



Precision Cardiovascular Risk Solutions for Broker & Benefits Orgs.

Innovation in Employer Risk & Cost-Mitigation
for Cardiovascular Disease

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The Key to Precision Cardiovascular Cost-Mitigation Strategies for Employers & Their Partners

- 1 HIGH-COST CLAIMS**

A small percentage of employees often account for a large portion of healthcare costs, primarily due to chronic conditions or severe illnesses. Identifying these employees to provide them with targeted intervention is critical to effectively managing costs.
- 2 EARLIER DETECTION**

Based on epigenetics and genetics, Cardio's clinical tests precisely identify employees at risk for cardiac events or chronic heart disease. This enables timely intervention and potentially prevents the development of more severe, costly conditions.
- 3 SCALABLE SOLUTIONS WITH HIGH EMPLOYEE UTILIZATION**

Cardio's tests are delivered via a flexible model that drives employee utilization via onsite heart disease fairs, remote kits at employees' homes, and/or provider setting appointments. The customizable mode of delivery means all eligible employees can access these epigenetic tests in a format convenient for them.
- 4 HEARTRISK™: ACTIONABLE RISK INSIGHTS FOR EMPLOYERS & BROKERS**

HeartRisk™ provides a comprehensive view of an organization's cardiovascular risk profile, highlighting the percentage of employees at low, moderate, and high risk. The platform identifies high-risk individuals based on clinical test results and risk factors, allowing employers to offer targeted interventions. It also analyzes the prevalence of specific risk factors within the employee population, guiding the development of targeted wellness programs.

Cardio Diagnostics Tests: Epi+Gen CHD™ & PrecisionCHD™

Epi+Gen CHD™

A clinical blood test available via prescription only, to assess the three-year-risk for coronary heart disease using epigenetics, genetics, and artificial intelligence

A New Standard of Care for Coronary Heart Disease

Epi+Gen CHD™ is the next generation epigenetics-based blood test for assessing 3-year risk of a CHD event, including a heart attack.

- ◆ Sensitivity is 76% for men and 80% for women
- ◆ Accessible in rural and remote communities
- ◆ Simple blood draw at the doctor's office or at home
- ◆ No radiation exposure or kidney-damaging dye

Highly Sensitive Alternative to Framingham Risk Score and the ASCVD PCE

2.4 x more sensitive for women
1.7 x more sensitive for men
 compared to the average sensitivity of the Framingham Risk Score and the ASCVD Pooled Cohort Equation.

PrecisionCHD™

A clinical blood test available via prescription only, to detect and manage coronary heart disease (CHD) using epigenetics, genetics, and artificial intelligence.

A Non-Toxic and Non-Invasive Option for Detecting CHD

PrecisionCHD™ is the next generation epigenetics-based blood test for detecting and managing CHD.

- ◆ Sensitivity is 80% for men and 76% for women
- ◆ Accessible in rural and remote communities
- ◆ Simple blood draw at the doctor's office or at home
- ◆ No radiation exposure or kidney-damaging dye

Highly Sensitive & Non-Invasive Alternative to a Stress Test

76-80% sensitivity range compared to **58%** sensitivity of an Exercise ECG
75-76% specificity range compared to **62%** specificity of an Exercise ECG

HeartRisk™: Our Evidence-Based Approach to Address Cardiovascular Financial Risks

Pairing Clinical Tests With Extensive Research & Data from Multiple Sources



Clinical Proprietary Data & Risk Insights



Enabling End Users to Make Better Decisions

Clinically Relevant Evidence



CLINICAL DATA FROM CARDIO TESTS



POPULATION CVD PREVALENCE & INCIDENCE



CLINICAL GUIDELINES



Provider, Employer, TPA Provided Datasets



PHARMACY DATA



CLAIMS DATA



ENCOUNTER-LEVEL INFORMATION FROM EMR



Detection

HeartRisk™ can identify employees at high risk for cardiovascular events based on their clinical test results and other risk factors.

Risk Factors

HeartRisk™ can break down the prevalence of specific risk factors within the employee population, such as high blood pressure, high cholesterol, smoking, and obesity from epigenetic clinical test.

Benefit Design

HeartRisk™ can inform decisions about benefit design, to emphasize preventive care and chronic disease management, or creating incentives for employees to participate in heart health programs.

Benchmarking

HeartRisk™ allows employers to compare their population's cardiovascular risk profile to industry benchmarks or similar organizations, providing context for their own performance and identifying areas for improvement.



EMPLOYER ORG. EXECUTIVES



BROKERS/BENEFITS POPULATION HEALTH



EMPLOYEEES



PROVIDERS



TPA- EMPLOYER Collaboration

Current Population Tools for Cardiovascular Disease Lack a Clinical Basis

	Deficiencies of Existing Tools	HeartRisk: HIPPA Compliant & Protects Employee Information
Data Sources	<ul style="list-style-type: none"> • Claims data is retrospective only after procedures and diagnoses • Claims data is incomplete, and noisy 	<ul style="list-style-type: none"> • Provide enhanced clinical tests to employees to track epigenetic and genetic risk of cardiovascular disease • Aggregate clinical data to give employers insights into clinically relevant probability outcomes of heart attacks and risk factors
Opportunity Identification	<ul style="list-style-type: none"> • Claims analysis is too dated when trying to pinpoint actionable opportunities • Claims data doesn't detail drivers of heart disease or status in a specific employee cohort 	<ul style="list-style-type: none"> • Cardio Diagnostics identifies evidence-based opportunities to help employers allocate resources based on actual clinical needs of their employee population
Analysis	<ul style="list-style-type: none"> • A lot of slicing and dicing of manual data from different resources • Time-consuming and unreliable 	<ul style="list-style-type: none"> • Risk and cardiovascular analytics are side-by-side with clinical data so the relevant insights are immediately apparent for an employer organization or its partners

ROI

Budget Impact Analysis for the PrecisionCHD™ Test

This model, which determines the total costs; per-member, per-year; and per-member, per-month costs of expanding coverage to include the PrecisionCHD™ test, was applied to Meridian lives managed by Family Medicine Specialists.

