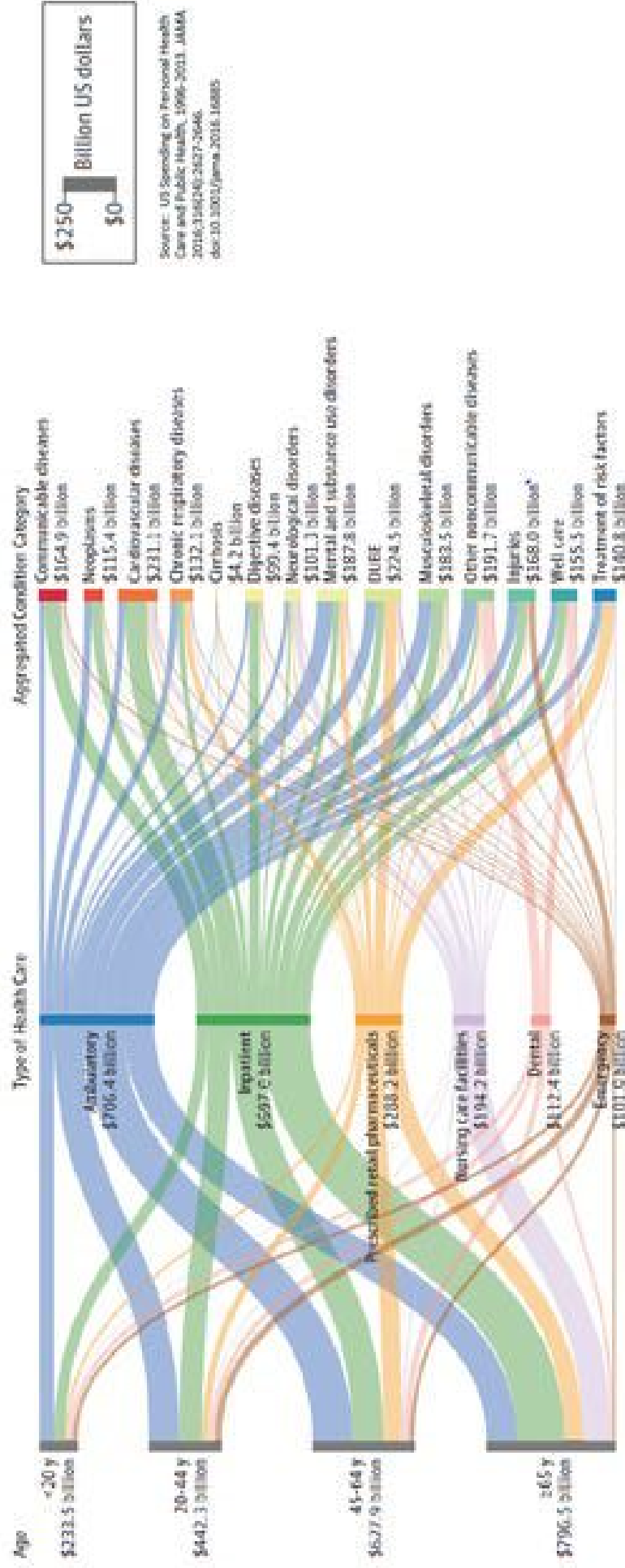


If you plan cities for people
and places – you get people
and places.

