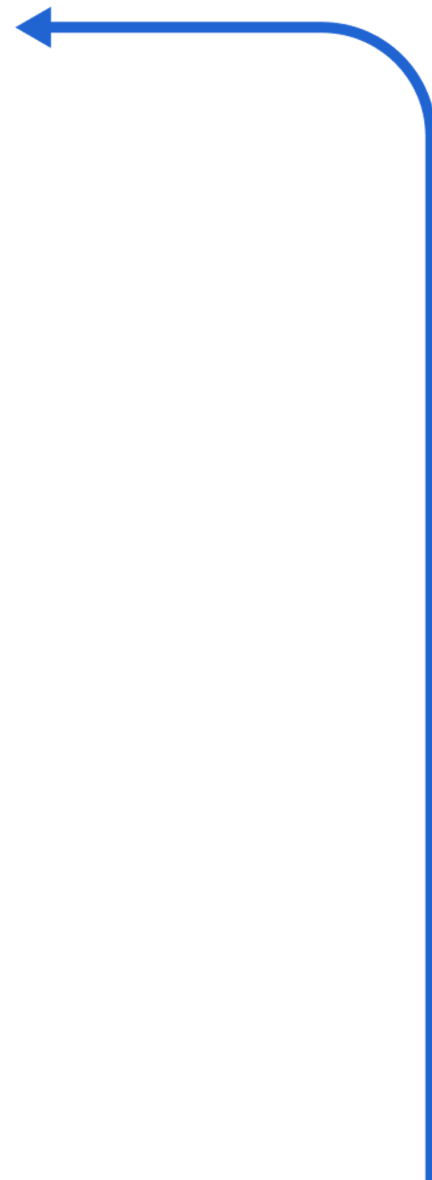




quarterly business review.



CLIENT



CUSTOMER SINCE

10/2020

PLAN YEAR START

8/2020

ANALYSIS PERIOD

1/2020 through 12/2020

COMPARISON PERIOD

1/2019 through 12/2019



ANALYSIS PERIOD 1/2020 through 12/2020
COMPARISON PERIOD 1/2019 through 12/2019

Executive summary.



Eligibility

2,584

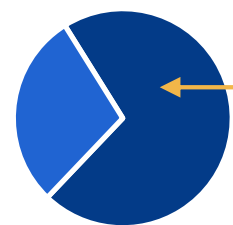
EMPLOYEES

3,212

MEMBERS

(employees, dependents, and spouses)

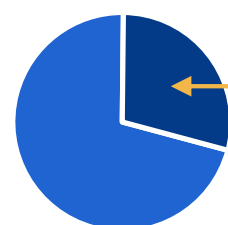
Engagement



71%

2280 members

ACCOUNTS
ACTIVATED



29%

931 members

QUARTERLY
ENGAGED

Healthcare spending.

\$9.3M 4.3% ↓

MEDICAL SPENDING

\$360 6.1% ↓

PMPM MEDICAL SPENDING

\$2.3M 2.2% ↓

PREVENTABLE SPENDING

\$160 4.8% ↓

PMPM PREVENTABLE SPENDING

Rightway Utilization.

4,190

UNIQUE INTERACTIONS

Chat via the Rightway app was the most common communication modality

781

NAVIGATIONS

Billing Advocacy was the most common navigation

Value creation.

4.8x

RETURN ON INVESTMENT

\$732,000

ESTIMATED SAVINGS



ANALYSIS PERIOD 1/2020 through 12/2020
COMPARISON PERIOD 1/2019 through 12/2019



Member engagement.