Number of Plan Members With a Claim in 2022	7,396	
	Male	Female
Percent of insured individuals, ages 35-44	2.8%	7.4%
Percent of insured individuals, ages 45-54	2.6%	5.3%
Percent of insured individuals, ages 55-64	3.2%	3.9%
Percent of insured individuals, ages 65-74	0.5%	0.6%
Percent of insured individuals, ages 75-80	0.16%	0.3%

Costs

Cost of a physical exam	\$ 303.00
Annual costs of statins	\$ 723.51
Cost of a CHD event, ages 18-44	\$ 2,574.51
Cost of a CHD event, ages 45-64	\$ 5,479.85
Cost of a CHD event, ages 65-80	\$ 7,251.74

Results

Total costs (savings) of covering PrecisionCHD™	\$ (378,318.62)
Per-member, per-year costs (savings)	\$ (51.15)
Per-member, per-month costs (savings)	\$ (4.26)
Return on Investment	230.4%

Implementation Overview

At-Home Heart Disease Testing

1 Collection Kit Distribution
 Employees register for the test through Cardio Diagnostics' telehealth partner platform. A telehealth provider orders the test. An at-home blood sample collection kit is shipped directly to the employee.



2 Sample Collection
 The employee collects their blood sample at-home using the materials provided in a fully self-contained collection kit.



3 Sample Analysis
 The collected sample is mailed to our high-complexity CLIA lab using prepaid packaging. Employee's unique epigenetic and genetic markers are profiled and their coronary heart disease status or risk is quantified depending on the test.



4 Results and Consultation
 The employee's clinical report and ACI are shared with the ordering provider. Employee can access results via a secure online portal. Follow-up telehealth consultation is offered to discuss the results and next steps.



Managed On-Site Employee Heart Disease Testing

1 Scheduling and Logistics
 The employer schedules a day for on-site testing and Cardio Diagnostics creates an employee-awareness campaign to help inform employees. A professional testing team of phlebotomists, prescribing clinicians, and/or mobile clinic is dispatched to the workplace with all necessary equipment.

2 Sample Collection
 Employees complete health questionnaire in advance for the test to be prescribed by the telehealth provider, or a test can be prescribed onsite. The Cardio Diagnostics team is present at various employer locations for 1-4 days to conduct an onsite heart disease fair, where we collect blood samples directly.



3 Sample Analysis
 The collected samples are mailed by Cardio Diagnostics to our high-complexity CLIA lab. Employee's unique epigenetic and genetic markers are profiled and their coronary heart disease status or risk is quantified depending on the test.



4 Results and Consultation
 The employee's clinical report and ACI are shared with the ordering provider. Employee can access results via a secure online portal. Follow-up telehealth consultation is offered to discuss the results and next steps.



Self-Serve Heart Disease Testing for Employers with Onsite Clinics

1 Collection Kit Pre-Shipment & Sample Collection
 Cardio Diagnostics pre-ships hundreds or thousands of kits to the employer's on-site clinics across the country. The employer stocks the kits to be deployed by employers' clinical staff. Employees schedule on-demand phlebotomy appointments at onsite employer clinic.



2 Self-Serve Pickup
 Employer's clinic requests sample pick-ups as needed. Cardio Diagnostics' shipping partners pick up samples and ship them to our high-complexity CLIA lab.



3 Sample Analysis
 Employee's unique epigenetic and genetic markers are profiled and their coronary heart disease status or risk is quantified depending on the test.



4 Results and Consultation
 The employee's clinical report and ACI are shared with the ordering provider from the onsite clinics. Onsite clinical staff will need to schedule a follow-up consultation with employees to discuss the results and next steps.



5

Employer CVD Risk Intelligence Report

Results are anonymized and aggregated in a HIPAA-compliant manner. Employer risk, HR and benefits teams receive report detailing CVD-risk in employee population.



Pricing



EMPLOYERS

Epi+Gen CHD™

\$350

- Test Kit
- Clinical Report
- Actionable Clinical Intelligence Report
- + \$99 Post-Results Consultation With Physician

PrecisionCHD™

\$850

- Test Kit
- Clinical Report
- Actionable Clinical Intelligence Report
- + \$99 Post-Results Consultation With Physician

HeartRisk™ Pricing

0-500 Employees

\$25,000/Yr
\$2,500/Mo

500-1000 Employees

\$45,000/Yr
\$4,500/Mo

1,000+ Employees

Custom Pricing



BROKERS

HeartRisk™ Pricing

Begins at \$120,000 Anually

- Up to 100 employer clients (Data Available After Employer Clients Have Completed a Heart Disease Fair)
- CVD Risk Across Each Client
- Unlimited User Licenses
- Employee-Level Data Available (Only for TPAs with Care Contract With Employer Organization)
- CVD Population Data by Zip Code

Thank You!



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