Fred Kent

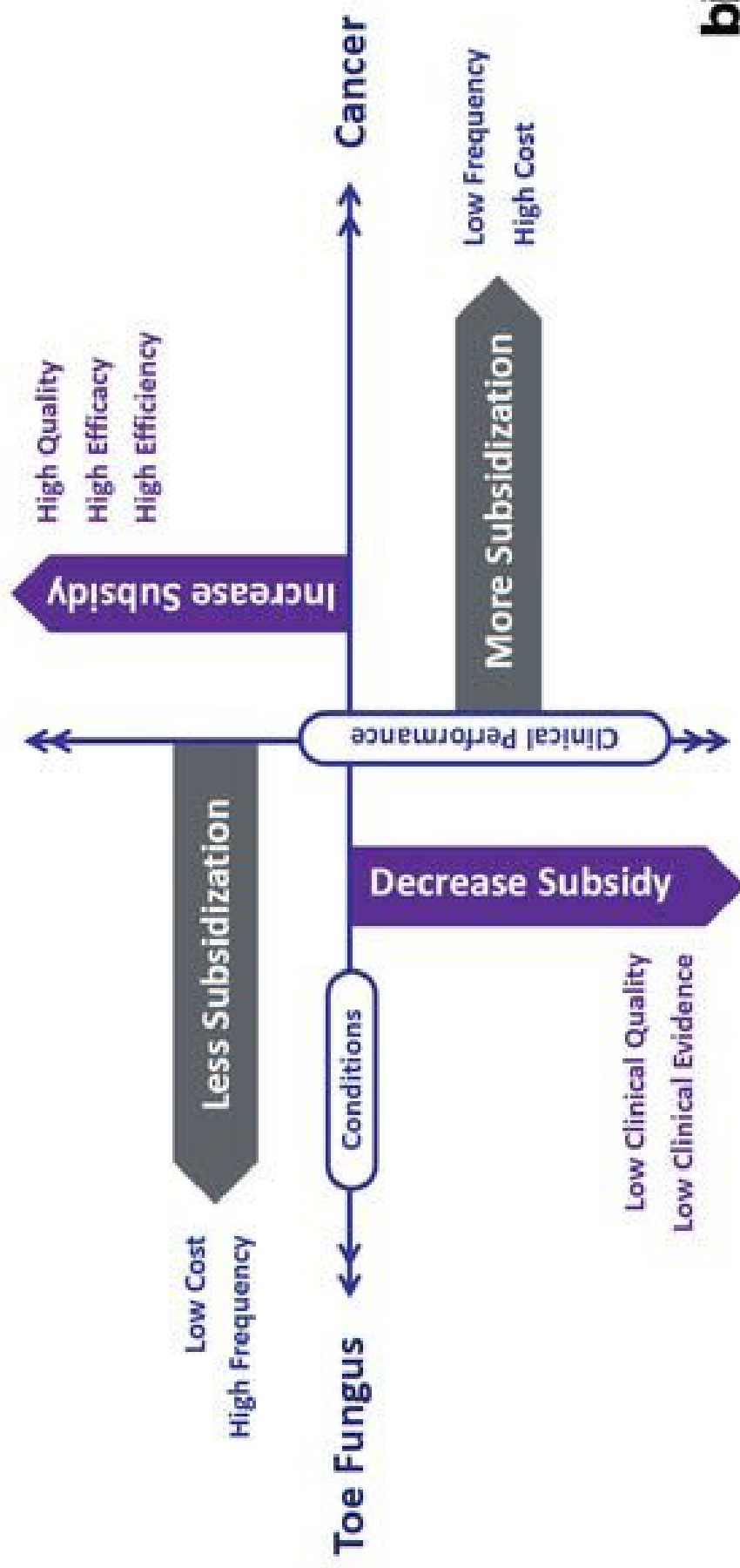


If you plan health care for **annual plan decisions, doctors, hospitals and drugs** –
 you get health care for **annual plans, doctors, hospitals, and drugs.**



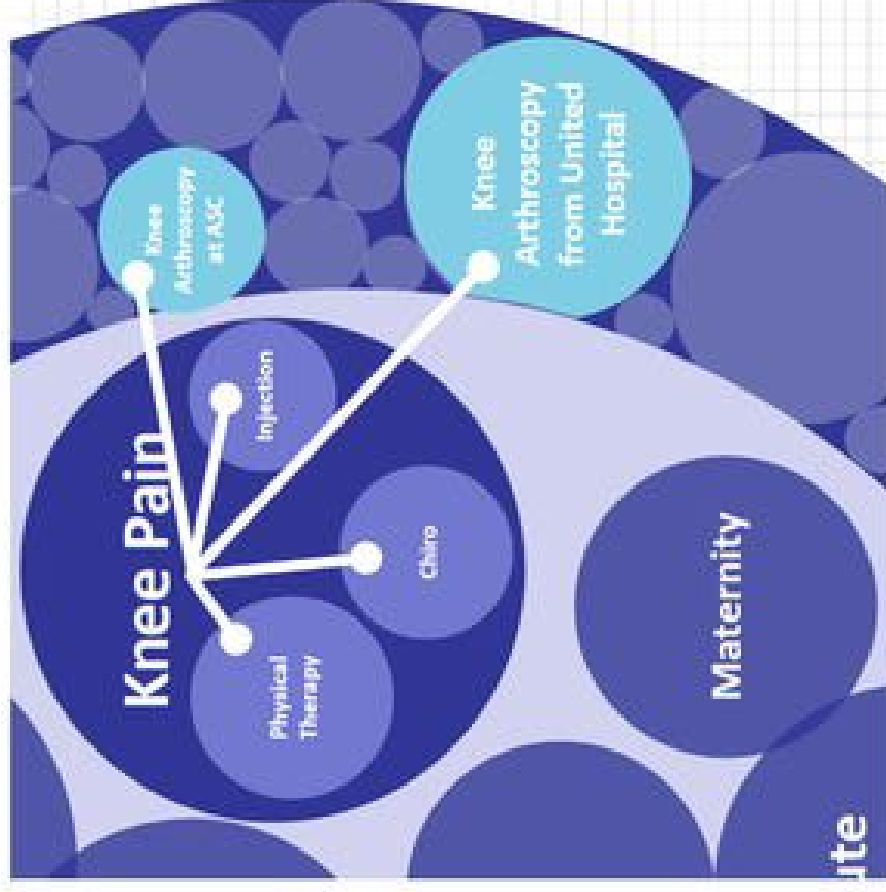
bind

Bind changes the design of health insurance



bind

Designing a health plan from scratch



Core

- + Designed to meet ACA requirements
- + Copays only – no deductibles or co-insurance
- + Bind's copays are smart!
- + Elected during annual enrollment

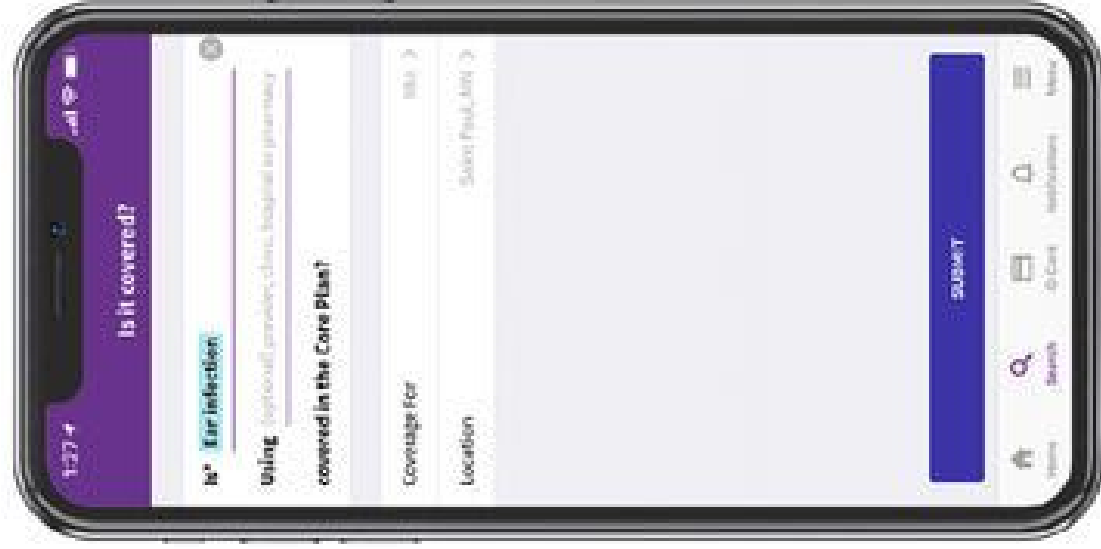
Add-Ins

- + Time to plan for care
- + Range of treatment options, providers and settings
- + Copays and additional paycheck contributions
- + Purchased on-demand at any time throughout the year




- + Employers save 10%-15%
- + Rich Core benefit

Member experience demo

Health
insurance
built for the
way we use
health care



Everything
has a price
tag!