3,212

Member accounts

42% **3.6%** ↑

Member accounts activated

20% **9.3%** ↑

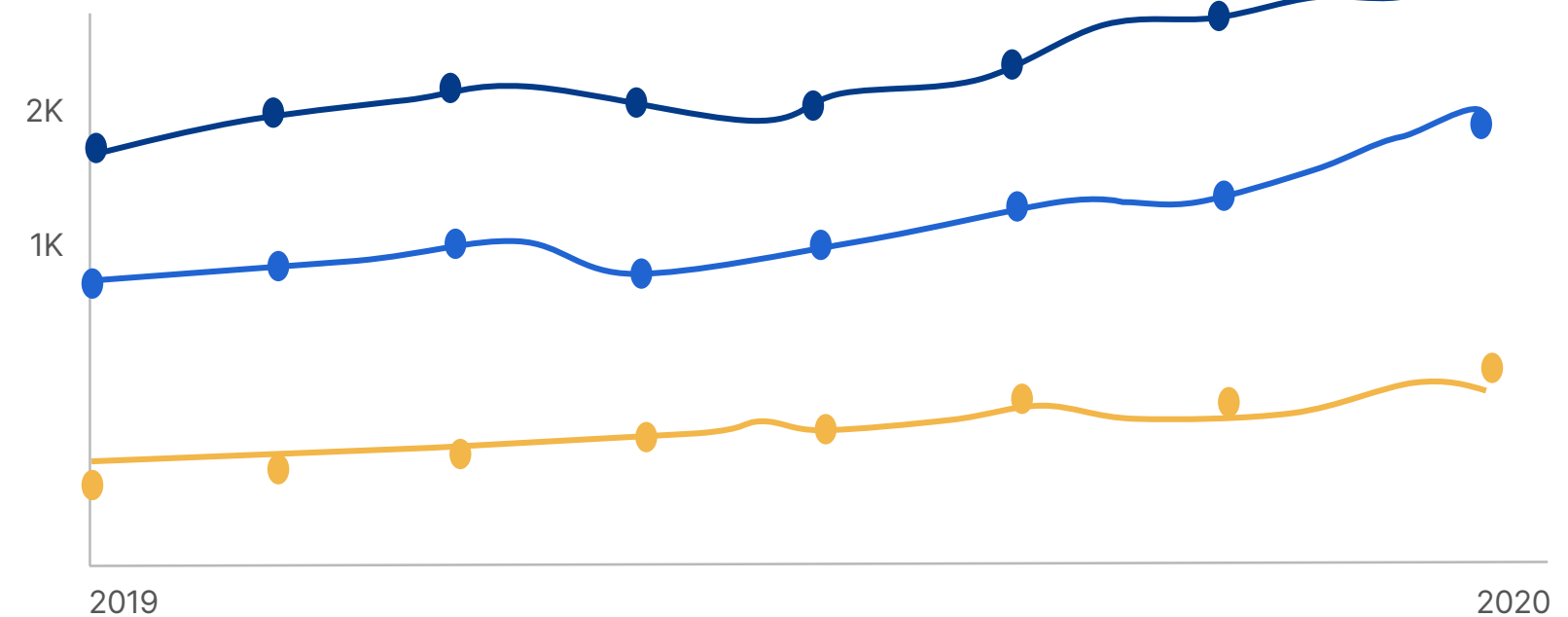
Members engaged this quarter

* Percentages represent a comparison between the Analysis Period to the Comparison Period

Member engagement.

Over the past 12 months

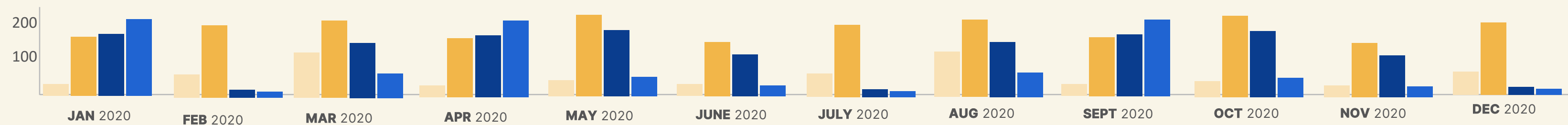
● Eligible ● Activated ● Active last 90 days



Member interactions.

Over the past 12 months

● Emails ● Chats ● Phone calls ● Text messages





ANALYSIS PERIOD 1/2020 through 12/2020
COMPARISON PERIOD 1/2019 through 12/2019

Care navigations.



1,021

Navigations

329

Navigations in the last 90 days

personalized
Rightway
care team.

A dedicated Rightway
care team is assigned to
assist your employees.



