

SEE A DOCTOR FROM YOUR PHONE IT'S TIME FOR TELEMEDICINE.

by Cura TeleHealth & Wellness

Save on healthcare
spend today with Cura!



Disrupting PEPM

More than 70% of ER and urgent care visits can be avoided with a visit fee only Cura Telehealth Appointment

cura.com

TeleHealth Advantage

TeleMedicine is becoming an increasingly obvious efficient method to manage most acute and chronic conditions.

Doctor Visits Made Simple.

Cura TeleHealth allows for the convenient care delivery to your employees on demand. No PEPM charges.



Urgent Care

UTI
Upper Respiratory Infections
Pink eye
Sinusitis
Acute pain
...and more!



Chronic Care

Diabetes
Hypertension
Asthma
COPD
...and more!



Remote Monitoring

Engage chronic condition employees with Telemedicine and Text-based interactions to promote employee health, provide remote diagnostic device monitoring, and more.



cura.com

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IT'S TIME FOR TELEMEDICINE.

Cura Advantage

Cura has an established employer TeleHealth plan that goes beyond providing episodic care. Over the last 2 years we have used a TeleHealth model that will disrupt the waste seen in PEPM payment models and raise the level of acuity. While PEPM models have value we believe in pay for performance and not a placeholder for the patient provider visits.

We will continue to work toward a comprehensive mobile solution to the entire care cycle. This includes featured fundamentals such as the telemedicine general and specialist visits and remote patient monitoring. Other less-obvious, but still fundamental features such as referral navigation and management, price transparency, AI chat bot to guide patients along a health event pathway, PBM management, chronic disease management including telemedicine retinopathy evaluation's, nutrition and exercise group management, and more.



Features unique to telehealth employer program include:

Telemedicine Visits

- \$49 Episodic primary/urgent care
- \$69 Direct to Primary Care Visit
- \$115 specialist including behavioral health
- Open messaging with provider and medical assistants
- Prescriptions and Imaging
- Laboratory and imaging orders
- Episodic primary/urgent care telemedicine spend capitated at \$9 PEPM (annualized)
- Work Evaluations
- See case example of 80% savings over traditional PEPM model.
- 13% direct savings plus ROI of chronic disease management

Chronic Care Management

We provide chronic care management for the estimated 20 to 30% of employees with at risk chronic conditions using:

On-going telemedicine visits

Availability to select same provider for continuity of care

Remote patient monitoring

24/7 provider availability for response to abnormal results

Annual telemedicine retinopathy evaluation for diabetic retinopathy using telemedicine ophthalmoscope

Nutrition and exercise physiotherapist telemedicine group sessions for at risk diabetes, hypertension, and obesity

Laboratory Testing

Employment Drug Screen and Wellness Labs. Annual labs for cost plus 15%.

Employee Engagement and Resource Utilization

- Implementation and ongoing engagement for all members.
- Weekly digital or phone interaction with at-risk employees utilizing remote patient monitoring
- Price transparency tool for guiding imaging and hospital utilization to high quality cost effective solutions.



Disrupting Current PEPM Models



Competitor Case Example

Airline Employer

4,000 employees

X \$6 PEPM



\$288,000
PER YEAR SPENT

NUMBER OF ACTUAL VISITS* DELIVERED: **1498** - \$214,598 WASTED

Airline Employer

4,000 employees

X \$49 Visit



\$73,402

PAY FOR PERFORMANCE!

ALMOST A
75%
SAVINGS

Cura TeleHealth Advantage

SPECIALIST VISIT: **\$115**

DPC VISIT: **\$69**

GENERAL VISIT: **\$49**

Airline Employer

750 of 4,000 employees

X \$20 PEPM



\$180,000
PER YEAR SPENT



REMOTE PATIENT MONITORING

BY CURA™

We can help your employees find the best deals on prescriptions while earning rewards!



cura.com

TeleMedicine Package



Telemedicine Episodic Urgent and Family Care Visits

- Allows employee member episodic access to urgent and family care visits on a 24/7 basis.
- Goal - Encourage cost effective healthcare delivery by avoiding more costly general, urgent care or emergency room visits.

\$49
per visit



Telemedicine Direct Primary Care

- Allows employee member scheduled access to the same provider for a continuous primary care or recurring episodic relationship.
- Goal - foster patient provider relationship that builds trust and accountability to health care plans. Encourage cost effective decisions in healthcare delivery

\$69
per visit



Telemedicine Scheduled Specialist

- Allows employee member scheduled access to a variety of specialists.
- Goal - enable self referral or primary care to refer to specialist within telemedicine network that maintains continuity of care, allows cost effective care delivery. Provides second opinions to streamline complex decisions in care.

\$115
per visit



TeleHealth Chronic Care Management

Focused attention on the
16%-20%
that are spending greater than
80%
of the overall spend.

Acceptable minimum savings
to continue
1.2%

UP TO
10%
Estimated savings
Return on Investment

\$20
Per Member, Per Month
Applies only to chronic condition
members and/or those with 12 or more
annual visits



What does Chronic Care Management Include?

