

Modeling and underwriting platform for self insured health plans.

# Tidal shift in the industry

1) Healthcare cost and health insurance cost at a tipping point that is driving demand for change.

2) Bifurcation of **brokers** on old transactional model vs **strategic healthcare advisors** who successfully improve benefits and lower costs over time.

## Strategic Healthcare Advisors will Dominate the Industry

- Employers realizing they are in the healthcare business
- Employers need oversight of their healthcare delivery supply chains

# Strategic Healthcare Advisors will Dominate the Industry

- Incentive alignment with employer
- Custom care delivery network to improve outcomes and lower costs
- Plan design and vendor integration to enable smarter consumer decisions
- Employee engagement and education
- Movement to self funding if possible and not already there
- Stop loss contracts
- TPA selection
- Vendor selection

# Lack of Technology and Automation in Self Funded World

- many moving parts in a self funded plan
- many moving parts in care delivery supply chain
- growing number of options to evaluate
- longer process to underwrite and bind self funded plans
- more time spent communicating with customers

What is Allay's role?

Allay is building the actuarial modeling and underwriting platform that empowers innovative healthcare advisors to improve benefits and lower costs for their customers.

What is Allay's role?

Allay represents the stop loss carriers and is agnostic to everything else that goes in to the plan.

### Phase 1 and 2

### Phase 1

- pre-packaged plans we can help with

### Phase 2

- customization + underwriting



### Get a Quote

To start, complete the following steps.

> Group Details	+ Add
> Census	+ Add
> Existing Plans for Comparison	Skip + Add
> Claims Data	Not Available + Add
> Modelling	+ Add
> Additional Information	+ Add



#### Get a Quote

To start, complete the following steps.

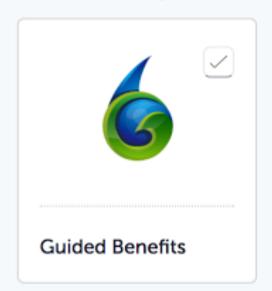
> Modelling	+ Add
> Additional Information	+ Select a pre-packaged plan  Create your own program
Completed	
Group Details	+ Add
Census	+ Add
Existing Plans for Comparison	Skip + Add
Claims Data	Not Available + Add



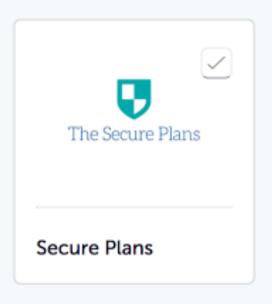
### Add medical plans to your model

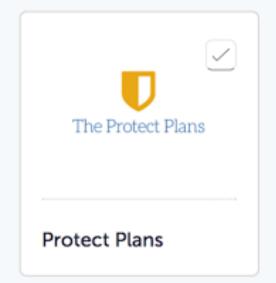
Add the plans you want below to the model to request pricing

Select the programs who's plans you want to include

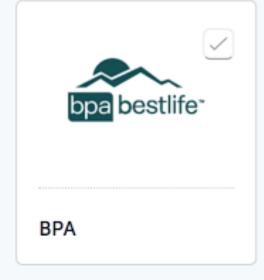












Choose Plan Designs > 63 plans available



#### Get a Quote

To start, complete the following steps.

