bigbang™ HEALTH

Integrated Health Plans

MORE bang FOR THE BUCK
**Problems with Current Health Plans**

- **Poor Integration, Coordination and Collaboration**
  - Current plans offer limited coordination between the health plan, Providers, and the Members, as well as limited mobile solutions.
  - Inadequate support for the Primary Care Physician who manages the care of people at risk.

- **Limited Flexibility**
  - Focus on short term earnings prevents making any changes that helps customers.

- **Employer’s Risk Management**
  - Focus is on a member’s current disease and in claim status and misses co-morbidities.

- **Cost Management**
  - Focus is on getting revenue to cover costs rather than decreasing costs.

- **Discount Pricing**
  - Solely dependent on the network’s ability to secure competitive rates that are rarely cost based.

- **Health Management**
  - Most health plans don’t engage the members health and utilization in a true and real form towards improvement.

- **Poor Customer Service**
  - Through large, centralized call centers with limited customer knowledge and limited coordination within the company of people contacting the customer.

**Results**

- Ever-Increasing costs due to large claims & poor health care integration.
- No Form of HIPAA Compliant, Centralized Communications.
- Lack of Coordination or Member Engagement.
What’s the Solution?

✓ A **UNIFIED HEALTHCARE COLLABORATION PLATFORM** enabling secure HIPAA-Compliant communication and Coordination between all parties involved in a member’s care including a complete mobile solution.

✓ A health plan that **EDUCATES** and involves the the customer on **ALL CLAIMS**, big and small.

✓ Turnkey capabilities that are **ACA-COMPLIANT**.

✓ Independence of **CONTROLLING YOUR COSTS**, benefits, and outcomes.

✓ **IDENTIFIES** members at risk and helps them reduce their risk profile.

✓ A health plan that is **TRANSPARENT** and manages chronic illnesses and their large claims.

✓ Competitive provider reimbursements that result in less **BALANCE BILLING** headaches.

✓ **20% - 50% LESS COST** for administration, technology, and experience.

✓ **NATIONWIDE NETWORK** with cost effective results.

✓ A health plan that **ENGAGES MEMBERS** through population wellness management.
The Solution is...

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BigBang brings it all together...
Unified Healthcare Collaboration Platform
Our rapidly deployable platform is an innovative blend of mHealth, teleHealth solutions to seamlessly connect individuals throughout the continuum of care from multi-disciplinary teams to well-connected members.

Stop-Loss Insurance
Our stop loss services provide protection for our clients against high claims on any one individual as well as protection against unusually high total claims through aggregate stop loss.

Provider Networks
Our provider networks offer the flexibility of seeing a doctor, specialist, or facility in your region.

RBP Pricing System
HST Technologies offer unique cost based pricing services and consumer transparency to reduce your employees healthcare costs and save your health plan significant money.

Wellness & Population Management
Our revolutionary PredictiMed™ platform is aimed at fighting disease and providing the support you need along the way. By participating, our members work towards a healthier lifestyle while earning great health rewards.

Consumer Involvement, Transparency, and Protection
BigBang Health Plan supports and protect the consumer both before and after services, through local cost comparisons, pre-service estimates, and other transparent solutions.

Full Service Administration
Our third-party administration provides complex in-house services such as claims processing, account management, health services, customer service and more.

Flexible Health Plans
Our flexible health plans are ready for employers to implement and provide the necessary documentation, forms, and reporting that is needed.

Technology & Reporting
BigBang Tech is our custom built information data storage platform that houses all the valuable client information powered by HMA.

Pharmacy Benefits
Our services manage the cost and utilization of prescription drugs to improve the value of the plan sponsor’s drug benefits.
BigBang Health Plan engages the consumer to ask the right questions before the high dollar services are rendered. The consumer manages their own money, so therefore they should be involved prior to the costs being incurred. If it’s alright for a member to discuss a $50 drug cost, $100 office visit, or a $150 diagnostic test...why is it unreasonable to understand the costs of the $20,000 procedure?

The Idea of Consumer Engagement is NOT NEW!

BigBang Health Plan supports and protects the consumers before, during, and after events throughout the care continuum.

- Pre-service estimate programs.
- Local and regional area price comparisons.
- Both the providers and members know the reimbursement levels before any services are performed.
- Eliminates most post-service negotiations.
- Dramatically shortens the claim lag which benefits stop loss carriers.
- Fully automated processes and procedures.
- The pricing engine utilizes extensive data to determine prevailing price, cost and value for specified medical services.
- The most comprehensive mHealth, teleHealth member engagement platform

Member Engagement separates us from all others in the market!
BigBang Health Connects all Participants Seamlessly

Satisfied Engaged Members

Wellness & Population Management

Medical Provider

Employer

Full Service Administration
Major Elements of the Solution

Full Service Administration

**BigBang Health Plan** brings an unmatched combination of experience, knowledge, risk management, technology, and dedicated customer service to its clients.

