



Grow your Business and
Reduce Healthcare Costs
for your Clients



#1 CAUSE OF BANKRUPTCY
IN THE U.S. IS FROM
MEDICAL EXPENSES*

Are you looking to
help your clients
reduce healthcare
costs and improve
employee health
outcomes?



The Shifting Healthcare Landscape

The rising cost of healthcare is an increasing concern for employers. The average annual premium for employer-sponsored health insurance is more than \$6,000 for single coverage and \$18,000 for family coverage, according to the Kaiser Family Foundation 2016 Employer Health Benefits Survey.

Conifer Health understands the importance of keeping costs down for your employers while offering them the tools and services they need to provide the highest quality of care and improve their employees' experience. With proven success serving diverse employer groups, Conifer Health can help you demonstrate a return on investment for your clients through cost savings and high employee engagement and satisfaction. Conifer Health employs advanced data analytics and comprehensive reporting so that you can easily measure and communicate results.

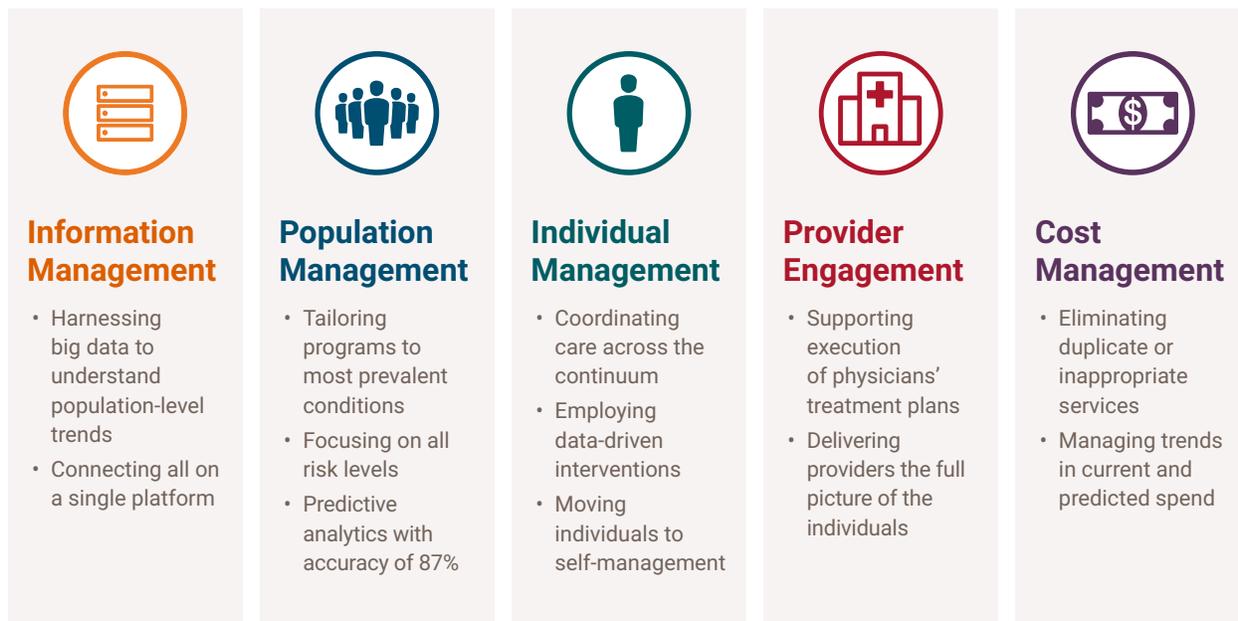
Taking a Holistic Health Management Approach to Deliver Long-Term Results

Conifer Health's approach to helping employees achieve sustainable health across the care continuum focuses on managing the individual, not the disease.

Conifer Health consistently bends the medical expense cost curve for employers through a proven, recurring five step process.

Our trend rates have consistently out-performed the national standards as a result of using data to drive actions that lead to effective management of those who are at higher risk.

Conifer Health's Proven Process with Employers



Different Employees Need Different Levels of Engagement

Conifer Health knows that individuals can become healthier when they have the proper support, including a consistent health professional and online tools to guide them.