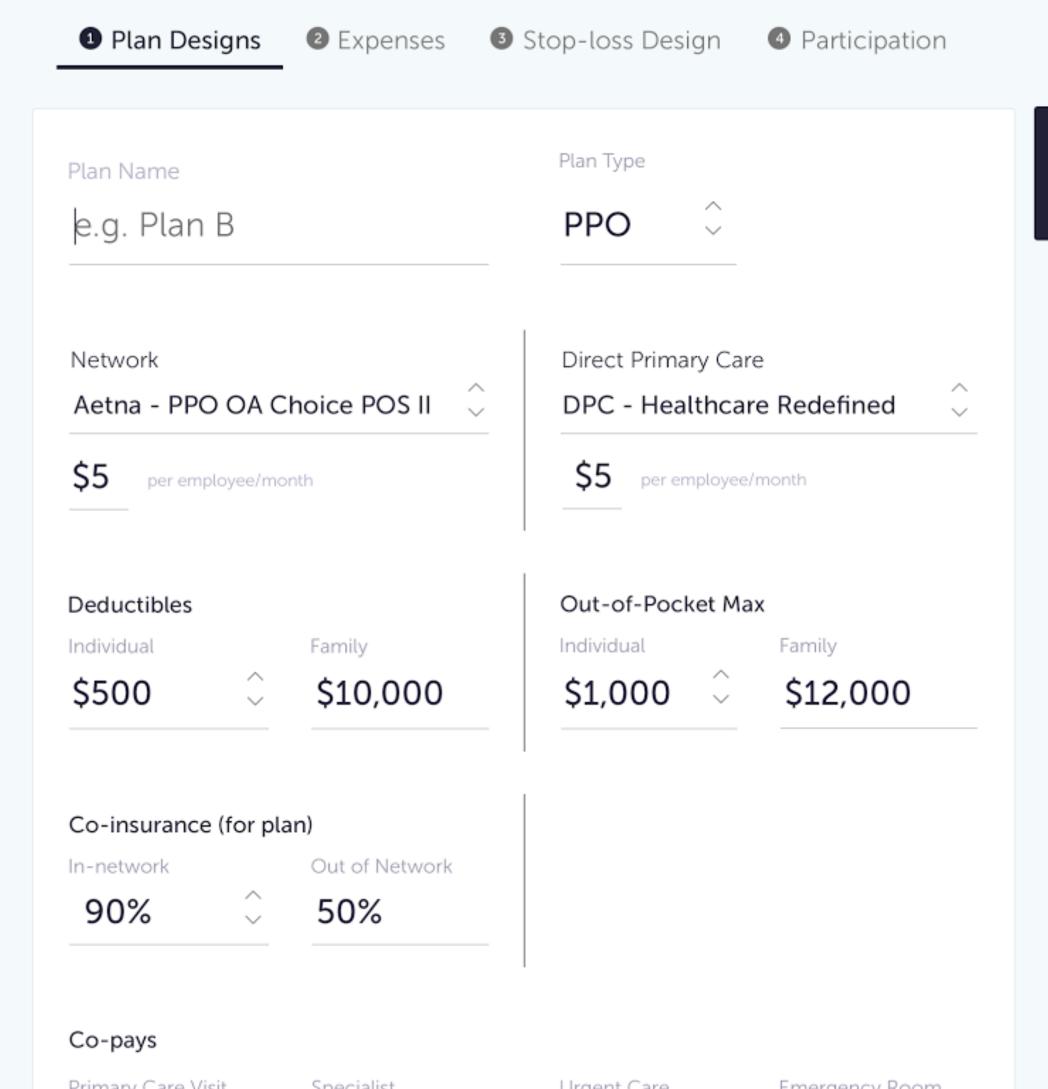
Request Underwriting

Modelling Preview + Share with Client + Add a Plan Protect Plans \$77,849.76/yr Protect Plan HSA 4,000 40% Claims Fund **8** Employee 1 Employee & Spouse **0** Employee & Children 1 Employee & Family **\$1,410.93**/mo \$503.57/mo **\$1,047.99**/mo \$1,047.99/mo \$77,849.76/yr Protect Plan HSA 5,000 40% Claims Fund **8** Employee 1 Employee & Spouse **0** Employee & Children 1 Employee & Family \$503.57/mo **\$1,047.99**/mo \$1,047.99/mo **\$1,410.93**/mo **Total Annual Cost Expected Savings Across All Plans** Claims Fund Long Term Outlook Compared to existing participation Maximum Across All Plans/yr \$76,320 76% \$9,792 \$155,699.52/yr \$6,360 monthly savings annual savings > Additional Information + Add Completed Group Details + Add Census + Add Existing Plans for Comparison + Add



