

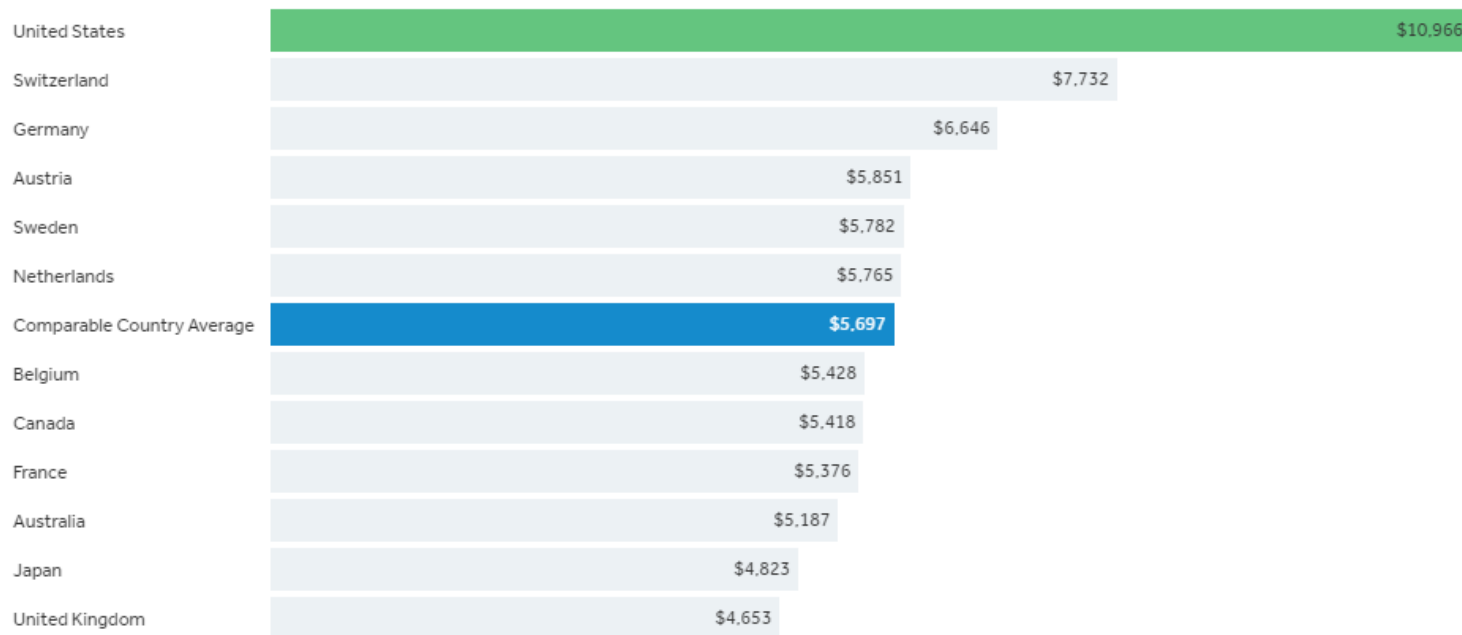
The Power of Direct Relationships

Transforming Your TPA

THE Apocalypse

On average, other wealthy countries spend about half as much per person on health than the U.S.

