Lucent Health
DATA DRIVEN + HUMAN FOCUSED

Delivering Superior Health Benefits &

Care Management to Pareto's Self-Insured Customers

July 23, 2020

Agenda:

> About Lucent Health

> Enhancements

> Why Lucent Health

> Products & Services

> Transparency in Claims Data

> Pareto-Specific Bundles

About Lucent Health

About Lucent Health: **Who We Are**

435
Employees

800+
Clients

250,000
Members

2 Billion
Annual Claims Processing

10
Offices Nationwide

Appleton, WI
Dallas, TX
Denver, CO
Houston, TX
Grand Rapids, MI
Los Angeles, CA
Nashville, TN
Omaha, NE
Portland, OR
Sacramento, CA

1 Data Warehouse
1 Phone System
1 Financial System
1 Data Analytics Platform

Enhancements: **Continuing to Evolve**

- ## Implementation
  - **Enhanced internal processes**
  - **Designated Implementation Coordinator with experience setting up Pareto clients**
  - **Fully integrated, turnkey bundles specific to Pareto**

- ## Narus Integration
  - **Fully integrated with claims system and reporting platform**
  - **Transparency in health plan on a real time basis via nightly data feeds**
  - **Utilizing advanced technology to provide a wholistic approach to caring for member**
  - **Proactive engagement and better member experience**

- ## Investment in New, Innovative Reporting Platform
  - **Centralized information**
  - **Meaningful and actionable analytics**
  - **Broker access to reporting dashboard**

Enhancements: **Continuing to Evolve**

- **Client Services and Operations**
  - **Consolidation into Lucent Client Services without change in case load**
  - **Cross-training on multiple service and claims platforms**
  - **90% WFH without any disruption**
  - **Implemented IVR for provider calls**

	2019	2020
Turnaround Time	8.97 Business Days	8.64 Business Days
Claim Processing Accuracy	99.17%	99.14%
Financial Payment Accuracy	98.67%	99.88%
Average Speed of Answer (Member Calls)	27 seconds	14 seconds
Average Speed of Answer (Provider Calls)	140 seconds	111 seconds
Abandonment Rate (Member Calls)	2.04%	1.40%
Abandonment Rate (Provider Calls)	7.32%	4.49%

Why Lucent Health?

Data Driven **+** Human Focused

- Help employers, by partnering with them to design customized health benefits solutions that mitigate risk and reduce costs.

- Help members by equipping our Lucent Health Care Management Team (powered by Narus Health) to navigate complex conditions.

Why Lucent Health?

We believe in giving members the tools, resources and assistance, plus the **compassionate service** and care to the individual — to navigate the complex healthcare system.

Why Lucent Health?

It comes down to our ability to access and use **nightly data feeds**, which flag members that require immediate attention, and our experienced teams and technology are able to harness the power of that data.

Products & Services

> Lucent Health VBP Plans

> Lucent Health Traditional Plans

> Lucent Health Hybrid Plans

> Lucent Health Care Management

> Other Cost Containment

The fourth generation of Reference Based Pricing (RBP) Plans have worked out the negatives of RBP while continuing to provide employers pricing that is 75-80% below network plan pricing.

VBP Plans have worked out the negatives of RBP by:

Patient Education

Cutting Edge Care Management

Direct Contracting with Providers

Balance Billing Assistance

Legal Representation

Lucent Health VBP plans are the fourth generation of RBP plans, maintaining the savings achieved by RBP, without the negatives to employers and employees.

