



Strategic Review

Engagement, Utilization and
Savings Analysis for
OKHEEI

May 22, 2023



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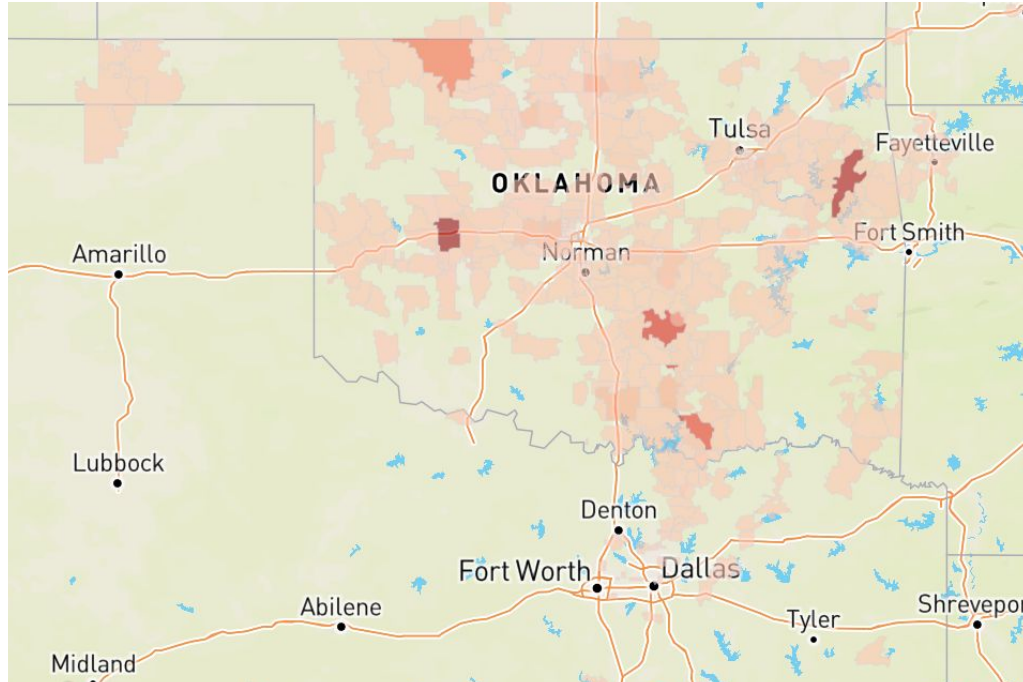
Member Experience

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**Best Practices to Drive
Engagement**

Member Footprint | OKHEEI

Member Distribution by Zip Code



Members: 4,142

Member Distribution Top HRRs

Oklahoma City, OK: 2,384

57%

Tulsa, OK: 1,043

25%

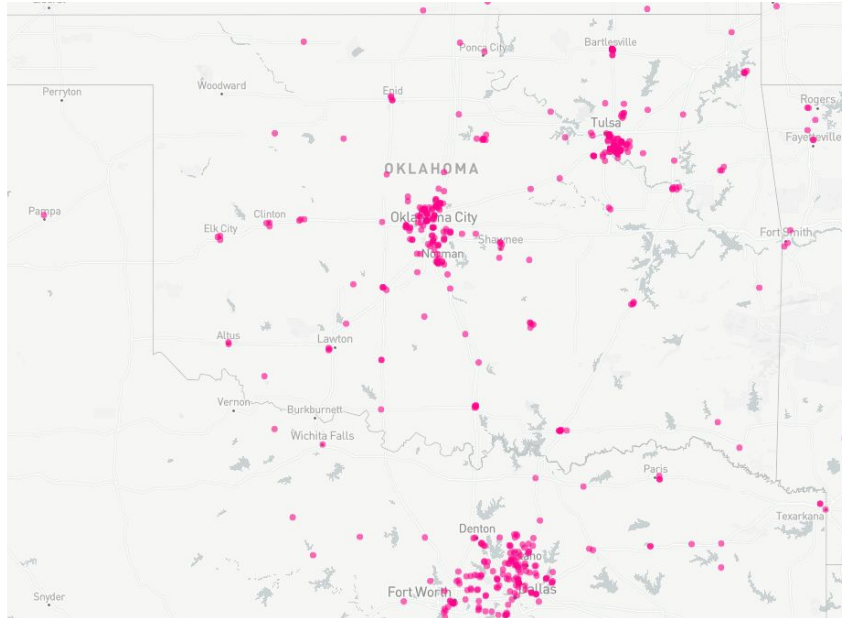
Annual Potential
Utilization/Member in OK
\$657