Integration, Technology, and Experience

**The Power or Integration**
The ability to offer all services from one company

**The Power of Technology**
Our superior technology makes the HMA engine work

**The Power of Experience**
Health insurance, statutory accounting, clinical leadership and actuarial experts

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BigBang Health Services

✓ Health Plan Administration
✓ Identify risk of all members
✓ Ability to communicate real time with all stakeholders
✓ Plan Documentation
✓ Claims Processing
✓ Health Services
✓ Prior Authorizations
✓ Treasury & Accounting
✓ PPO, HMO/EPO
✓ Reporting & Analytics
✓ Cost Containment Strategies
✓ Plan Forecasting
Flexible Health Plans

Numerous flexible plan options ensure the clients needs can be met. This includes pre-designed plans or fully customized plans.

Choose from our Integrated Health Plan Options

✓ Ready-to-Go Plans
  • Compliant Benefit Plan Designs
  • Health Plan Administration
  • Health Plan Technology
  • Provider Network
  • RBP Pricing Solutions
  • Stop-Loss Insurance
  • Health & Population Management

✓ Keep Your Current Plan
  • Health Plan Administration
  • Plan Documentation
  • Health Plan Technology
  • Provider Network
  • RBP Pricing Solutions
  • Stop-Loss Insurance
  • Health & Population Management

✓ Customize Your Plan
  Choose the services that fit your needs
  • Compliant Benefit Plan Designs
  • Health Plan Administration
  • Health Plan Technology
  • Provider Network
  • RBP Pricing Solutions
  • Stop-Loss Insurance
  • Health & Population Management

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BigBang Health Technologies developed and maintained health plan administration platform is ready for the future of healthcare. The functionality is built to process claims, membership, billing, and commissions needs.

**BigBang Health Technology Features:**

- ✔ 5010 and ICD-10 Compliant-Ready
- ✔ Real-Time Claims Processing
- ✔ Real-time Reporting
- ✔ Consolidating OOP maximums
- ✔ Real-time Workflow Management
- ✔ Plan Building Capabilities and Testing
- ✔ Claims Pricing for a variety of networks

Our System is Designed to Meet All Your Needs
Pharmacy Benefits Management

BigBang Rx offers proven PBM solutions. Our complete spectrum of services can be configured to meet each client’s specific needs. This flexibility gives our clients the ability to select the services that make sense for them.

BigBang Rx Services:

- Preferred Medication List / Formulary Support
- Consumer Education Tools and Information
- Prescription Claim Processing
- Call Center Support (Electronic, Online, Real-Time)
- Nationwide Network of more than 50,000 Pharmacies
- Mail Order Options
Stop-Loss Insurance

BigBang Health Plan’s can provide Stop Loss coverage focusing on eliminating gaps and surprises. We provide a straight-forward, client-focused approach to contracts, underwriting and account management. Our wide array of contract and product options allow us to meet the unique risk tolerance and cost objectives of each of our clients.

Provider Networks

We provide our clients with access to a wide range of Preferred Provider Organizations (PPOs) in order to meet the needs of their employees, from large national PPOs to the best regional networks. Physicians Care has access to over 800,000 participating providers throughout the United States, including physicians in all specialties and most of the country's finest hospitals.

Our Network Solutions:

Primary Networks, Complementary Networks, Specialty Networks, Non-Network Solutions, Centers of Excellence, Network Management Services
Reference-Based Pricing (RBP)

**BigBang Health integrates** proven innovative pricing technologies allowing healthcare payers to optimize reimbursements for all healthcare transactions by benchmarking claims. The pricing engine utilizes extensive data sets to determine the prevailing price, cost and value for all medical services. Simply stated RBP provides for a fair reimbursement level for payers and providers.

- All of your current providers are eligible.
- Technology is based on cost plus pricing.
- Provide highest value on Member protection.
- Claim surveillance examines every claim automatically and benchmarks results against Medicare pricing, cost, average reimbursements, or commercial claim payments.
- True claims cost management solutions based on federally reported cost information.
- Price is negotiated and sign-off agreement is secured based on reduced amounts.
- Not dependent on reimbursement negotiated by somebody else.
Well-Being, Wellness & Population Management

BigBang Health integrates Population Health Management by offering effective ways for businesses to reduce costs through a variety of health management tools. Our products and services successfully predict and manage the member’s medical health risks, while working to reduce the employer’s cost of medical and pharmacy utilization.

✓ Predictive Modeling from demographics, bio-statistics, lifestyle, claims, and pharmacy data predict what your members are going to spend most on and why.

✓ Predictive Modeling data predicts future first time claimants for over 40 different disease risks.

✓ Claims Analysis identifies gaps in care and predicts future large cases.

✓ Secure member portal with lab results, claims lookup, Personal Health Record, lifestyle education, condition protocols, rewards programs, reminders, and mobile apps.
Population Management, Analytics and Coaching

- Sophisticated National Screening and Lab Services
- Examiner Coverage in Every US County & Canada
- 5000 walk in locations
- Home or Work Finger Stick Blood Sample Process
- Venipuncture or Fingerstick
- Advanced Data Transfer and Automation Services
- Industry Leading Blood Chemistry
- Biometric Measurements
- RN Health Advocate Case Management
- Connects Members and Primary Care Physician
- Coach Reporting shows the group’s engagement and savings
Rapidly deploying an innovative blend of mHealth, teleHealth solutions seamlessly connecting individuals throughout the continuum of care - from multi-disciplinary teams to well-connected members.