1 **NURSE
PRACTITIONER**



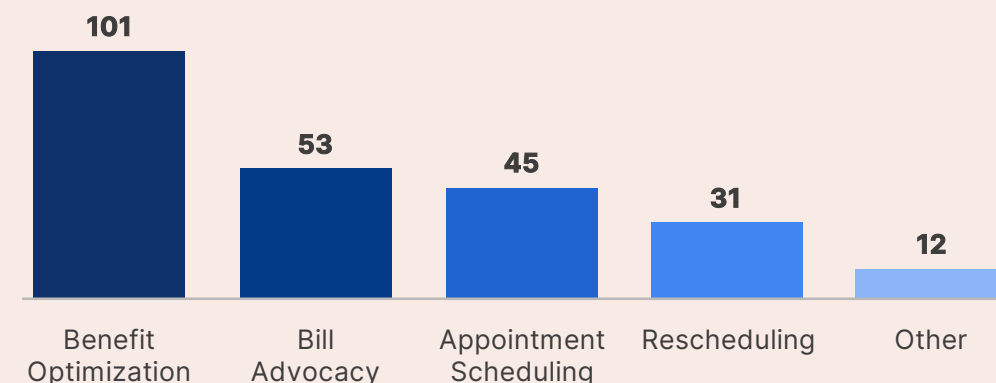
2 **HEALTH
ASSISTANTS**



1 **MEDICAL CLAIM
SPECIALIST**

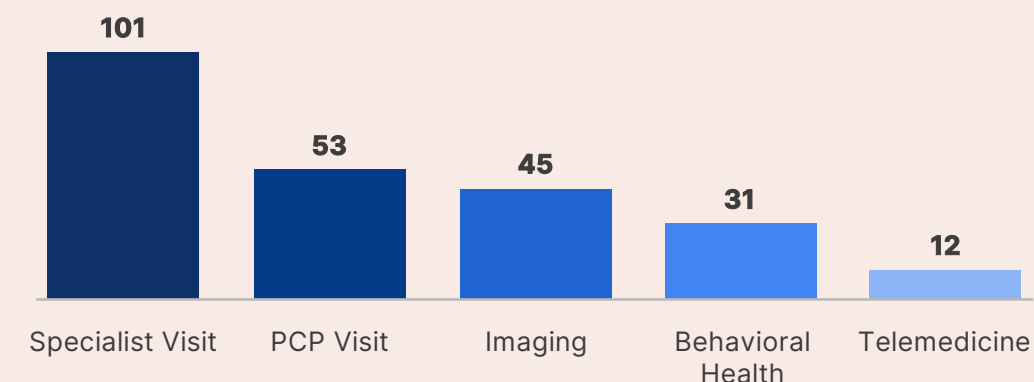
Member support.

581 Navigations
of total **57%**



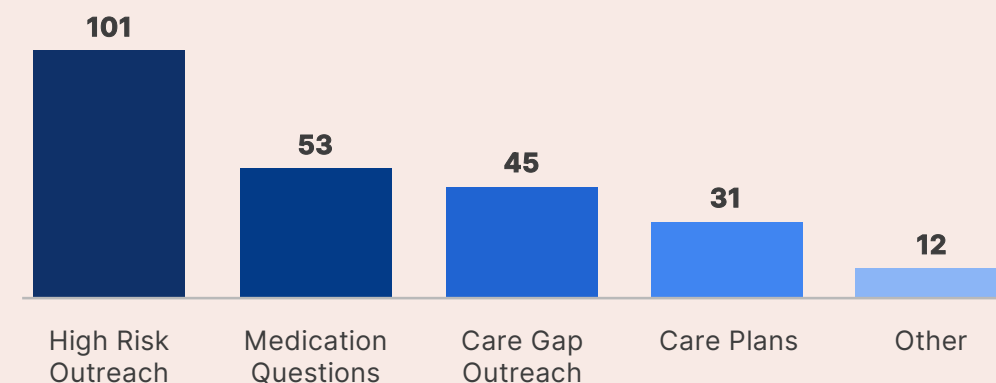
Care navigation.

220 Navigations
of total **22%**



Preventative care & population health.