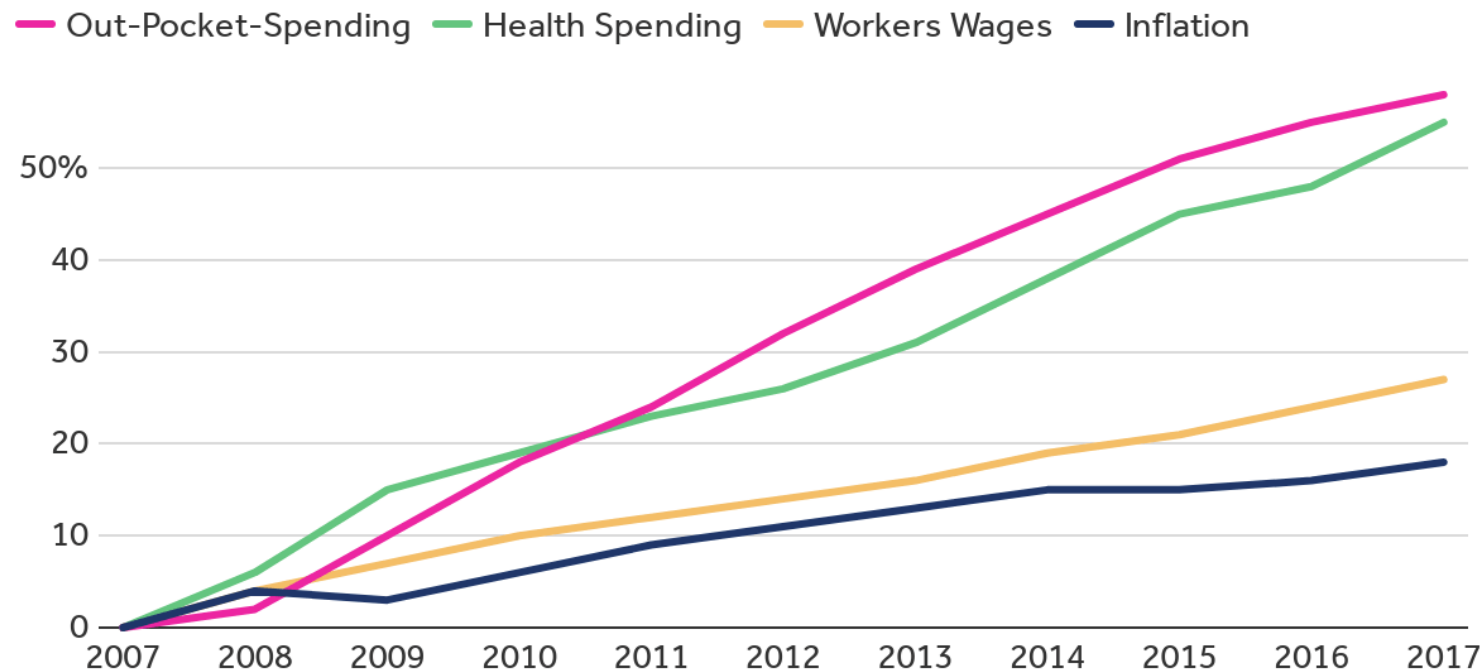
Health consumption expenditures per capita, U.S. dollars, PPP adjusted, 2019



Notes: U.S. value obtained from National Health Expenditure data. Health consumption does not include investments in structures, equipment, or research.

Source: [KFF analysis of OECD and National Health Expenditure \(NHE\) data](#) • [Get the data](#) • [PNG](#)

Cumulative growth in out-of-pocket and total health spending for people with large employer coverage, 2007-2017



Source: KFF analysis of IBM MarketScan Commercial Claims and Encounters, 2003-2017.

Peterson-KFF

Health System Tracker

Financial Landscape



The average American has
\$30k in debt

\$30k
\$55k

The average income
in America is \$55k
per year

57%



Have less than \$1k in savings

40%

of Americans have no savings at
all

75%

of Americans are
living paycheck to
paycheck

The GREAT Middleman

- Blue Cross/Anthem
- United Healthcare
- CIGNA
- Aetna
- Humana

The Issues

Relationship between the payer, provider and the patient is at least one step removed

Change
your World

- Walt Disney
- Herb Kelleher
- Bill Gates
- Steve Jobs
- Jeff Bezos
- Julielynn Wong



Direct Contract

- Patient, Provider & Payer
- Information
- Accountability

Concessions

- Convenience
- Payment Timing
- Price

CHANGE
YOUR
THINKING

Direct Relationship

- Plan Design
- Member Incentives
- Navigation
- Plan Savings

Aligned Incentives

- Patient Care
- Transparency
- Putting medicine back into the hands of the experts

Enhanced Benefits

- Reduced Patient OOP
- Expanded Benefits

Cost Containment Strategy

- Reduce Costs
- Reduce Stop Loss Premiums
- Reduce Risk

CHANGE THE RULES



Access

- Direct Primary Care or APC
- Specialists
- COE
- Second Opinion

Navigation

- Customer Service
- Care Coordinators
- Med Management

Flow of the Money

- Agreed upon Procedure
- Agreed upon Price
- Agreed upon incentives

CHANGE THE POWER STRUCTURE

Choice

- Options
- Responsibility
- Consequences

Choose with the MONEY

- Options



HOW?

Three Key Components

- Provider Access
- Plan Design
- Navigation

Strategic Advantage

- Capture new business
- Insure current business
- Differentiate

Ownership

- Assign a person
- Make it a priority



IMPACT

Who will be affected?

- Members
- Claims Fund
- Morale of the company
- Brokers & Advisors
- Medical Staff
- Healthcare System

Providers Win

- Work Life Balance
- More income with less work

Patients Win

- Health
- No hassle

Plans Win

- Healthier employees
- Lower Claims

TOGETHER

Let's make a dent in the Universe

For more information
please contact

Troy Reichert treichert@coral.io
918-710-0610