76.6%

Average facility discount vs. 51.4% for PPO
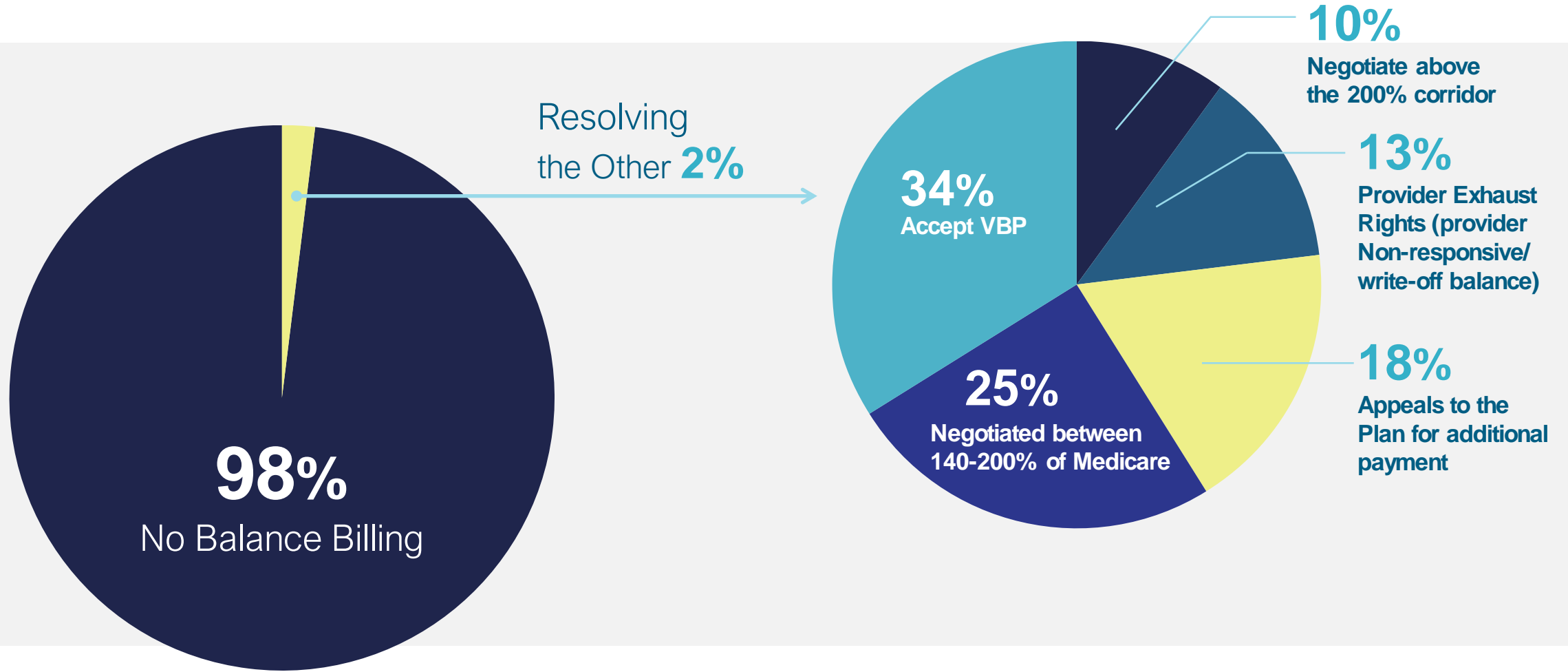
98%

No balance billing

$3,000

Average savings per employee per year

95%

Client retention rate

Products & Services: **Lucent Health VBP Plans**

98%
No Balance Billing

Resolving
the Other **2%**

34%
Accept VBP

25%
Negotiated between
140-200% of Medicare

10%
Negotiate above
the 200% corridor

13%
Provider Exhaust
Rights (provider
Non-responsive/
write-off balance)

18%
Appeals to the
Plan for additional
payment

Lucent helps employers work with national PPO plans and have access to virtually every regional and local network. We customize a network to meet the specific needs of your employee base

Questions?

Lucent Health **Care Management**

Lucent Health's wholly owned Care Management Solution—powered by Narus Health— serves your most vulnerable members and those with complex care needs.

Formed to serve patients and families at time of greatest need

An experienced care team

Uses daily data feeds to best allocate care resources

A team, platform and process to help serve members in the medium they prefer: telephone or secure texting via app

Our patient centered approach brings care back to healthcare, connecting care givers, gathering important information, in one location and navigating patients through complex episodes.