200 Navigations
of total **21%**





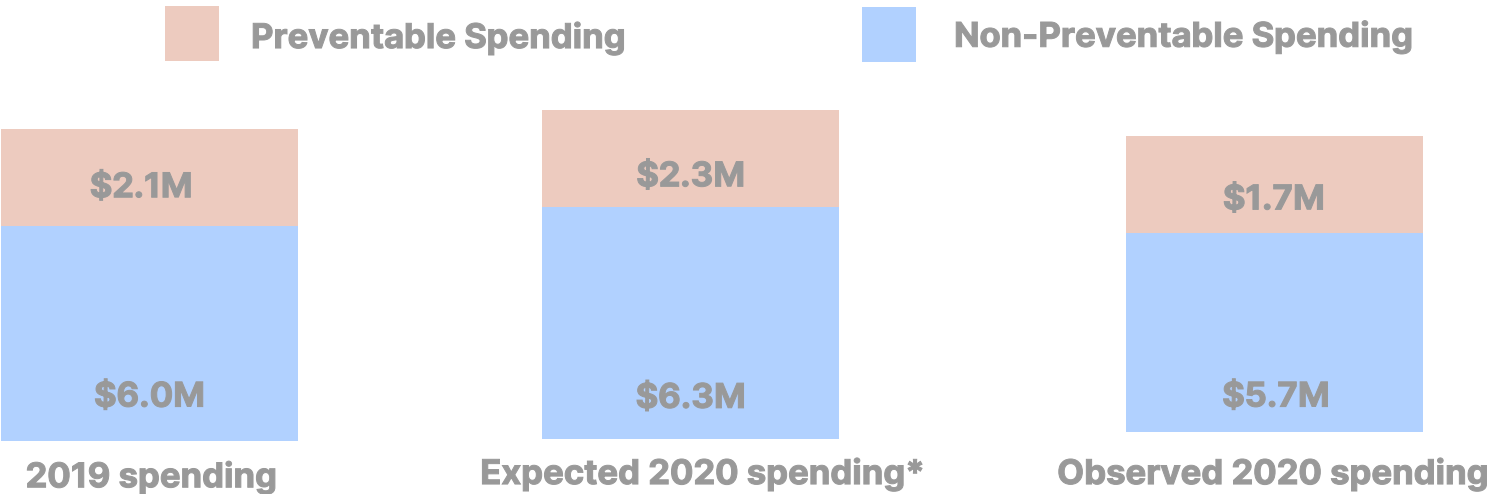
ANALYSIS PERIOD 1/2020 through 12/2020
COMPARISON PERIOD 1/2019 through 12/2019

Medical spending.



2019 spending	Expected 2020 spending*	Observed 2020 spending
\$8.1M	\$8.6M	\$7.4M
\$396 PMPM	\$431 PMPM	\$360 PMPM
	6% ↑	9% ↓
	6% ↑	9% ↓

* Percentages represent a comparison between the Analysis Period to the Comparison Period



	2019	2020	
Members.	2,205	2,257	11% ↑
Medical costs breakdown.	Catastrophic		
	\$3.0M	\$2.8M	3% ↓
	\$120 PMPM	\$118 PMPM	
	Non-catastrophic preventable		
	\$4.0M	\$3.4M	14% ↓
	\$120 PMPM	\$118 PMPM	
	Non-catastrophic preventable		
	\$1.1M	\$1.2M	10% ↓
	\$120 PMPM	\$118 PMPM	