Provider Footprint | **Oklahoma**
Largest Provider Network for ZERO
91 Organizations with 332 Facility Locations

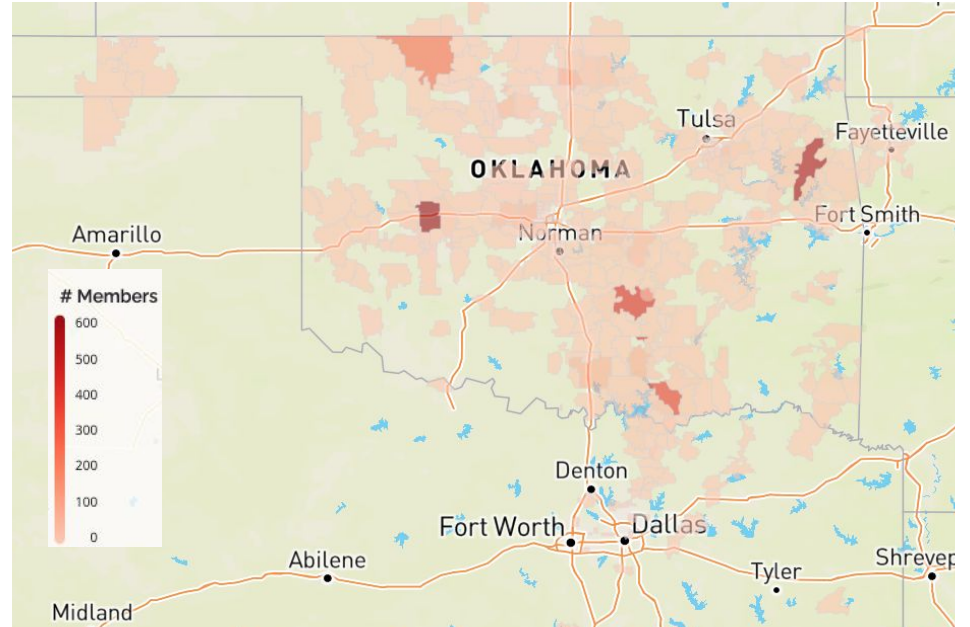
Some of the ZERO Providers in Oklahoma



ZERO Provider Footprint



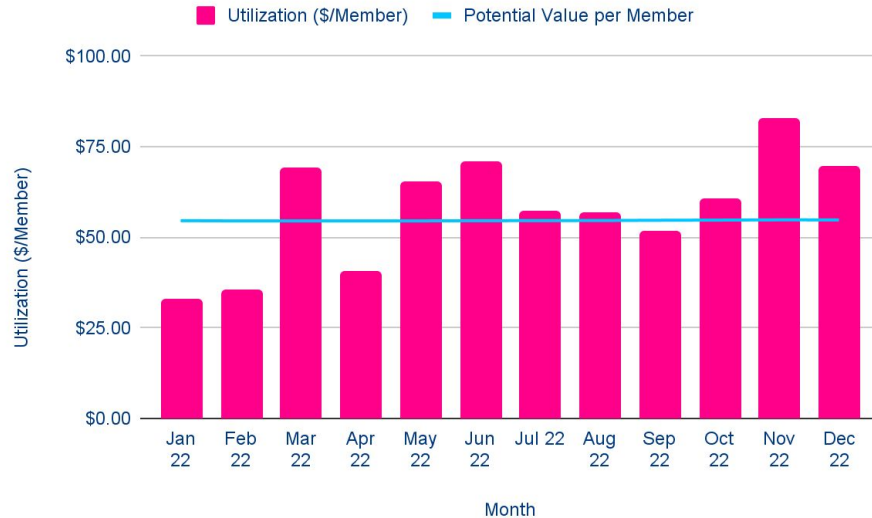
OKHEEI Member Distribution



2022 Engagement & Outcomes | OKHEEI

Launch Date: 1/1/2017

Current Membership	Potential Utilization \$/Member per Month	Actual Utilization \$/Member per Month	# of Members Used ZERO Services	Total Claim Spend + ZERO Fees
4,142	\$53	\$76	1,603	\$4,317,644