Narus Health Team

Family/ Caregiver

Health Networks

Patient Centered Care Plan

Community

Physicians
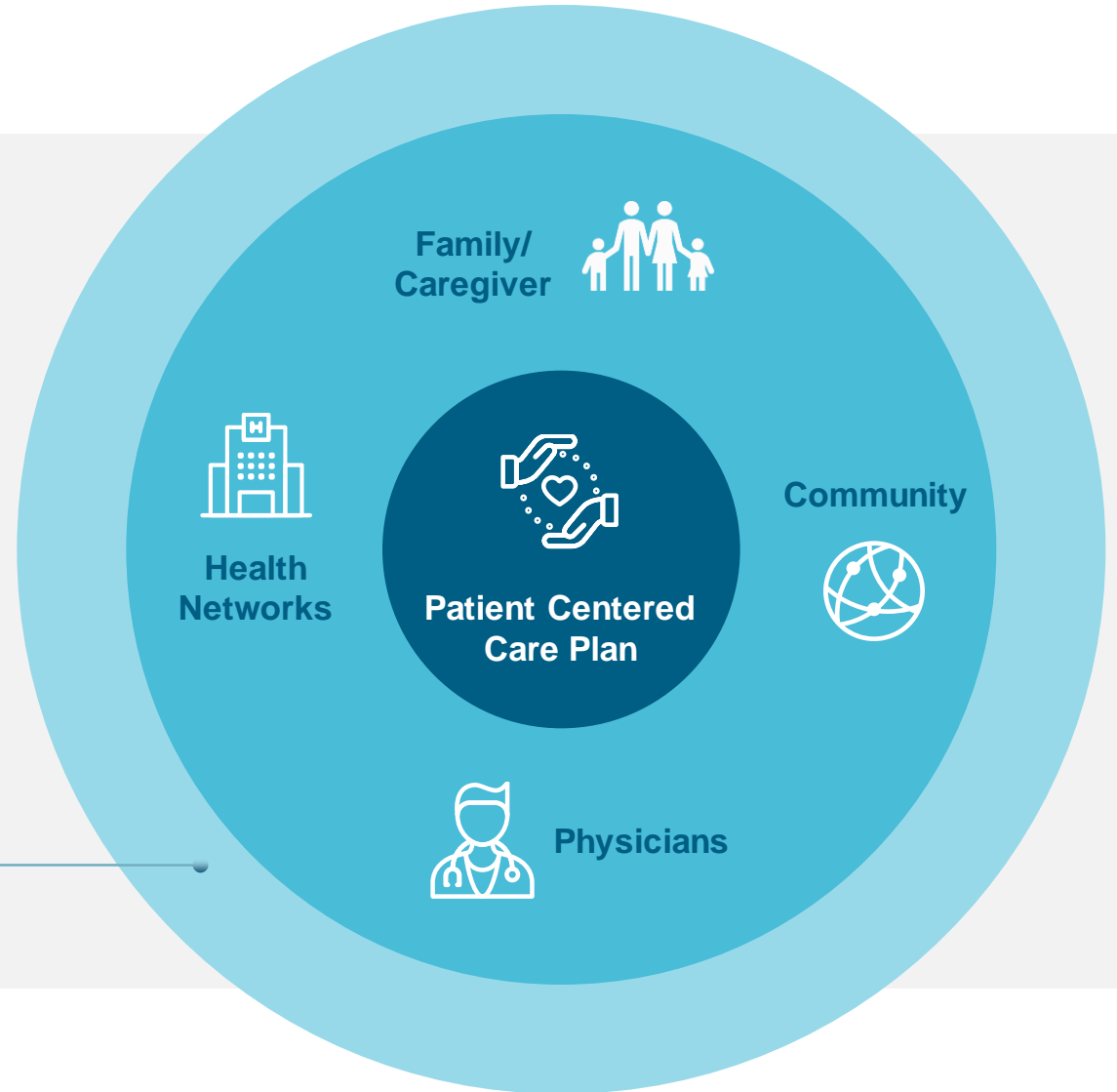
Care management—Powered by Narus Health—offers clients 4 primary services, each providing a unique solution and engaging certain groups in a client's population.