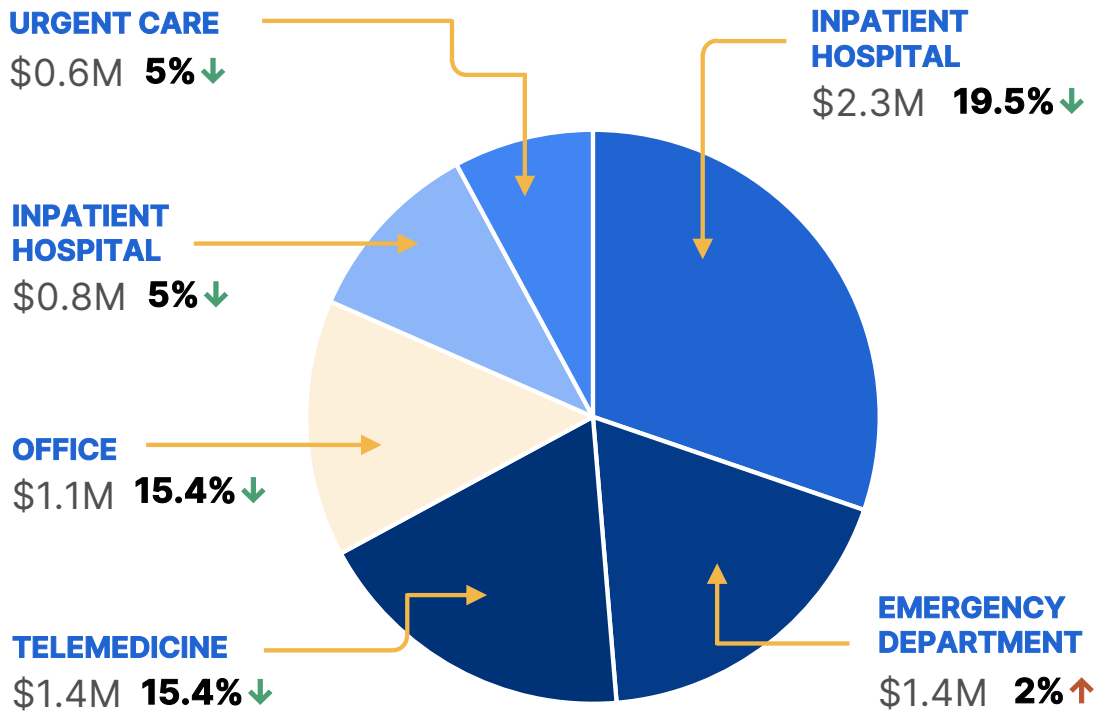


* Estimated spending calculated using a combination of member growth and annual healthcare inflation



ANALYSIS PERIOD 1/2020 through 12/2020
COMPARISON PERIOD 1/2019 through 12/2019

Medical spending detail.



Condition detail.

Conditions	Claimants	% Engaged	Total cost	% Total	Preventable costs
Cardiovascular	21	41%	\$4.1M	12%	\$2.1M
Childbirth	2	38%	\$0.3M	10%	\$0.1M
Oncologic	58	49%	\$1.5M	9%	\$1.1M
Orthopedic	11	21%	\$0.6M	7%	\$0.5M
Neurological	8	28%	\$0.3M	3%	\$0.0M
Vascular	28	30%	\$2.9M	2%	\$1.9M
Other	184	21%	\$9.0M	28%	\$7.0M

* Percentages represent a comparison between the Analysis Period to the Comparison Period

Rightway’s impact on medical spending.

8
MEMBERS

Redirected away from Emergency Departments towards Urgent Care, saving thousands in acute care costs.

83
MEMBERS

Directed to high-quality, low-cost specialist providers, ensuring optimal care outcomes while bending the cost curve.

125
MEMBERS

Navigated to primary care providers, reducing the likelihood of expensive hospital & emergency department utilization.



ANALYSIS PERIOD 1/2020 through 12/2020
COMPARISON PERIOD 1/2019 through 12/2019

Medical spending detail.



	MEMBER DISTRIBUTION			MEMBER ENGAGEMENT		TOTAL SPEND DISTRIBUTION			PREVENTABLE SPEND DISTRIBUTION			PMPM DISTRIBUTION	
	Members	% Engaged	% Population	% Engaged	% Change	Total Cost	% Total Cost	% Change	Preventable Cost	% Preventable Cost	% Change	PMPM	% Change
<\$100	474	25%	21%	12%	3.3% ↑	\$24K	0.3%	3.3% ↑	\$11K	20%	0.2% ↑	\$2	0.2% ↑
\$100 – \$999	1081	31%	48%	14%	3.3% ↑	\$689K	8.5%	5.2% ↓	\$410K	30%	1.1% ↓	\$31	3.4% ↑
\$1,000 – \$9,999	592	28%	26%	18%	7.7% ↑	\$1,930K	30.2%	7.7% ↑	\$1,378K	36%	8.3% ↑	\$245	5.6% ↑
\$10,000 – \$24,999	76	37%	3%	17%	4.3% ↑	\$2,340K	20.9%	4.3% ↓	\$43K	40%	6.9% ↓	\$1,205	6.2% ↓
\$25,000 – \$49,999	18	44%	0.8%	63%	10.1% ↑	\$934K	11.0%	10.1% ↑	\$486K	42%	13.4% ↑	\$2,786	13% ↑
\$50,000+	14	50%	0.6%	80%	3.4% ↑	\$2,357K	29.1%	3.4% ↑	\$1,032K	48%	10.1% ↑	\$9,810	9.9% ↑

Key Insight: **Less than 2%** of claimants were responsible for **more than 40% of total costs**

* Percentages represent a comparison between the Analysis Period to the Comparison Period

Rightway’s impact on
high-cost claimants.

32

High-cost members.

88%

Contacted by Rightway clinicians this quarter.

25

HIGH-COST MEMBERS

Received population health counselling.

18

HIGH-COST MEMBERS

Were informed of their medical benefits.

5

HIGH-COST MEMBERS

Were connected to cost-effective specialists.