Chronic care management includes mailing members needed devices for monitoring of vital signs related to chronic condition(s). Monthly, weekly and as needed communication with the care team of medical assistants and nursing. Select groups participate solo or in a group session with a nutritionist.



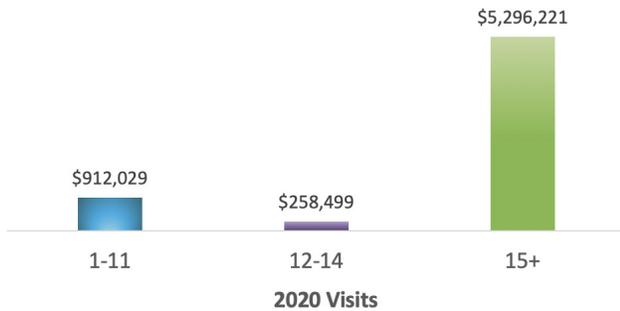
Goals of Chronic Care Management

Improve health, improve members awareness of health metrics demonstrating improved health, reduce unexpected visits and decrease spend among this group. Savings goal set at 8-10% of total spend.

Cura Claims Analytics*

Analytics to allow targeted intervention on at risk populations

Allowed Charges By Number Of 2020 Visits

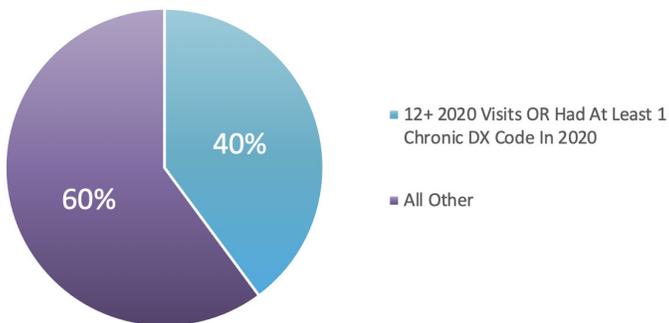


Allowed Charges Per ID By Number Of 2020 Visits

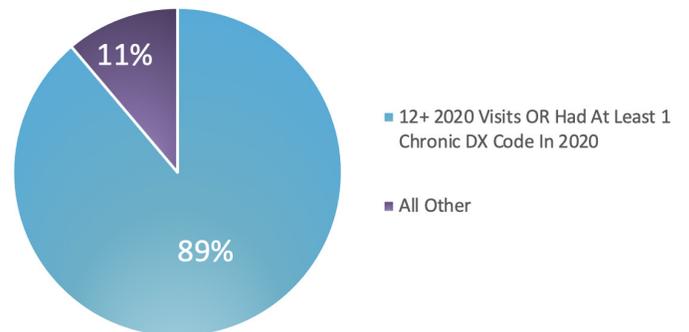


2020 Visits	Unique IDs	Unique Visits	Encounters	Allowed \$	% Unique IDs	% Unique Visits	% Encounters	\$ Allowed Charges	Visits Per ID	Encounters Per Id	Encounters Per Visit	Allowed Charges Per ID	Allowed Charges Per Visit	Allowed Charges Per Encounter
1-11	756	3,158	8,772	\$912,029	70%	25%	27%	14%	4.2	11.6	2.8	\$1,206	\$289	\$104
12-14	67	849	2,092	\$258,499	6%	7%	6%	4%	12.7	31.2	2.5	\$3,858	\$304	\$124
15+	263	8,530	21,898	\$5,296,221	24%	68%	67%	82%	32.4	83.3	2.6	\$20,138	\$621	\$242
Total	1,086	12,537	32,762	\$6,466,749	100%	100%	100%	100%	11.5	30.2	2.6	\$5,955	\$516	\$197

% IDs By Group *



% Allowable Charges By Group *



Grouping	Unique IDs	Unique Visits	Encounters	Allowed \$	% Unique IDs	% Unique Visits	% Encounters	\$ Allowed Charges	Visits Per ID	Encounters Per Id	Encounters Per Visit	Allowed Charges Per ID	Allowed Charges Per Visit	Allowed Charges Per Encounter
12+ 2020 Visits OR Had At Least 1 Chronic DX Code In 2020	433	10,006	25,767	\$5,744,815	40%	80%	79%	89%	23.1	59.5	2.6	\$13,267	\$574	\$223
All Other	653	2,531	6,995	\$721,934	60%	20%	21%	11%	3.9	10.7	2.8	\$1,106	\$285	\$103
Grand Total	1,086	12,537	32,762	\$6,466,749	100%	100%	100%	100%	11.5	30.2	2.6	\$5,955	\$516	\$197

*Cura will provide Customized Claims Analytics (sample shown above does not represent accurate analytics.)

HEALTH EVENT PATHWAY FOR CHRONIC CONDITIONS



Our experienced healthcare team raises the level of complexity of the health event pathway with data from remote patient monitoring