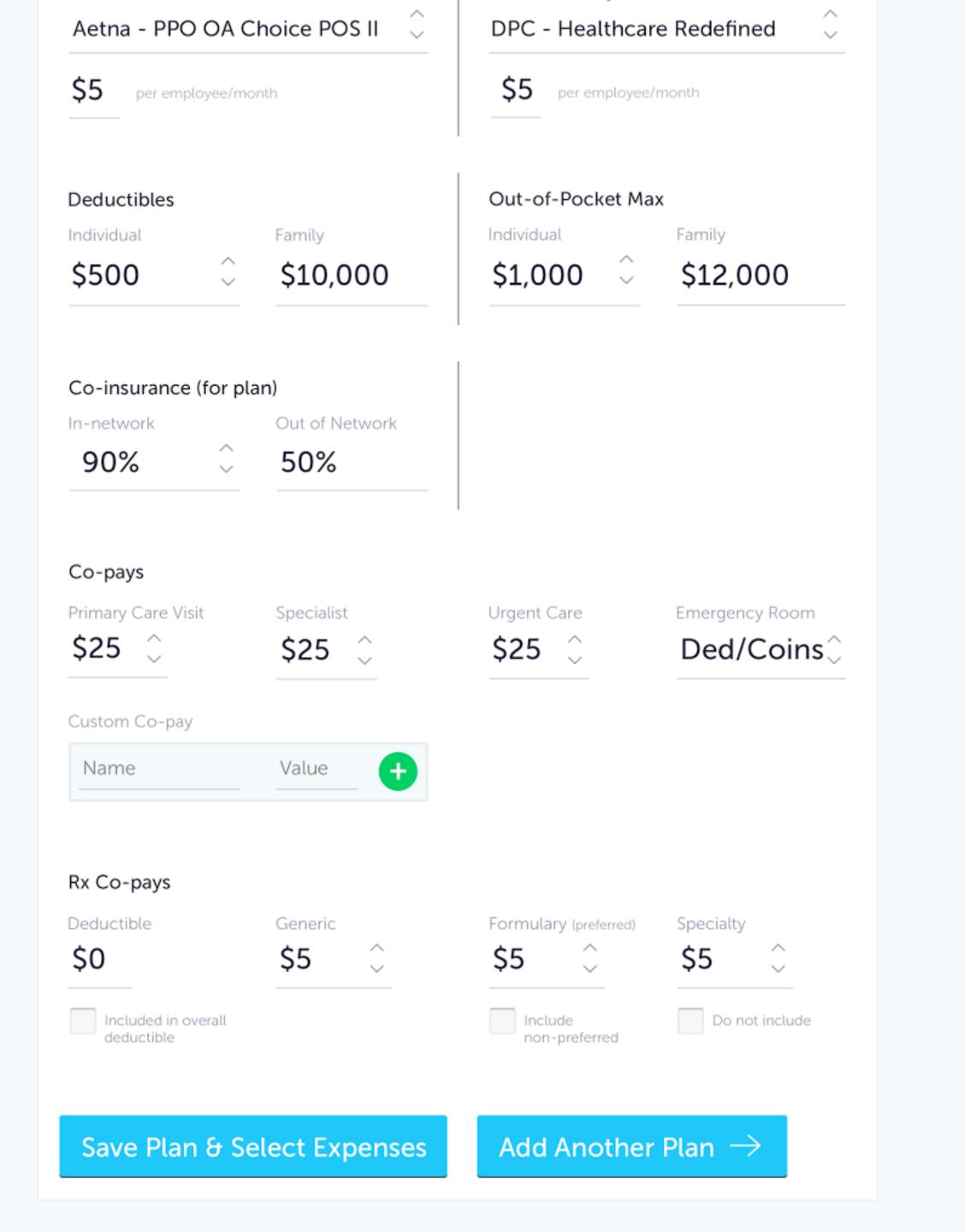


### Create a Custom Program



Plans Created

Plan B PPO 500 2018





**Protect Plans** 

Created Plans

**Existing Plan** 

#### **Total Savings Across All Plans**

Compared to your current enrollment you'll have

5%

\$6,717.84 annual savings

\$559.82

monthly savings

Long Term Outlook Claims Fund

Annual Maximum Across All Plans

\$54,841.25

**Total Annual Cost** 

\$137,103.12

See Individual Plan Savings

Deductibles Individual Family
Out-of-Pocket Max Individual Family
Coinsurance
Office Visit-Primary
Specialist
Routine Preventive Care
Inpatient Hospital (Facility)
Outpatient Surgery (Facility)
Emergency Room Copay
Rx-Deductible
Rx-Generic
Rx-Preferred Brand
Rx-Non-Preferred Brand
Rx-Specialty
Pricing Per Employee
Estimated Participation

≼ <b>3</b> GBS PPO 2500/80	
In-network	Out-of-network
\$2,500 \$5,000	\$2,500 \$5,000
\$4,000 \$8,000	\$4,000 \$8,000
80% coinsurance	70% coinsurance
\$20 copay	\$20 copay, 🕒
\$40 copay	\$40 copay, 😉
\$0	Not covere 🖸
80% coinsu 😷	70% coinsu 😷
80% coinsu 😷	70% coinsu 😷
\$100 copay	\$100 copay
\$0	~
\$0	-
\$30	-
\$60	-
-	-
\$454.92/mo Employee True Cost  \$769.37/mo Employee & Children True Cost	\$1,037.04/mo Employee & Spouse True Cost  \$1,351.49/mo Employee & Family True Cost