1:27   

Is it covered?

In* Magnetic resonance imaging (MRI)






Using Advanced provider (onc, physicist or pharmacist)



covered in the Core Plan?

Coverage for: MRI >

Location: Saint Paul, MN >

SUBMIT

1:27   

Coverage

is Magnetic resonance imaging (MRI) covered?

 MIA  FIND PROVIDERS

YES This is covered in your Core plan.*

Cost and Coverage Options


The following provider visit copays apply to the selected service.

Complex Imaging Services	\$50 to \$200 >
--------------------------	-----------------

9 FIND PROVIDERS NEAR SAINT PAUL, MN >

Non-Invasive Neck and Back Care

Tailored program that combines physical therapy, strength training and lifestyle modifications to reduce neck and back pain and increase mobility.

1:27   

Providers

Covered providers for Magnetic resonance imaging (MRI)

 MIA  FILTERS

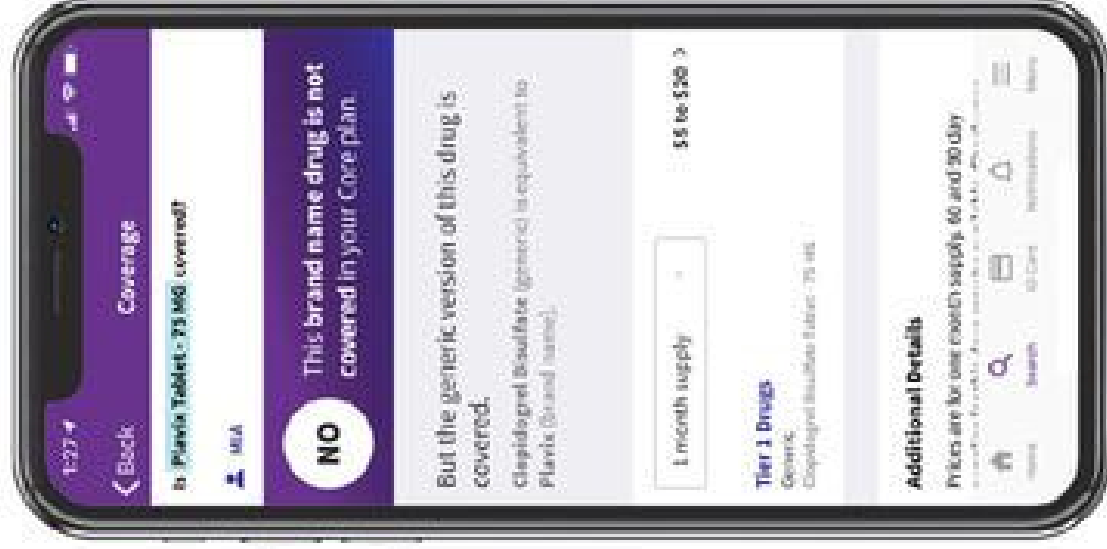
Complex Imaging



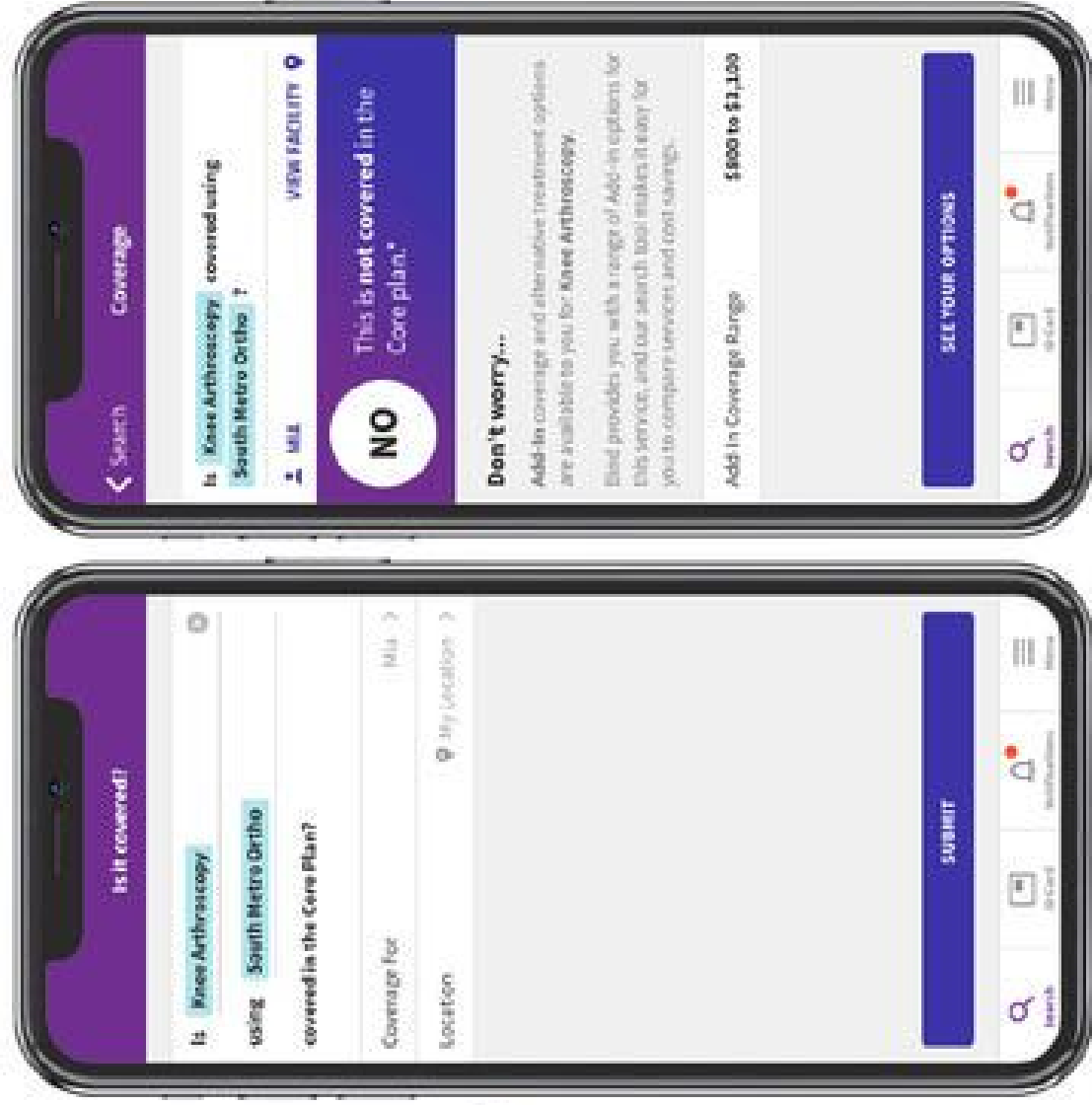
Prime Meridian Clinic
1234 Main St

Same
member
experience
for the
pharmacy
benefit



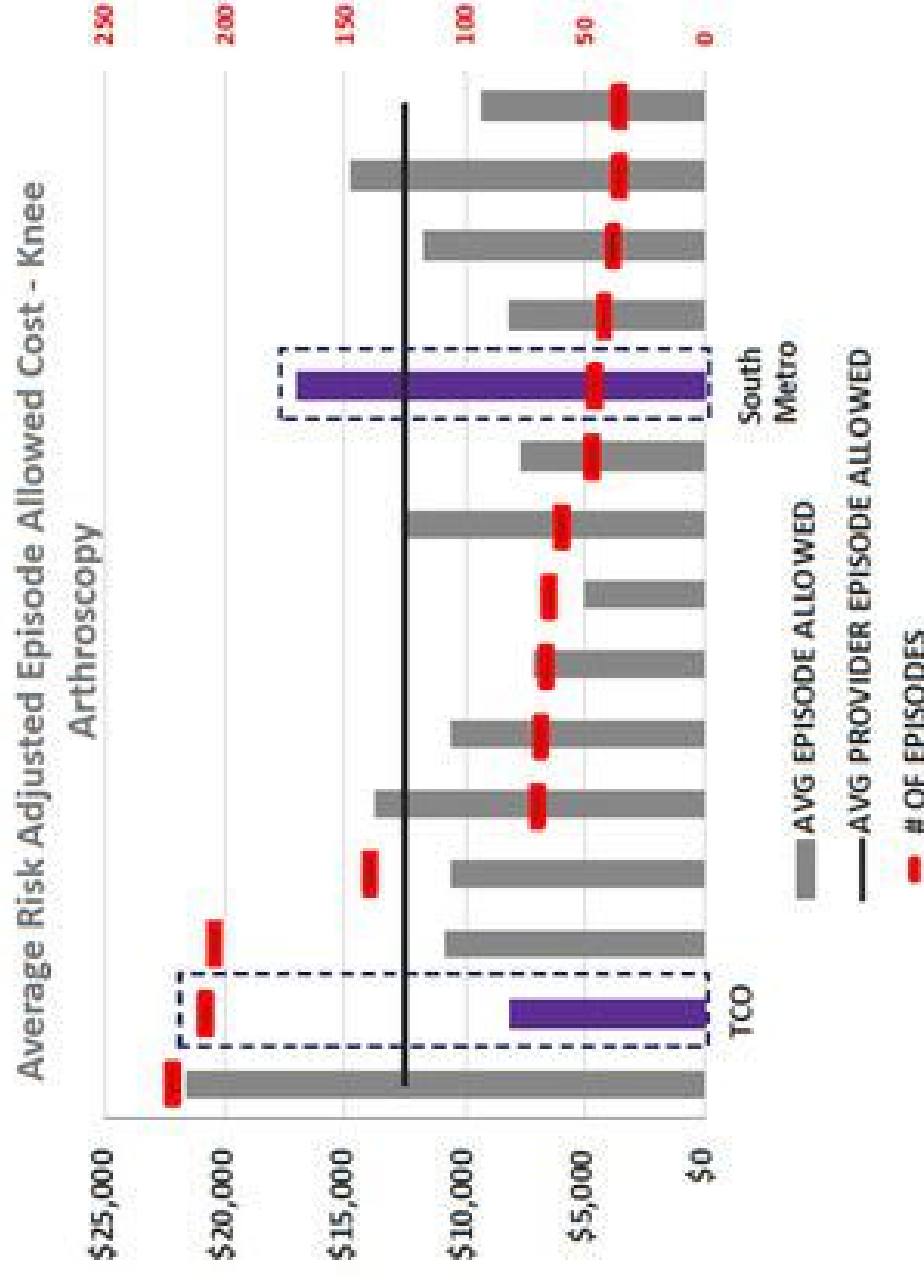
When you design around conditions, you can impact all points of the patient journey.



For the first
time, coverage
and care
decisions are
combined.