A Unified Healthcare Collaboration Platform Across the Continuum
Providers are inevitably using mobile devices through non-secure mobile messaging creating a significant risk of HIPAA breach penalties.

- Minimize HIPAA breach risk of $1M+
- Enable rapid access to providers
- Replace live calls with messaging
- Mitigate risks by engaging experts

The vast majority of medical professionals say they are not satisfied with the technology that their organization uses for communicating.

A Unified Healthcare Collaboration Platform

- Patient-Centric & Peer-to-Peer Messaging
- Teleconferencing
- TeleHealth Sessions
A BigBang Health Connected Universe
The Vision for BigBang Health – One Offering Connecting All Channels

Members connect to their supplemental Benefits at the touch of a finger

Accessing many content streams from a single platform
Member/Plan/Provider Engagement, Communications & Care Collaboration

Accessing many content streams from a single platform
Member/Plan/Provider Engagement, Communications & Care Collaboration

**Pre-Certification or Prior Authorization Process**
- **Challenge:** Lack of immediate access to information can lead to delays and inaccurate certs
- **Roles:** Member (M) – Case Manager (CM) – Provider (P)
- **Workflow:**
  1) M (or optionally P) sends a message such as a photo, video .. for further context
  2) CM reviews information and corresponds to further clarify things
  3) CM submits pre-cert and prior authorization
- **Value:** A) Increase Efficiency Certification/Authorization B) Improve Outcomes & member engagement

**Complex Case Management**
- **Challenge:** Members are challenged with quality of life issues while significantly impacting overall costs
- **Roles:** Member (M) - Case Manager (CM) – Medical Director (MD)
- **Workflow:**
  1) CM or M initiates a message with a photo, video, text, document ..
  2) CM or MD assess status and seeks clarifications
  3) CM or MD directs M to optimally direct care including triage to contracted facilities/COEs
  4) CM or MD initiates a live teleHealth session with any Provider and/or Member
- **Value:** a) Optimize Demand Management b) Minimize Readmissions

**Health Coach / Well-Being Promotion**
- **Challenge:** High risk can be identified while there is a limited ability to efficiently engage
- **Roles:** Member (M) - Health Coach (HC)
- **Workflow:**
  1) HCs assess context of the member’s acute or chronic condition
  2) HC sends messages to M providing care guidance instruction
  3) HC optionally initiates a live teleconference or teleHealth session with M
- **Value:** a) Maximize Quality of Life b) Reduce Costs via Prevention
Member/Plan/Provider Engagement, Communications & Care Collaboration

**Member Services Interaction**
- **Challenge:** Members seek answers to questions that takes time to engage in a live conversation
- **Roles:** Member (M) – Call Center (CC)
- **New Workflow:**
  1) M sends a message with a question
  2) CC can review any relevant context in the member thread
  3) CC responds directly in the fashion of a live message chat (textual, document, etc.)
  4) CC initiates a live teleconference or teleHealth session only as required for clarification
- **Value:** a) Increase Customer Satisfaction and Loyalty b) Improving Call Center Productivity

**Member Injury/Illness Collaboration**
- **Challenge:** Members are often uncertain of the optimal timing and approach to seek care
- **Roles:** Member (M) - Case Manager (CM) – Medical Director (MD)
- **New Workflow:**
  1) M sends a message with a photo, video..
  2) CM or MD assess via collaboration
  3) CM or MD directs M to optimally triage care
- **Value:** a) Minimize Readmissions b) Optimize Demand Management

**Automated Member Guidance Notifications**
- **Challenge:** Members are insufficiently engaged to manage well-being to chronic conditions
- **Roles:** Member (M) – Auto Guidance Protocols (AGPs)
- **New Workflow:**
  1) Automated guidance protocols are established within MedAware
  2) AGPs are assigned to M to initiate the deployment of sequential notifications
  3) AGPs are deployed within threads delivering guidance to M
  4) M sends a message within the same thread as the AGP for further help/clarification
- **Value:** a) Maximize Quality of Life b) Reduce Costs via Prevention
Member/Plan/Provider Engagement, Communications & Care Collaboration

Member Post-Treatment / Injury / Illness Awareness

✓ Challenge: Members are often uncertain of the expected progression of recovery leading to doctor-ED visits
✓ Roles: Member (M) - Case Manager (CM) – Medical Director (MD)
✓ New Workflow:
  1) CM or AGP sends a message to a M explaining the progression of recovery (text, doc, video)
  2) M sends a message seeking clarification that things are progressing as expected
  3) CM or MD directs M to optimally triage care only if required
✓ Value: a) Minimize Readmissions b) Optimize Demand Management
BigBang brings it all together...
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www.BigBangHealth.com