HealthBridge℠

A Financial Security Benefit

February 23, 2022

PREPARED FOR:

Agenda

- Nulty Opening
- Customer Testimonial
- Challenges for Employers
- The HealthBridge Solution
- Value for Employers & Members
- Getting started with HealthBridge
- Customer Testimonial
- Next Steps

Customer Testimonials

Tina Sutterlin, MSW, SPHR
Peckham, Inc.

I was reviewing benefits with a new hire and they were really excited to hear that we have HealthBridge. They mentioned having it with their previous employer and were so excited to have this benefit through us as well!

Renéa Taylor, PHR
KSS Enterprises

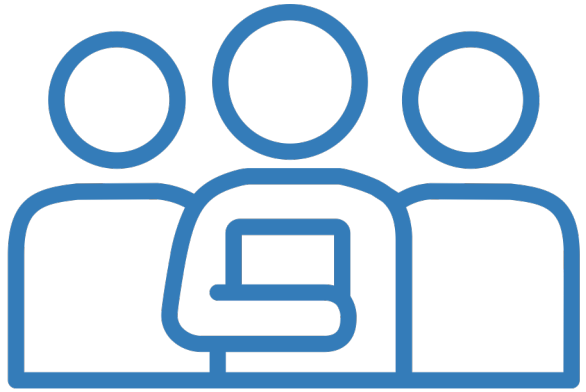
I was really excited to offer HealthBridge to our employees for the first time this year. We are only in February and I've already received feedback from some of my team members that it was so easy to use!

One person said they didn't even have to show their HealthBridge card, it was already in the doctor office's system and they didn't have to worry about how they were going to budget this large expense because it was already taken care of for them.

Did you know there's a new way to…

Protect
Employees
Financially

Reduce
Care Avoidance



Improve
Presenteeism

…with a new type of Financial Security Program

63% of employees say their financial stress has increased since 2020 – which makes them twice as likely to have avoided a medical issue due to cost[1]

76% of financially stressed employees say they'd be attracted to a company that cared more about their financial well being[1]

Financial wellness programs can reduce stress and encourage timely medical care[2]

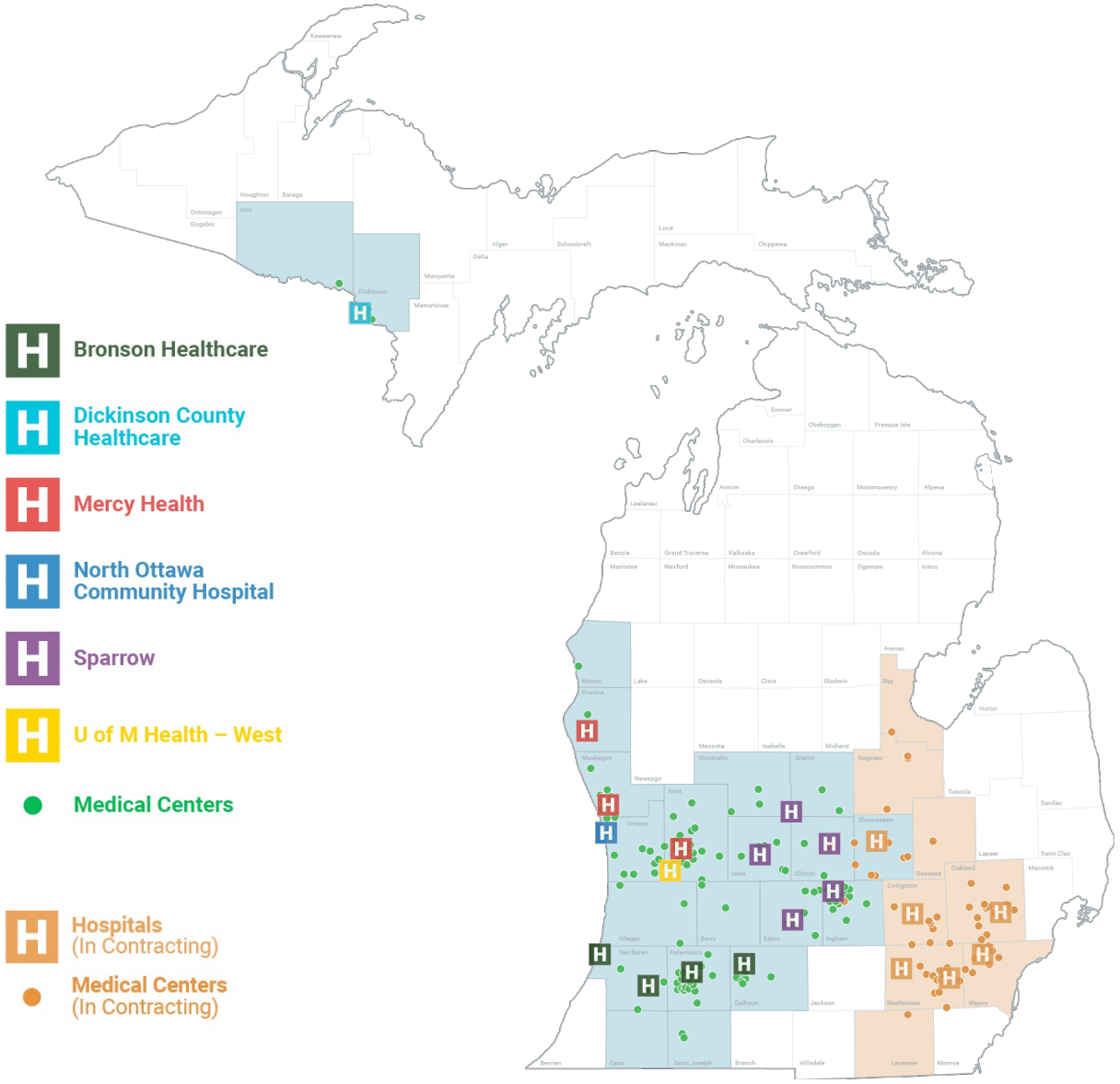
(1) PwC's 10th annual Employee Financial Wellness Survey, PwC US, 2021. January 2021: base of 1,600 full-time employees
(2) How to calculate the ROI for employee financial wellness programs. By Kris Alban. September 25, 2020