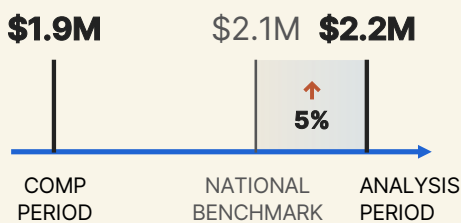


ANALYSIS PERIOD 1/2020 through 12/2020
COMPARISON PERIOD 1/2019 through 12/2019

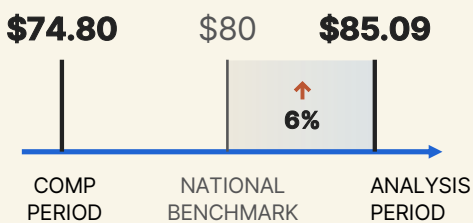
Pharmacy spending.



Total pharmacy costs **16% ↑**



Per-member per-month **14% ↑**

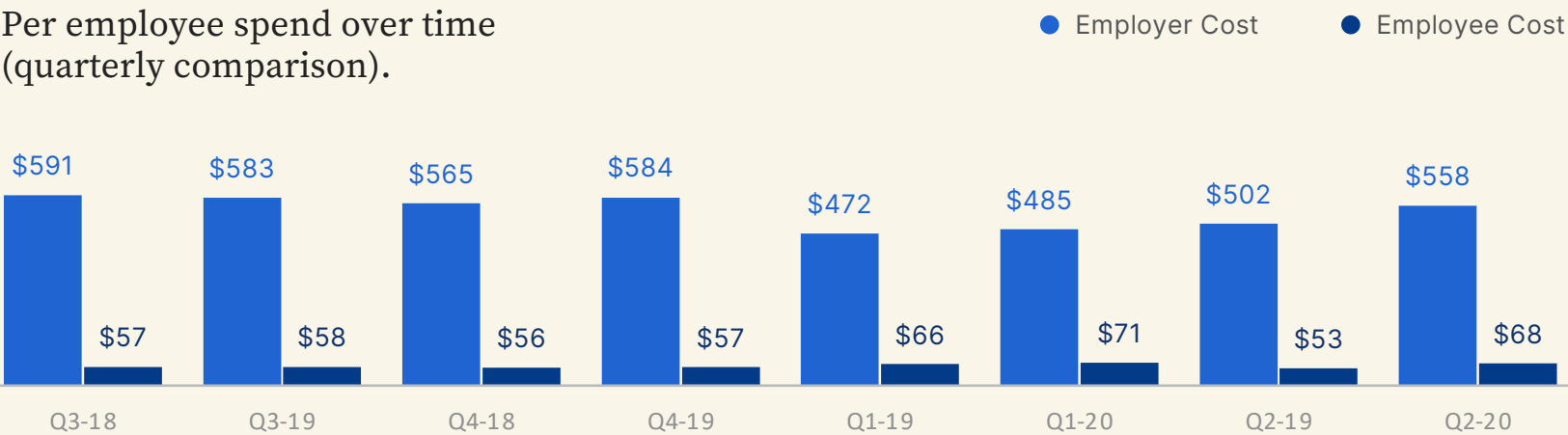


Brand vs. generic

Scripts	Dollars
16% BRAND	78% BRAND
84% GENERIC	22% GENERIC

NATIONAL BENCHMARK *healthypeople.gov (Leading Health Indicators)*

Per employee spend over time (quarterly comparison).



	COMP PERIOD	ANALYSIS PERIOD
MEMBERS	2,095	2,168
EMPLOYEES	896	916
QUARTERLY EMPLOYER AVG	\$533	\$552 4% ↑
QUARTERLY EMPLOYEE AVG	\$58	\$63 9% ↑
SCRIPTS (PHARMACY)	1,867	1,942 4% ↑



ANALYSIS PERIOD 1/2020 through 12/2020

COMPARISON PERIOD 1/2019 through 12/2019

Preventative care.

Routine care

69%

PRIMARY CARE VISIT

Individuals older than 18 years old

27%

FLU VACCINATIONS

Individuals older than 6 months old

29%

CHILDHOOD WELLNESS CARE VISIT

Individuals between 0-18 years old

96%

PREVENTATIVE DIABETES SCREENING

Individuals older than 18 years old

Cancer screenings

69%

CERVICAL CANCER SCREENING

Individuals older than 18 years old

27%

PROSTATE CANCER SCREENING

Men older than 50 years

29%

COLON CANCER

Individuals older than 50

96%

BREAST CANCER SCREENING

Women older than 18 years old

Chronic disease care

69%

DIABETES RETINAL EXAM

All individuals with diabetes

29%

DIABETES LOWER EXTREMITY EXAM

All individuals with diabetes



Rightway's impact on
preventative care
compliance.