Top 10 Categories Used

- Rx
- Labs
- Physical Therapy
- Evaluation & Management
- Advanced Imaging- MRI, X-Ray, Ultrasound, CT
- Cardiovascular non-invasive
- Breast Health

Top 10 Providers Used

- RxnGo
- Quest
- TheraWest
- Excel Therapy
- Oklahoma Heart Hospital
- McBride Orthopedic Hospital
- Select PT
- Touchstone Medical Imaging
- Northern Oklahoma PT
- Tulsa Bone and Joint

Year-over-Year Utilization| **OKHEEI**

Years 2017 - 2022

Year over Year Utilization (\$/Member)



Savings Analysis of ZERO Compared to National PPO Pricing

Total Population for 2022



Total Savings
\$2,291,790

Members Served
1,603

Total Active Members
4,644

Total Active Subscribers
3,354

Quarterly Paid and Savings



Savings Analysis is completed on a quarterly basis and is available the last day of the month following the end of the quarterly reporting period.

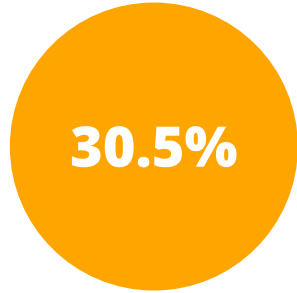
Compares the ZERO contracted rate for procedures to the typical cost under a PPO for all clients in ZERO's book of business.

Example: ZERO bundled contracted rate for imaging includes image itself and radiology professional fee

Savings Analysis
team.zero.health

Savings Analysis of ZERO Compared to PPO Pricing in Member's Location

Total Population for 2022



Top 10 Categories by Savings

Bundle Category	# Members	# Services	Avg Typical PPO	Avg ZERO Amount	Total Typical PPO	Total ZERO Amount	Savings Amount	Savings %
Surgery - Musculoskeletal	91	99	\$16,439	\$10,658	\$1,461,131	\$1,055,157	\$405,974	27.8%
Rx	707	13,047	\$79	\$59	\$1,025,284	\$768,976	\$256,309	25.0%
Physical Therapy - PT	225	3,186	\$138	\$87	\$439,168	\$278,140	\$161,028	36.7%
Cardiovascular- invasive	21	25	\$19,076	\$12,751	\$451,269	\$318,785	\$132,484	29.4%
Lab - pathology	922	10,222	\$32	\$15	\$282,263	\$154,872	\$127,391	45.1%
Cardiovascular - non-invasive	131	222	\$1,046	\$480	\$196,968	\$106,549	\$90,419	45.9%
Advanced Imaging - CT	106	130	\$1,060	\$369	\$126,615	\$47,980	\$78,635	62.1%
Advanced Imaging - MRI	192	250	\$1,020	\$622	\$232,973	\$155,518	\$77,456	33.2%
Surgery - General	15	15	\$9,011	\$4,812	\$146,583	\$72,180	\$74,403	50.8%
Surgery - Female genital system	11	11	\$13,758	\$8,163	\$151,248	\$89,791	\$61,457	40.6%

Significance of Savings by Member Location

- Compares the cost of a procedure to ZERO's database of typical PPO costs at the Member's location
- More closely resembles the costs that are paid by OKHEEI BCBS plan
- Rx savings is likely under represented b/c ZERO assumes 25% savings but when costs are compared to actual PBM prices - savings is about 35% when analyzed by Rx'nGo
- Can identify actual savings through claims analysis