Introducing the HealthBridge Solution

Have you heard of HealthBridge?

- Complements your health plan
- Helps members manage and pay for medical out-of-pockets
- Simple, guaranteed issue
  - No member enrollment forms
  - No credit applications
  - No member premiums or additional cost to members

HealthBridge Provider Network



The HealthBridge Provider Network includes:

4,300 Physicians

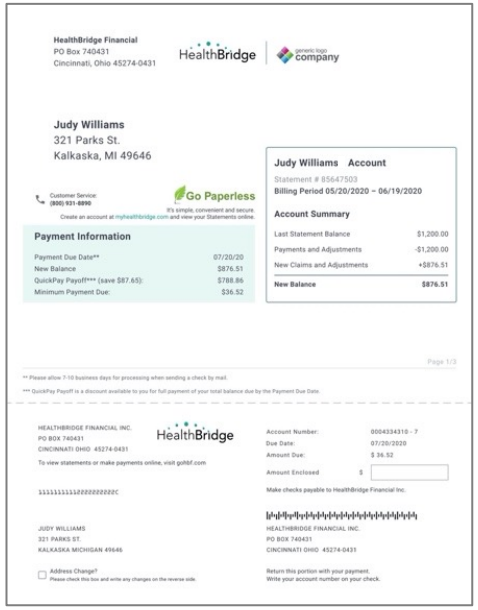
17 Hospital locations

630 medical centers

Contracts underway will expand the network with 6 hospitals, 296 medical centers, and nearly 3,000 physicians

How Members Benefit

Show the HealthBridge ID card, and **don't pay the HealthBridge Network Provider** for copays, coinsurance, or deductibles at time of service



Receive consolidated monthly statement from HealthBridge, co-branded with your logo

Repay HealthBridge:

- **10% discount when** statements are paid in full
- **Interest free**
- Take up to 24 months per claim *(Minimum payments apply)*

Manage account via **Member Portal**

Pay online, phone or mail

What we are hearing from Members

"When I made my first payment with HealthBridge, it was pretty cool to save $45 with the QuickPay discount. Making a payment online was easy – very smooth and no issues."

–Member with small West Michigan Employer

"I love that I can pay my doctor bills for me and my son in one place using my HSA. And, HealthBridge doesn't charge me interest if I can't pay all at once."

–Member with small West Michigan Employer

What about Employers?

In the first year with HealthBridge, an employer with 2000 employees saw:

1,482
employees use their benefit

Employees save nearly
$62,000

Getting Started is Easy

Health Plan Partnerships

HealthBridge℠

HealthBridge solution can complement several types of health plans:

- HDHP w/ HSA or HRA
- HMO
- PPO
- Either fully insured or self-insured

HealthBridge complements several health plans in Michigan. For example:

- BCBSM
- BCN
- ASR
- Insight Benefit Administrators

Rollout is simple

Employer Initiation

- Employer Agreement, Employer Enrollment Form & Data Sharing Authorization
- No cost to you for 24 months

Employee Communications

- Benefit Support Materials – English & Spanish
- Information Sessions – in person or virtual
- Personalize for your organization

HealthBridge & Payer Coordination

- No setup on your end, or enrollment forms for members

HealthBridge Welcomes & Supports Members

- Letters and emails with membership cards (members 18+)
- US-based Member Services team for support

Testimonial

Chelsea McMullin
Bronson Healthcare

Employer Program Options Offered

Customization is available

- Ability to create a narrow HealthBridge provider network
- Program designs can vary
- Year-end reporting (HIPAA compliant)
- Ongoing support

Next Steps

- Sit down with your Nulty agent and determine how best to introduce HealthBridge to your benefit package
- Choose the Effective Date – off cycle or at health plan renewal
- Strategize for employee education/communication

Thank you

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