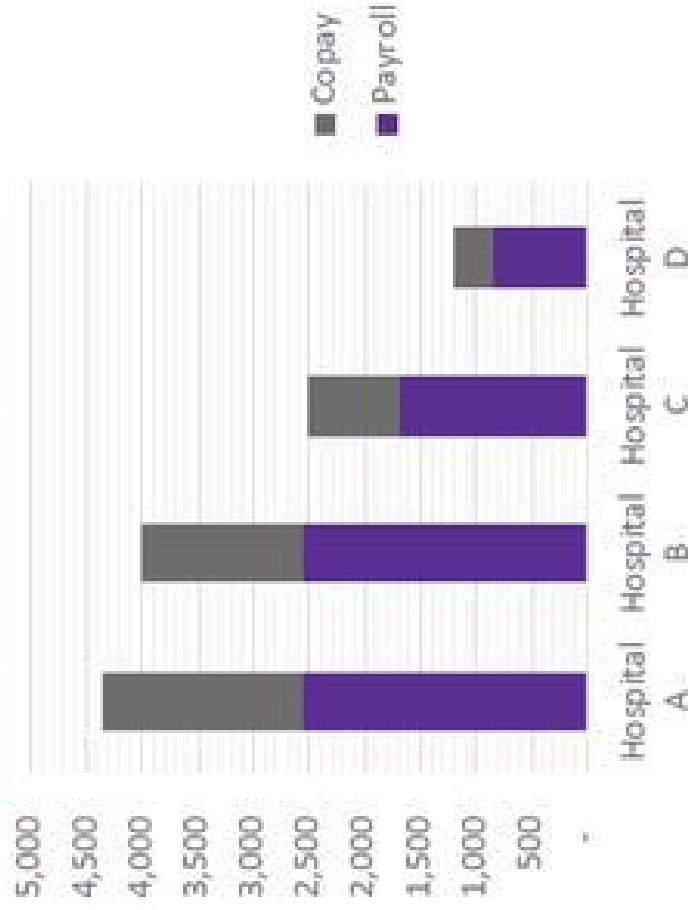
The value
of bundled
pricing
leveraging
FFS.



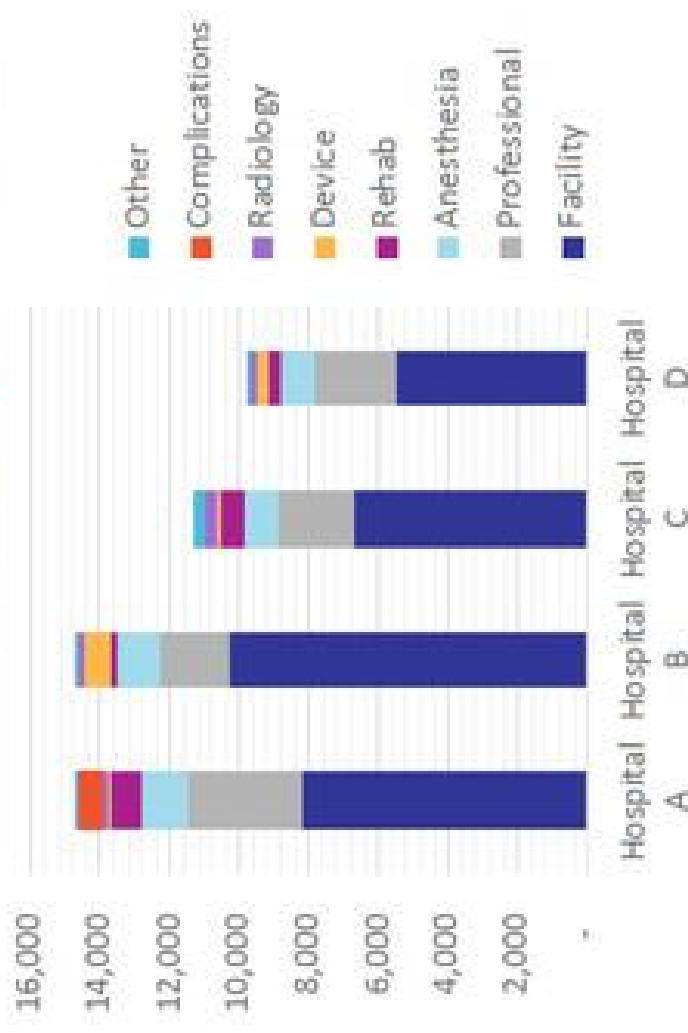
Source: Optum 2015-2016 Commercial Claims Data

Average Knee Arthroscopy Cost Breakout by Location

Example Member Cost Share by Location



Cost Breakout of Knee Arthroscopy Episodes by Location



bind

Results to date

Case study:
Employees prefer Bind.