Pg. 010



2,100 PUSH NOTIFICATIONS

Were sent with reminders to seek preventative care.



1,389 EMAILS

Were sent with instructions on how to request preventative screenings.



81 HIGH RISK MEMBERS

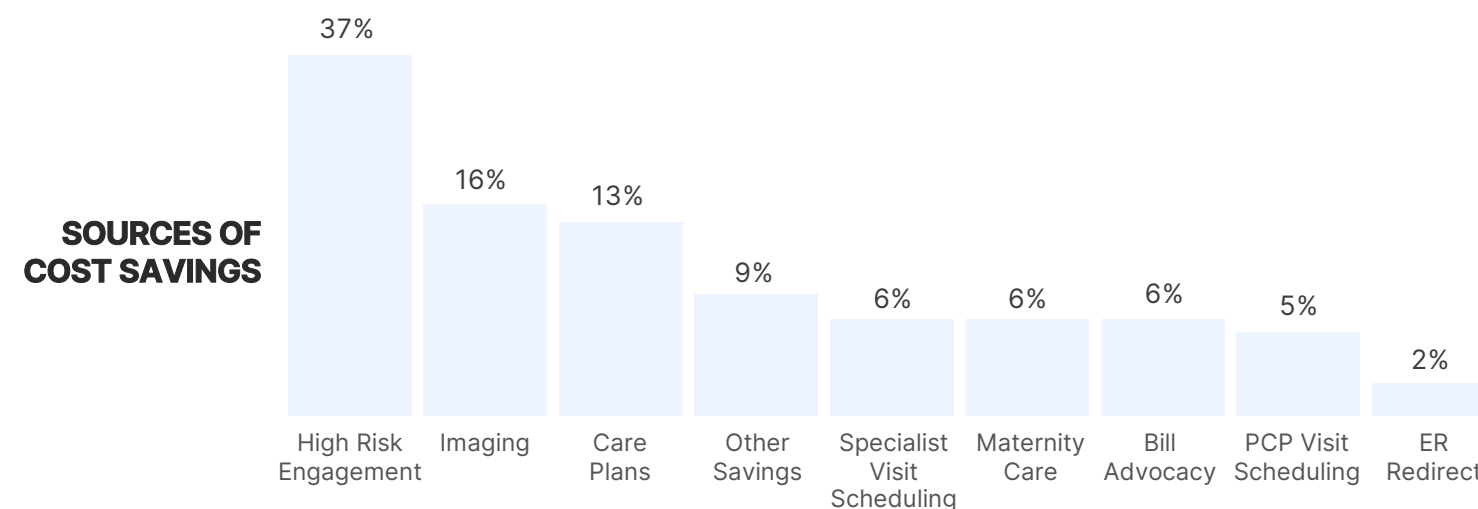
Were contacted with recommendations for improving their chronic disease management.



ANALYSIS PERIOD 1/2020 through 12/2020

COMPARISON PERIOD 1/2019 through 12/2019

Cost savings.



$$(\text{\$300K} + \text{\$120K} + \text{\$80K}) / \text{\$100K RIGHTWAY FEE} = 4.8\text{x RETURN ON INVESTMENT}$$

HEALTHCARE SPEND REDUCTION

\$300K

Rightway assumes responsibility for a portion of your reduction in medical spending

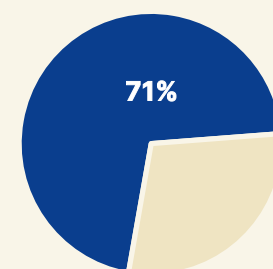
Preventable Spending
9% ↓

Acute Care Encounters
4% ↓

HIGH RISK MANAGEMENT

\$120K

Evidence suggests that engagement of persons with chronic conditions yields \$12,000 PMPM in savings.



High risk member engagement rate

NAVIGATION SAVINGS

\$80K

Our navigation team educates members on the most cost-effective ways to utilize healthcare.

Primary Care Visits **9% ↑**

Population Health Compliance **4% ↑**