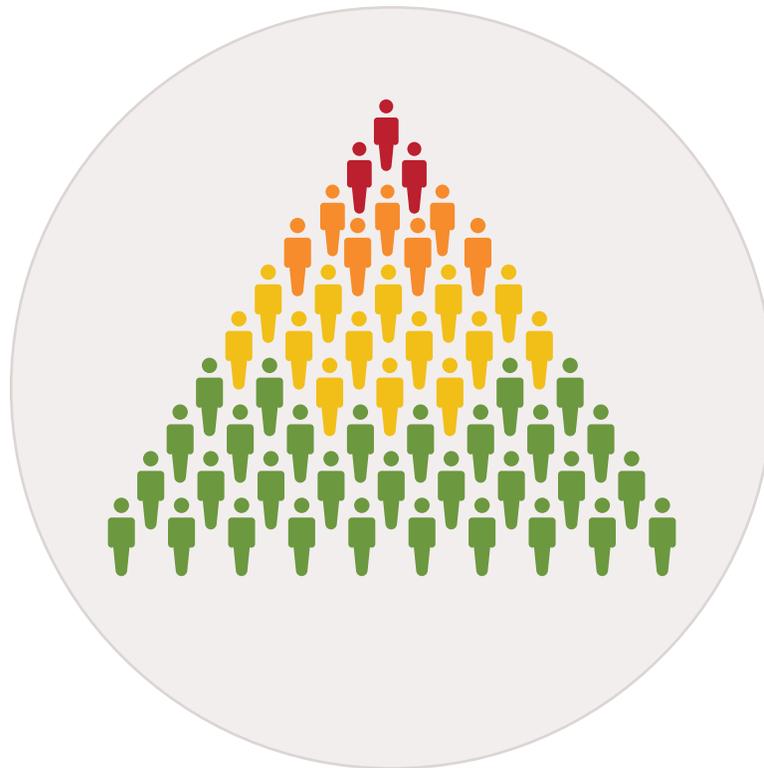
On average, self-insured employers spend the majority of their financial resources on the smallest segment of their population. The goal is to proactively manage these high-risk, high-cost participants, keep them healthy, and, in turn, increase productivity and reduce absenteeism. Ultimately, this will help reduce overall healthcare costs. When managing populations, different levels of risk require different levels of intervention. Conifer Health supports these different interventions via our Personal Health Nurses (PHN), actionable population health intelligence, care management tools and online Participant Portal.

By stratifying employee populations by risk, we are able to focus the right level of care management

toward the right individuals. Together, high-risk and chronically ill employees could cost as much as 90% of an employer's medical spend. Aligning these individuals with Personal Health Nurses for comprehensive care management interventions can have a direct impact on health plan expenditures.

Personal Health Nurses can also work with employers to help identify incentives that are likely to support improvement of the population's health. Examples of incentives include free on-site gym memberships or reduced monthly premiums. Incentives are displayed on Conifer Health's secure Participant portal, and files can be exported to the company administering the incentives.

Standard Population Summary



Population	Summary
 High Risk	<p>Typically 50-70% of medical spend / <10% of population</p> <p>Conditions require intense, ongoing assistance and coordination; PHNs will reach out directly to work with these individuals</p>
 Moderate Risk	<p>Typically 10-20% of medical spend / 10-15% of population</p> <p>Chronically ill requiring interaction with PHN, coordination and online support</p>
 Low Risk	<p>Typically 5-10% of medical spend / 20-30% of population</p> <p>Generally healthy with habits that potentially place them at risk; support through online health improvement programs</p>
 No Known Risk	<p>Typically 3-5% of medical spend / 50-60% of population</p> <p>Assist with goals and tracking actions. Generally, 75% of population is healthy, while we capture possible risks for the other 25% that is at risk through recommended health risk assessments</p>
 Episodes of Care	<p>Typically 10-20% of medical spend</p> <p>Assistance with coordination of care</p>



Delivering Value to your Clients through Bending the Cost Curve

Addressing participants with a combination of high risk conditions and poor utilization patterns can yield real results for your clients.

Compared to the industry average*, Conifer Health clients save more per member per month on their health plans by using our population health, case management and payer operations services. Conifer Health supplies the tools, analytics and strategic expertise necessary to drive return on investment for our clients. Our clients have access to the ROI documentation on an aggregate basis with drill-down capabilities to the individual participant level.

* Industry average Medical Trend published by Segal Company Annual Health Plan Cost Trend Survey

By implementing our systems and processes and incorporating our methodologies in data management and population health, our clients have averaged a 4:1 ROI for each dollar invested and less than 4% increase in healthcare costs year-over-year in the last five years.

With more than 20 years of industry experience and five million covered lives, Conifer Health provides the expertise, scale and innovation to simplify the healthcare experience and improve business performance for you and your clients.

AT A GLANCE



***AVERAGE 4:1 ROI**
FOR **EACH DOLLAR**
INVESTED



***LESS THAN 4%**
INCREASE IN
HEALTHCARE COSTS
YEAR-OVER-YEAR
IN LAST 5 YEARS

* Results may vary and are dependent on a variety of factors.

CONIFER
HEALTH SOLUTIONS®

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