4 Employee	<b>0</b> + Spouse
0 + Children	1 + Family
¢z 171 17	\$78.054.04

<3GBS PPO 1000/7	↔ PPO 1000/70	
In-network	Out-of-network	
\$1,000 \$2,000	\$1,000 \$2,000	
\$4,000 \$8,000	\$4,000 \$8,000	
70% coinsurance	60% coinsurance	
\$20 copay	\$20 copay, 🖸	
\$40 copay	\$40 copay, 🕒	
\$0	Not covere 😷	
70% coinsu 😷	60% coinsu 😷	
70% coinsu 🕒	60% coinsu 🕒	
\$100 copay	\$100 copay	
\$0	-	
\$0	-	
\$30	-	
\$60	-	
-	-	
\$494.18/mo Employee True Cost  \$854.64/mo Employee & Children True Cost	\$1,132.44/mo Employee & Spouse True Cost  \$1,492.90/mo Employee & Family True Cost	
<b>5</b> Employee <b>0</b> + Children	<b>0</b> + Spouse <b>1</b> + Family	
\$2,062,80	\$47.565.60	

In-network	Out-of-network
\$500 \$1,000	\$500 \$1,000
\$3,000 \$6,000	\$3,000 \$6,000
80% coinsurance	70% coinsurance
\$20 copay	\$20 copay, 🖸
\$40 copay	\$40 copay, 💿
\$0	Not covere 😷
80% coinsu 💿	70% coinsu 😷
80% coinsu 😷	70% coinsu 🖸
\$100 copay	\$100 copay
\$0	-
\$0	-
\$30	-
\$60	-
-	-
\$533.06/mo Employee True Cost  \$928.81/mo Employee & Children True Cost	\$1,229.25/mo Employee & Spouse True Cost  \$1,624.99/mo Employee & Family True Cost
<b>5</b> Employee <b>0</b> + Children	<b>0</b> + Spouse <b>1</b> + Family
\$4.200.20	\$51.497.49