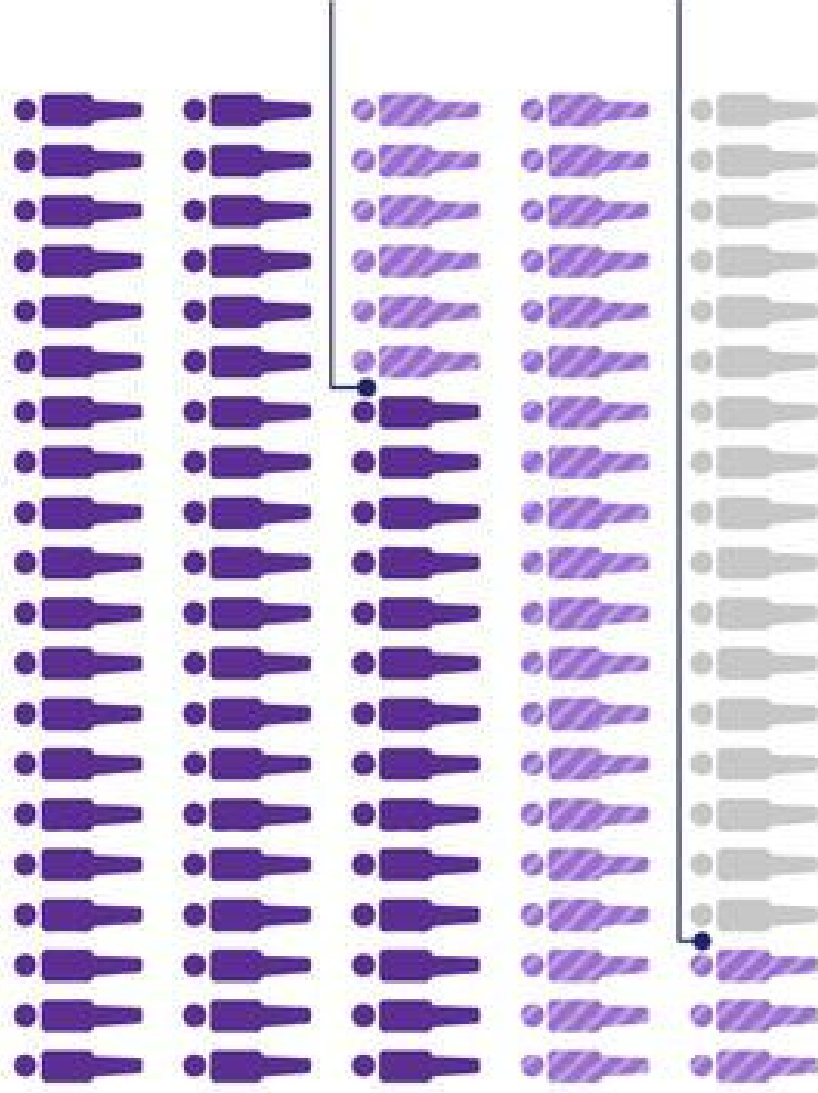
Active enrollment – effective date 1/1/19

	PPO	ACO 1	ACO 2	bind
Employee	\$143.00	\$77.00	\$77.00	\$82.00
Employee + 1	\$304.00	\$161.00	\$161.00	\$161.00
Family	\$481.00	\$250.00	\$250.00	\$244.00



bind

People register and engage.



54%

of the overall population activate their Bind account within the first three months.

83%

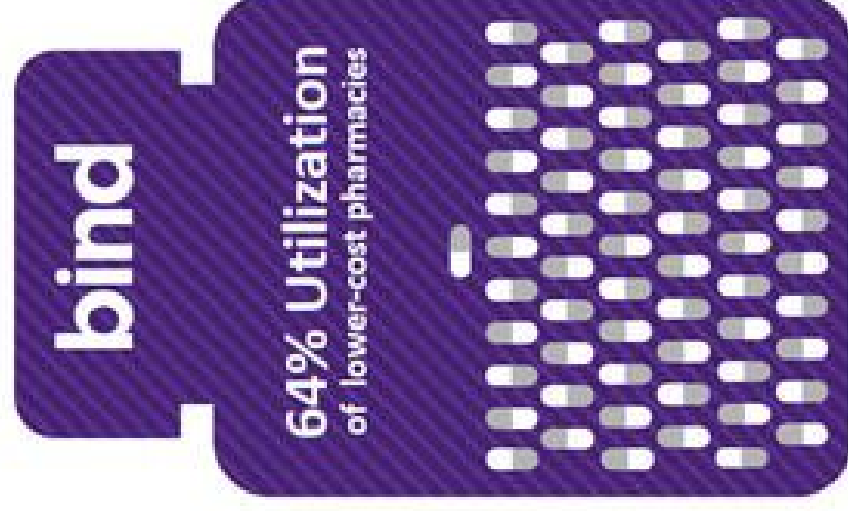
use the Bind app or website (within our most active client population).

bind

Bind members make better Rx choices.



— VS —



bind

People make better use of their pharmacy benefit.

Even with a higher utilization rate, the pharmacy benefit PMPM cost was 46% lower than industry.

Bind Q119 actual data.