1. Precertification / UR / UM

- Serves as a check / balance for proper treatment protocol
- Helps to identify high-risk individuals prior to formal diagnosis
- Can give an indication of upcoming expense

2. Concierge Care Support

- Allows a single point of contact for all member healthcare issues
- Engages high-risk members and triage to more appropriate care
- Improves the overall member experience when changing plan coverage

3. Traditional Large Case Management

- Similar in scope to more familiar LCM solutions
- Works closely with stop-loss providers
- Improves member compliance and education
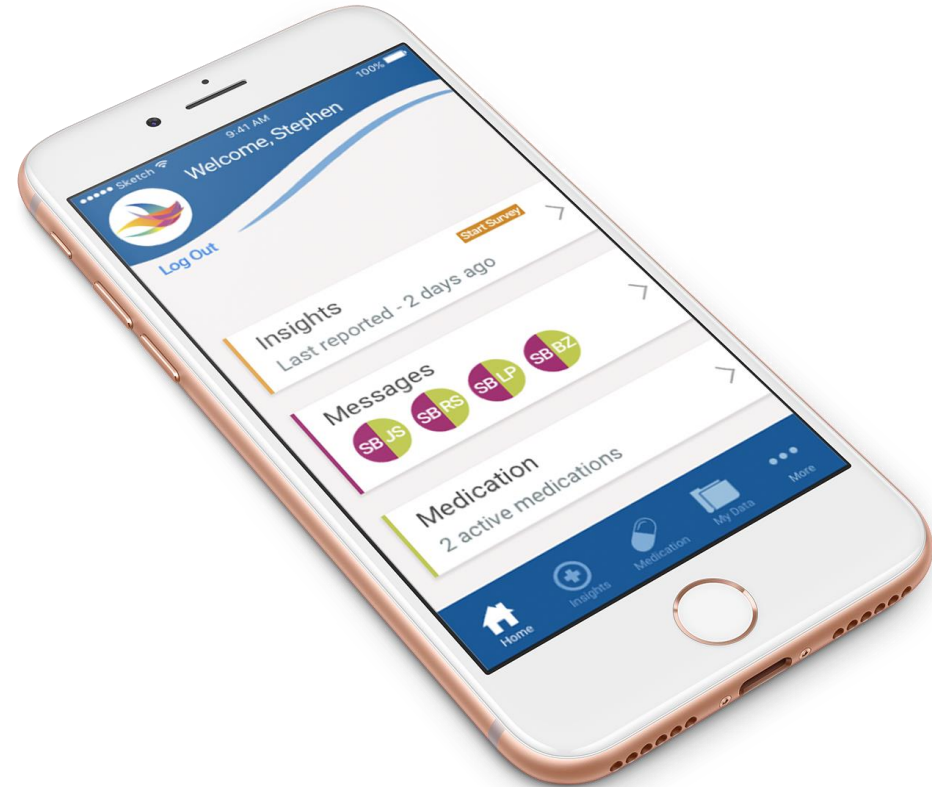- Assures good clinical practice standards

4. Narus Complex Care Support

- Proprietary risk stratification analysis
- Engagement based on medical complexity
- 24 / 7 Narus access to improve utilization

Products & Services: **Lucent Health Care Management**

Tools for Member

- **Secure, Patient-Family-Caregiver Platform**

- **Patient Communication via Chat & Video**

- **Symptom Reporting**

- **Pharmaceutical Data**

Tools for Employers

- **Proactive Cost-Containment**

- **Proprietary pre-ID algorithm**

- **Engaging At-Risk Members**

Centralized Information = Increased Efficiencies

- **Best overall view of the plan via in-depth analytics that are actionable and meaningful**