Savings Analysis by Member Location | 6 Years of Offering ZERO

2017 - 2022



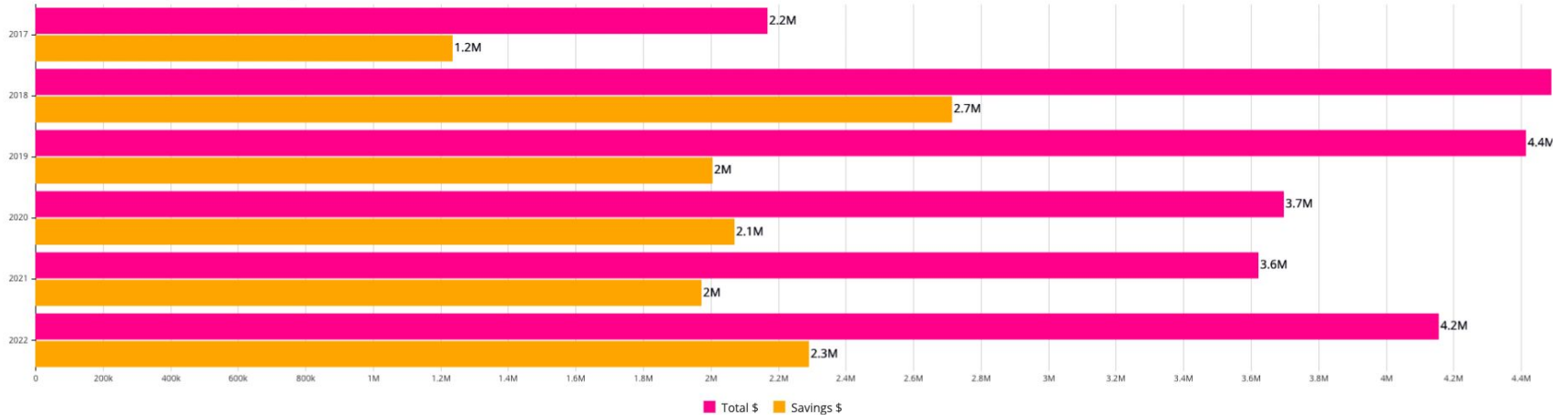
Total Savings
\$12,291,651

Members Served
6,563

Total Active Members
5,666

Total Active Subscribers
4,070

Date Bucketed Total Spend and Savings



Savings Analysis | Total Population for 1/1/2023 - 3/31/2023



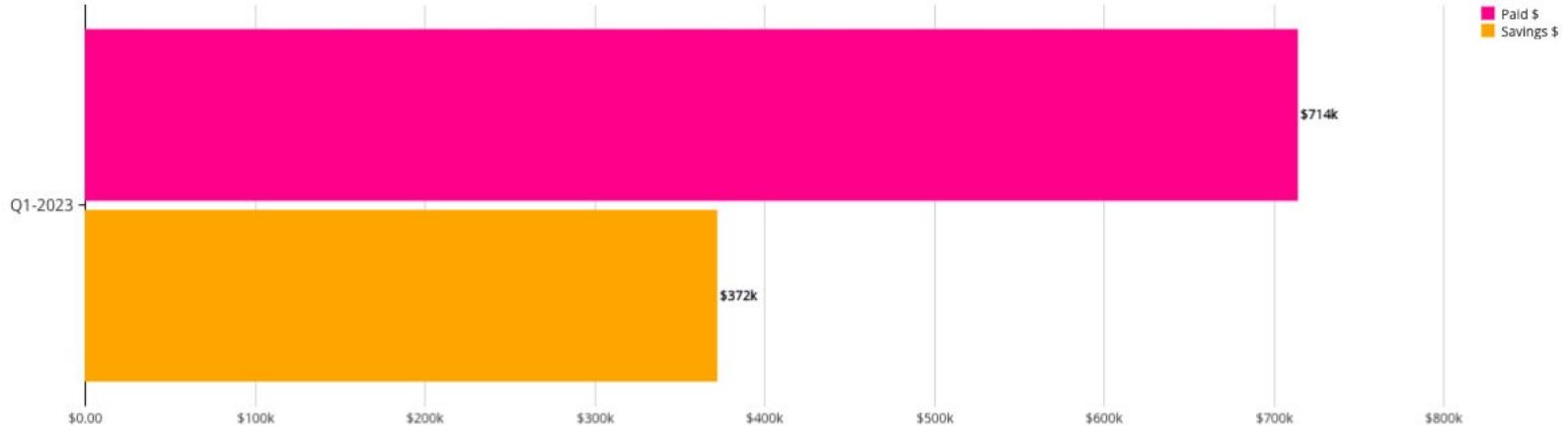
Total Savings
\$372,267

Members Served
911

Total Active Members
4,142

Total Active Subscribers
2,984

Quarterly Paid and Savings



Utilization Analysis | Year Review

- 34.5% of members use ZERO services
- 1.8 million in savings for 2022 compared to PPO prices in Member's Home Zip Code
- Opportunity to increase awareness around cardiovascular, ENT and gastroenterology services