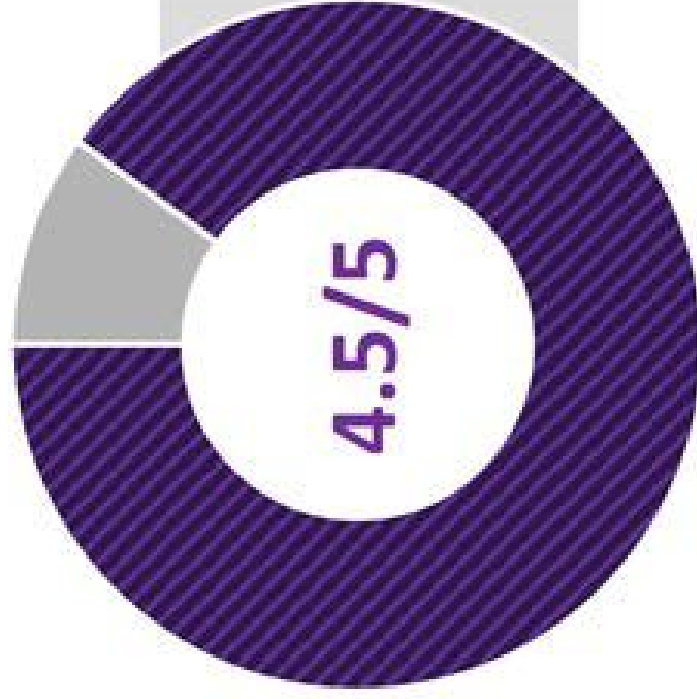
National PBM



Bind

bind

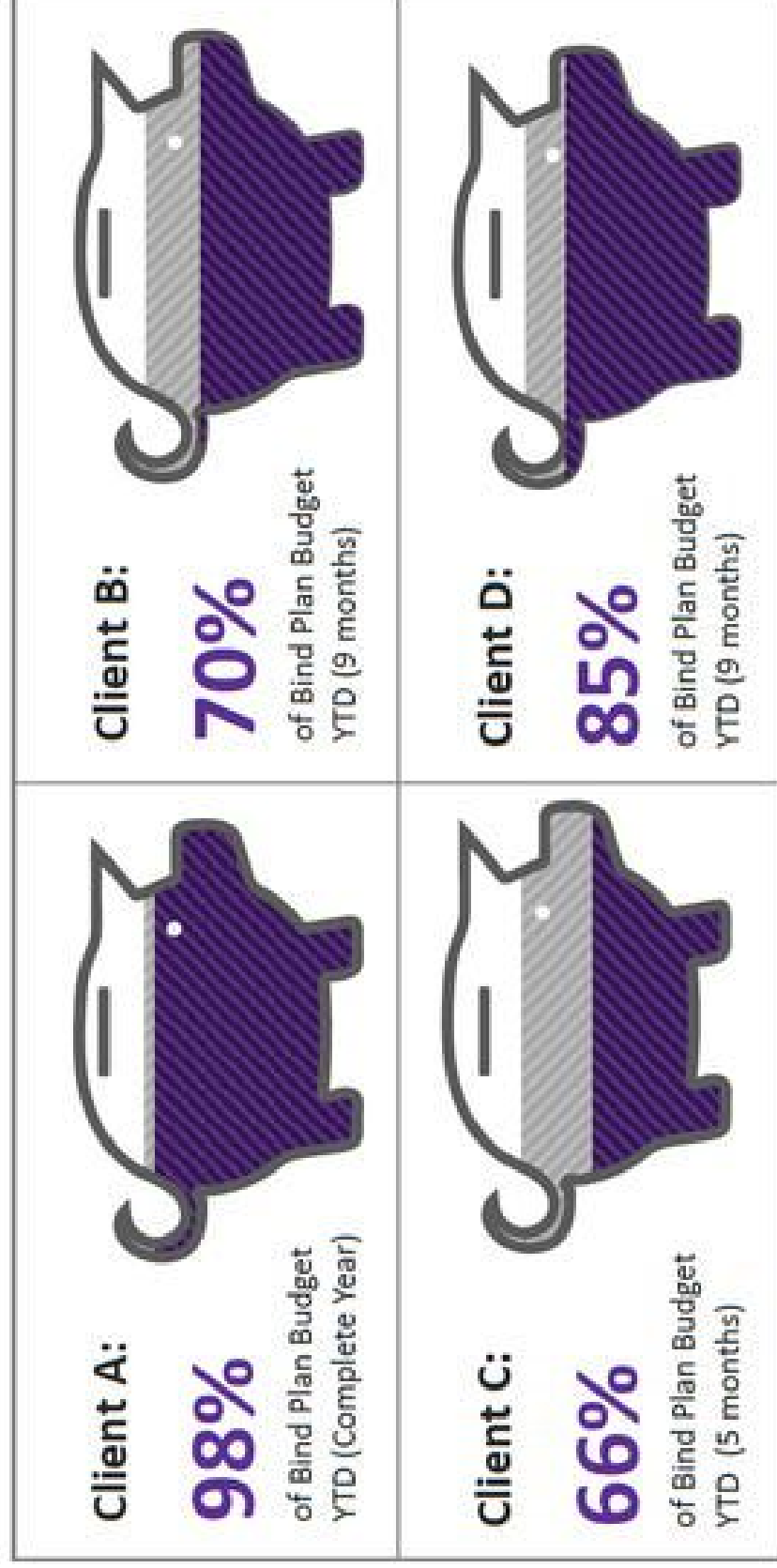
Bind members are more satisfied.



Rating on a 1-5 scale
where 5 is excellent.

bind

Bind keeps our clients UNDER budget.