- **Customizable data feeds**

- **Flexible date ranges (incurred and paid)**

- **Breakdown by network, plan and client-specific requirements**

- **Broker access to reporting dashboard**
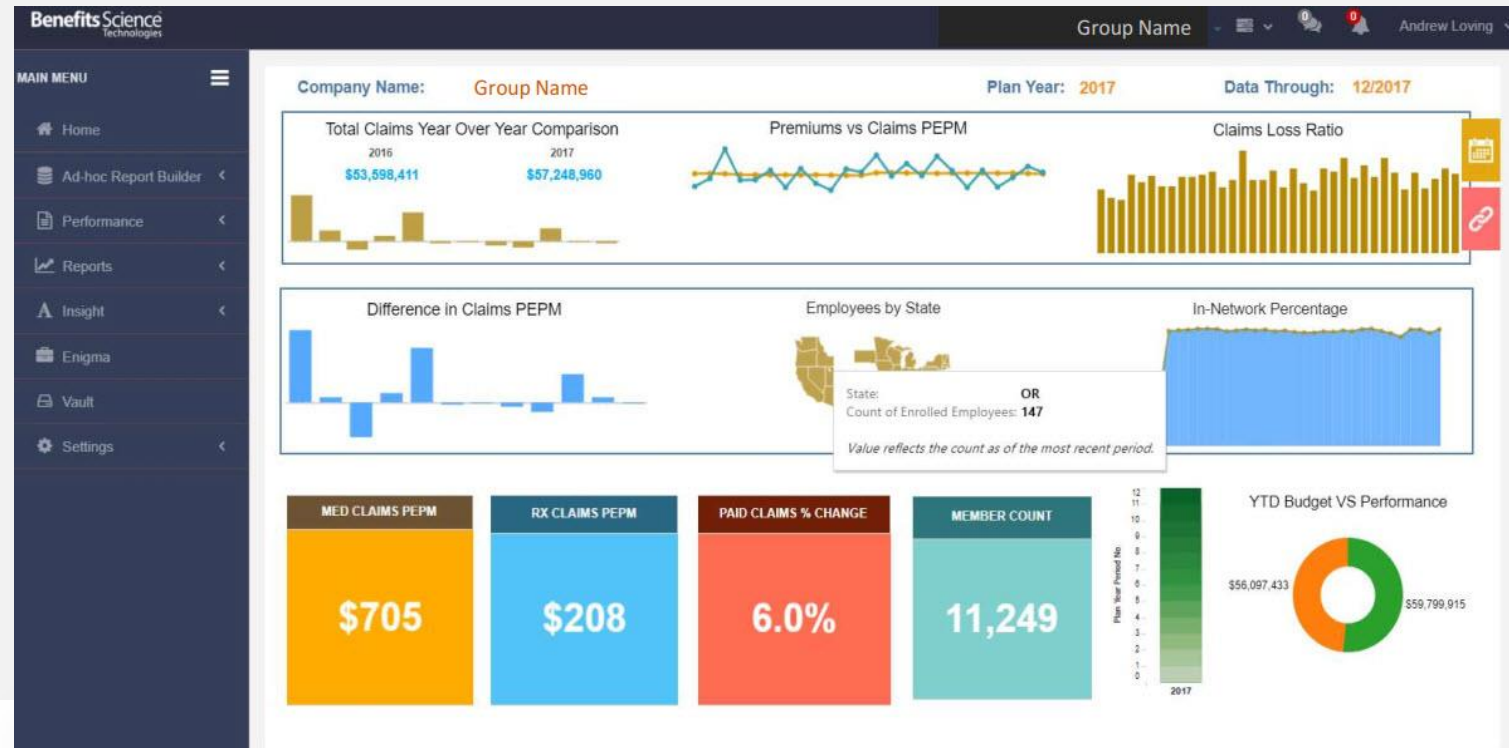
Other Cost Containment Programs