OKHEEI ZERO Net Promoter Score

Everything ZERO Does Revolves Around our Members



Having the Zero made my procedure very simple to schedule and easy to complete. I appreciate your services very much!

All my questions are always answered. Call backs are quick. Dr's are amazing! Everyone has been helpful, respectful and very pleasant.

Always great!! Fast, easy and the staff is extremely helpful.

I enjoy working with Zero and I have excellent experience with scheduling through Zero. Excellent customer service!

I have used Zero for many procedures and have never been disappointed. The staff members are very helpful and always respectful and knowledgeable.

Best Practices to Increase Engagement

Let's Keep Doing These!

- Collaboration across HR team, broker partners & ZERO Client Success team
- Contact with school/organization HR contacts to ensure member education materials and information is up-to-date

Let's Start Doing These!

- Updated ZERO contact info on OKHEEI website
- ZERO posters in high traffic areas
- Virtual Member Presentations outside of Open Enrollment
- ZERO flyer in New Hire Packets

Sample Member Materials to Drive Engagement

Poster

zero

Your Benefit With ZERO Covers These & More

Labs & Imaging
ZERO covers laboratory work and imaging including MRI, CT scans, X-rays, MRSA and more.

Surgeries
ZERO covers Orthopedic, Spine & General Surgery, hysterectomy, hysterectomy and more.

Gastro
ZERO covers Gastroenterology procedures like Colonoscopies and Endoscopies.

And More...
ZERO also covers many other procedures like Eye exams, Dental, Women's Health, Plan Management and more.

Everything that's covered by ZERO, costs you \$0!

Visit my zero health to chat live and get your ZERO Member ID Card

www.zerohealth.org 800-808-0000 help@zerohealth.org

zero

Q: What if taking care of yourself and your family cost you ZERO?

A brand new benefit and you're already a member:
Your employer has given you ZERO to make healthcare easier and more affordable. You can now get the care you need for less than ZERO and you'll never have to worry about out-of-pocket costs.

A new kind of healthcare where you get to choose:
Choose from hundreds of specialists and other licensed services. You'll have your choice 100% of the time, and you always pay ZERO.

Healthcare in your hands, get the right care for you:
We can help with all kinds of things like labs, imaging, physical therapy and hundreds of specialists. You can search for specialists at www.zerohealth.org and chat live with a Personal Health Coach to get one-on-one help.

Put the focus on your health, not your bill.
Healthcare can be confusing and often scary. We are here so you can focus on your health. We'll help you understand your health, too. We'll help you pay ZERO.

Step 01 Contact with your Personal Health Assistant to see if the service or procedure you need is covered.

Step 02 ZERO will help you find the healthcare provider that works best for you and we will take care of all the details.

Step 03 You cover your health covered \$0 and get the care you need for \$0.

Yes ZERO.

Visit my zero health to chat live and get your ZERO Member ID Card

www.zerohealth.org 800-808-0000 help@zerohealth.org

New Hire Flyer

Employee Interlocal

Active Employee Vendor Contacts

Blue Cross Blue Shield

- Website: www.bcbsok.com
- Medical/Pharmacy
 - Customer Service: (800) 843-3537
 - Pharmacy: (800) 872-2378
 - Provider Locator: (800) 810-2593
 - 24/7 NurseLine: (800) 581-6427
 - LifeStyle Management Programs: (800) 942-8837

Delta Dental of Oklahoma

- Customer Service: (405) 607-2100

HealthSmart COBRA

- Customer Service: (877) 287-1805

MetLife

- Contact your school's Benefits Coordinator/Human Resources

Oklahoma Teacher's Retirement System (OTRS)

- Website: www.ots.ok.gov
- Customer Service: (877) 738-6365 or (405) 521-2387
- Email: mail@ots.ok.gov

VSP Vision

- Website: www.vso.com
- Customer Service: (800) 877-7195

Voya (RUSO Schools 4833b) & 437 Plans

- Website: www.voyafin.com
- Customer Service: (855) 663-8692

ZeroCard

- Website: www.thezero.com
- Customer Service: (855) 818-0000

Client Reporting Platform | teamZERO

Website: team.zero.health - Updates to Users Needed?