Status Quo
Budget



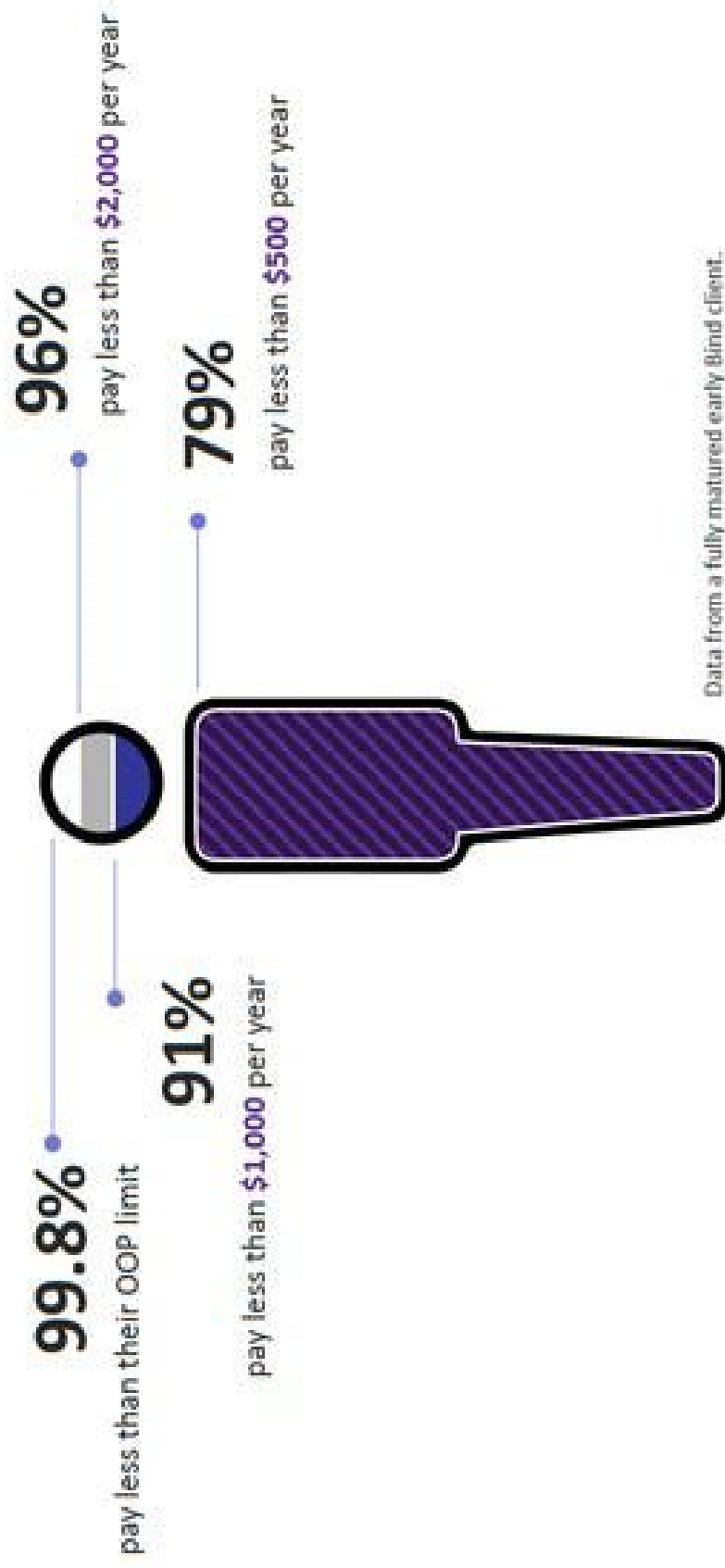
Bind Plan
Budget



Bind Plan
Actual

bind

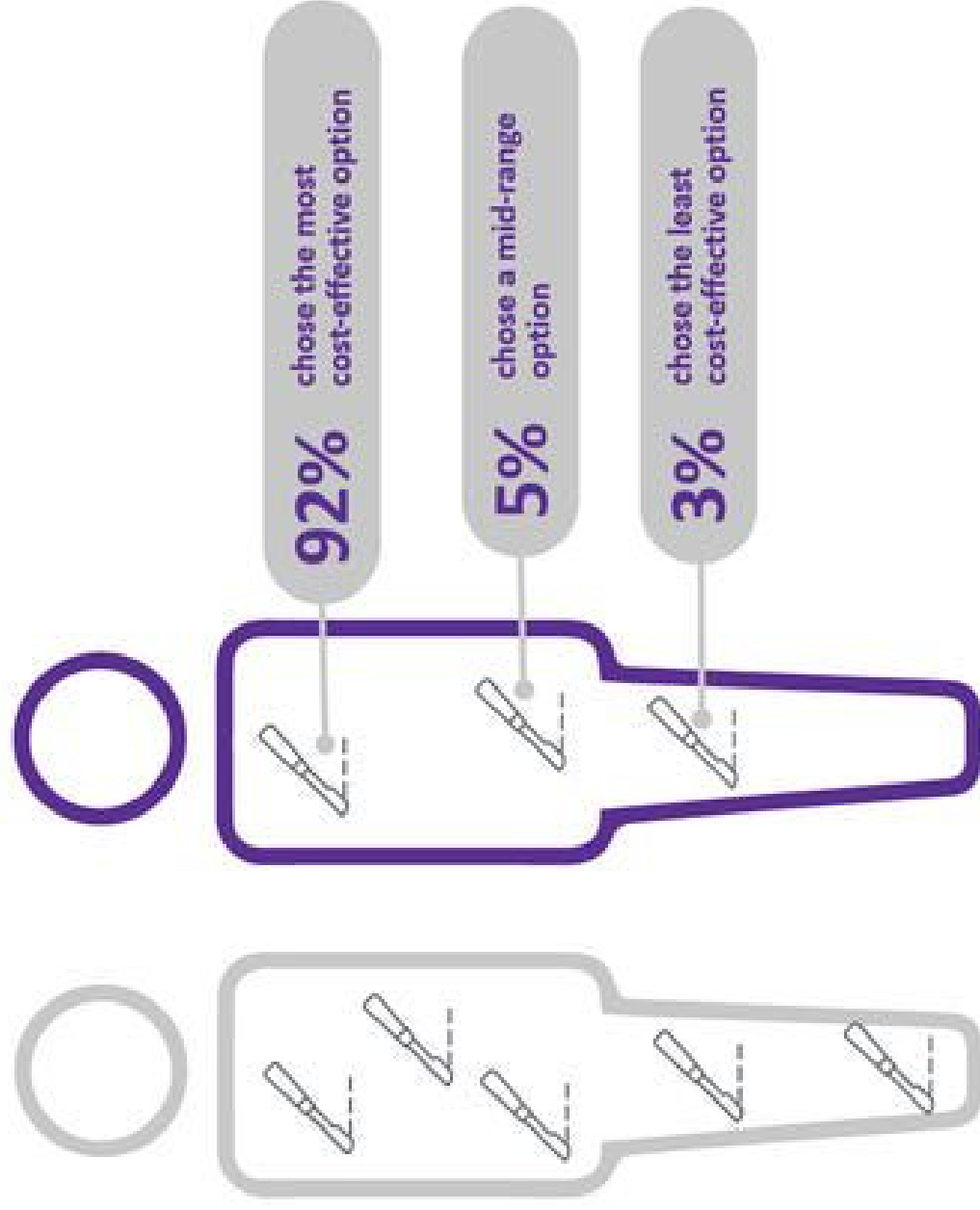
Bind members pay less out of pocket



bind

People make informed
treatment choices.

40%
more often
they select **more cost-effective**
treatments (vs. treatment
selection within other plans).



Thank you