Other Best-of-Breed Cost Containment Options

Provider Transparency Programs

On-Site/Near-Site Medical
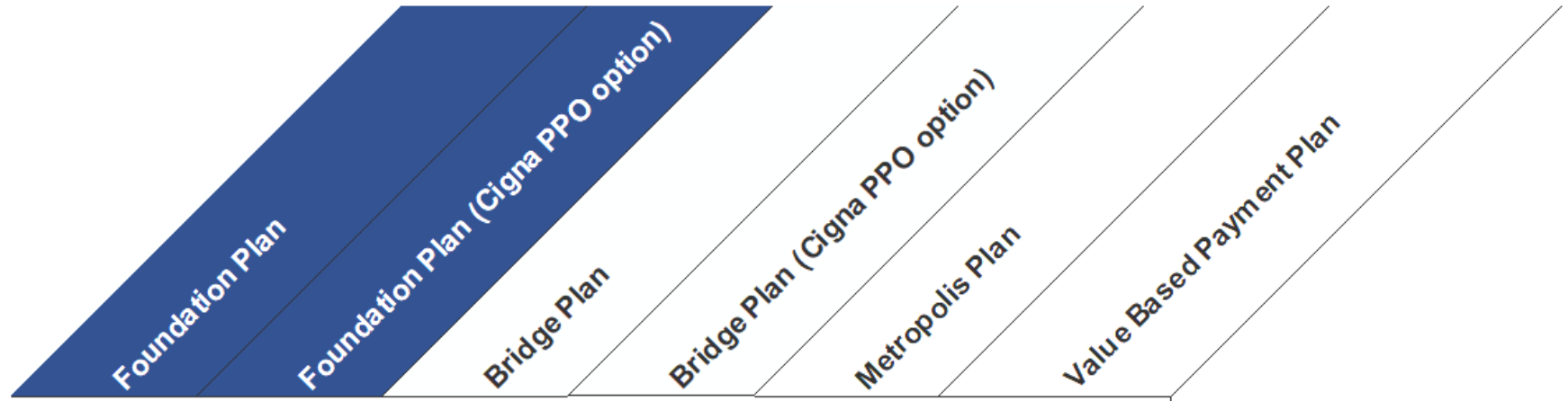
Telemedicine

Surgical Center Direct Contracting

International Rx

Direct Primary Care

Pareto-Specific Bundles

	Foundation Plan	Foundation Plan (Cigna PPO option)	Bridge Plan	Bridge Plan (Cigna PPO option)	Metropolis Plan	Value Based Payment Plan
Plan Administration						
Medical	$ 25.00	$ 25.00	$ 25.00	$ 25.00	$ 25.00	$ 40.00
COBRA	$ 1.50	$ 1.50	$ 1.50	$ 1.50	$ 1.50	$ 1.50
Stop Loss	Included	Included	Included	Included	Included	Included
PBM Integration (MagellanRx)	Included	Included	Included	Included	Included	Included
Network	Custom	Cigna	Custom	Cigna	Custom	PHCS Physician Only
Banking	Included	Included	Included	Included	Included	Included
Utilization Management / Disease Management						
Utilization Management	$ 3.50	Included	$ 3.50	Included	$ 3.50	Included
Population Support/Core Services	$ 4.50	4.50	$ 4.50	$ 4.50	$ 4.50	Included
Case Management	$150/hour	$150/hour	$150/hour	$150/hour	$150/hour	$150/hour
Member Concierge Services					$ 4.50	Included
Chronic Kidney Disease Management		Not Available	33% of savings	Not Available	33% of savings	33% of savings
Cancer Care Management					X	X
Cost Containment Tools						
TeleMedicine	$ 1.75	$ 1.75	$ 1.75	$ 1.75	$ 1.75	$ 1.75
Diagnostic Imagining Program		Not Available	X	Not Available	X	X
Medical Tourism		Not Available	X	Not Available	X	X
HealthCare Blue Book			$ 1.75	$ 1.75	$ 1.75	$ 1.75
Administration Fee PEPM	$31.75	$28.25	$33.50	$30.00	$38.00	$45.00
Network Fee PEPM	Varies	$15.26	Varies	$15.26	Varies	$3.60
Total PEPM	$31.75	$43.51	$33.50	$45.26	$38.00	$48.60

Summary

❯ Saving money and helping people

❯ Enhanced services, implementation and reporting

❯ Solutions directly aligned with Pareto

❯ The results speak for themselves…

Questions?