- Reporting
- Eligibility
- Invoices
- User Management
- Notifications
- Logout

- ELIGIBILITY
- INVOICE SUMMARY
- PAID CLAIMS
- PAYMENT LAG
- SAVINGS
- YEARLY RXDC REPORTING



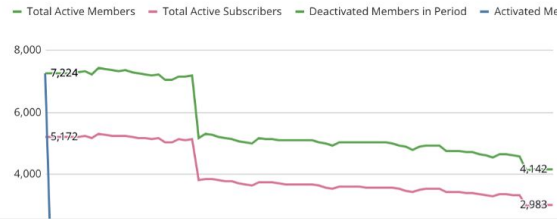
Eligibility Summary



Most Recent Eligibility Files by Subset

File Subset	File Processed Date	Days Since File Processed
default	05/04/2023	5
hsa	09/03/2020	978

Monthly Members Over Time



Current Active Members per Division

Division Name	# Members
northeastern state university	995
southwestern oklahoma state university	763
southeastern oklahoma state university	631
east central university	535
northern oklahoma college	330
northwestern oklahoma state university	330
murray state college	214
seminole state college	170
redlands community college	153

If you have any questions, please contact your ZERO account manager or client.success@zero.health

Housekeeping | **Follow Ups**



Housekeeping

- Updated SPDs- have 2022, any changes for 2023? no
- BCBSOK Claims pull for 2022 to run a missed opportunity analysis (last 2017)
- Review Carrier & TPA- BCBS
- Retiree Carrier- UHC (pre 65 comes from BCBS- post 65 comes from UHC and is fully insured)
- Plan Renewal, Deductible Start Dates - 1/1



Moving Forward

- Collaboration / check in with school HRs for updated materials
- Update ZERO contact info and information on [OKHEEI website](#) - Benefit Coordinator page
- Meeting with benefit committee members
- Voice over videos

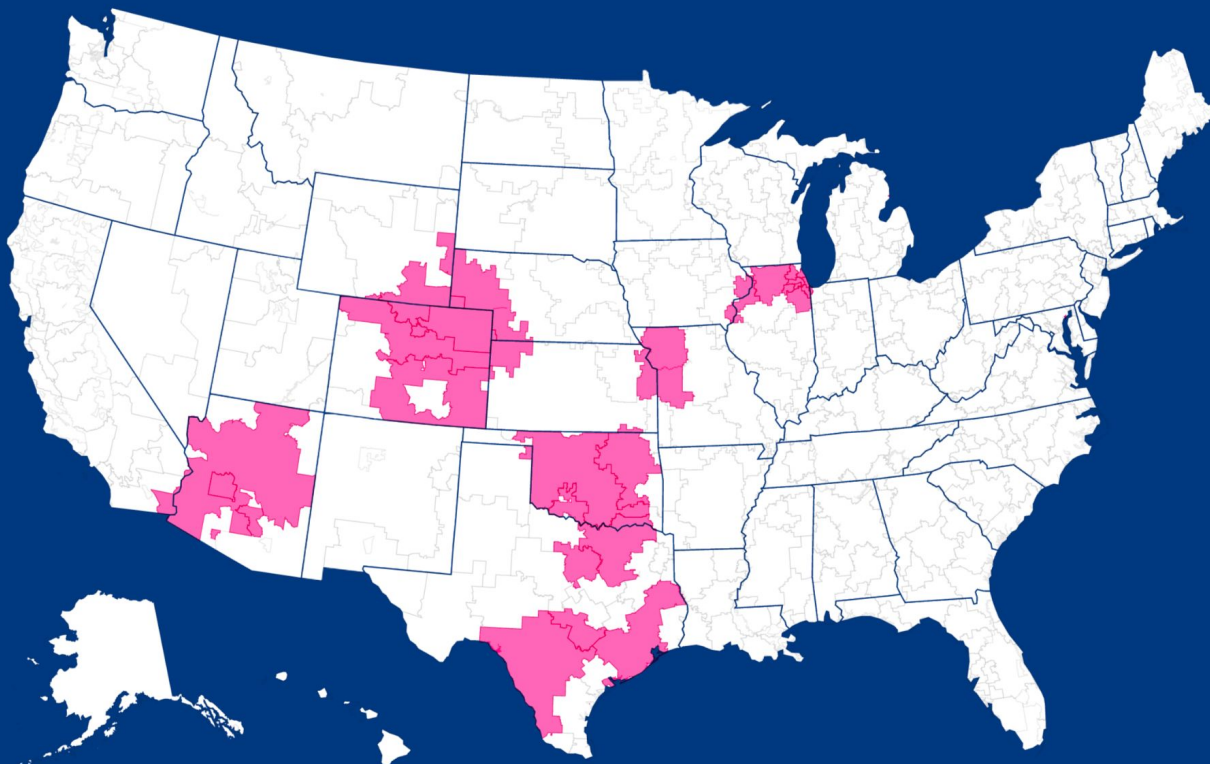
Appendix





Current Markets

- Primary Market
- Secondary Market



Primary Markets

- Austin
- Chicago / Rockford
- Colorado Springs
- Dallas / Ft. Worth
- Denver / Boulder
- Houston
- Kansas City
- Oklahoma City
- Phoenix
- San Antonio
- Tulsa

Client Success Pillars | Committed to Your Success, Your Clients' Success and the Members We Serve

Employers

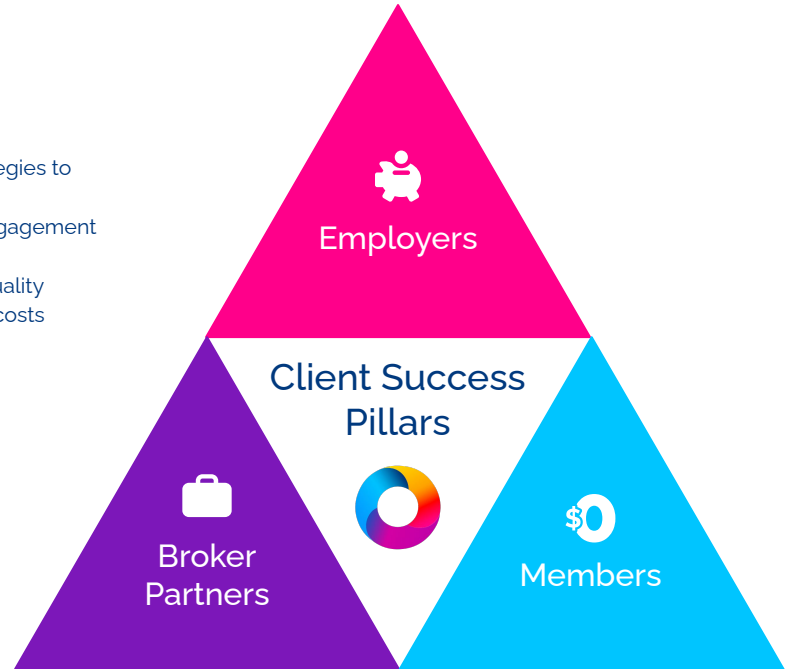
- Making implementation quick & easy
- Proactively analyze and identify opportunities to reduce healthcare costs
- Developing collaborative relationships with HR/Benefits teams to help members become advocates for their healthcare needs

Members

- Customizing engagement strategies to best serve your members
- Driving the highest member engagement possible
- Help guide members to high quality providers, while reducing OOP costs

Broker Partners

- A trusted advisor to lower healthcare costs while keeping employees happy
- One unified solution delivering the best combination of cost, quality and convenience and one point of contact to keep it all straight



Member Facing Website



Create your myZERO account

The myZERO app (*my.zero.health*) is where you can access your Member ID card for Lab procedures (required for Quest), plus have quick access to your Personal Health Assistant.



Visit: www.zero.health

There you can learn more about ZERO and have access to all the important links you'll need.

