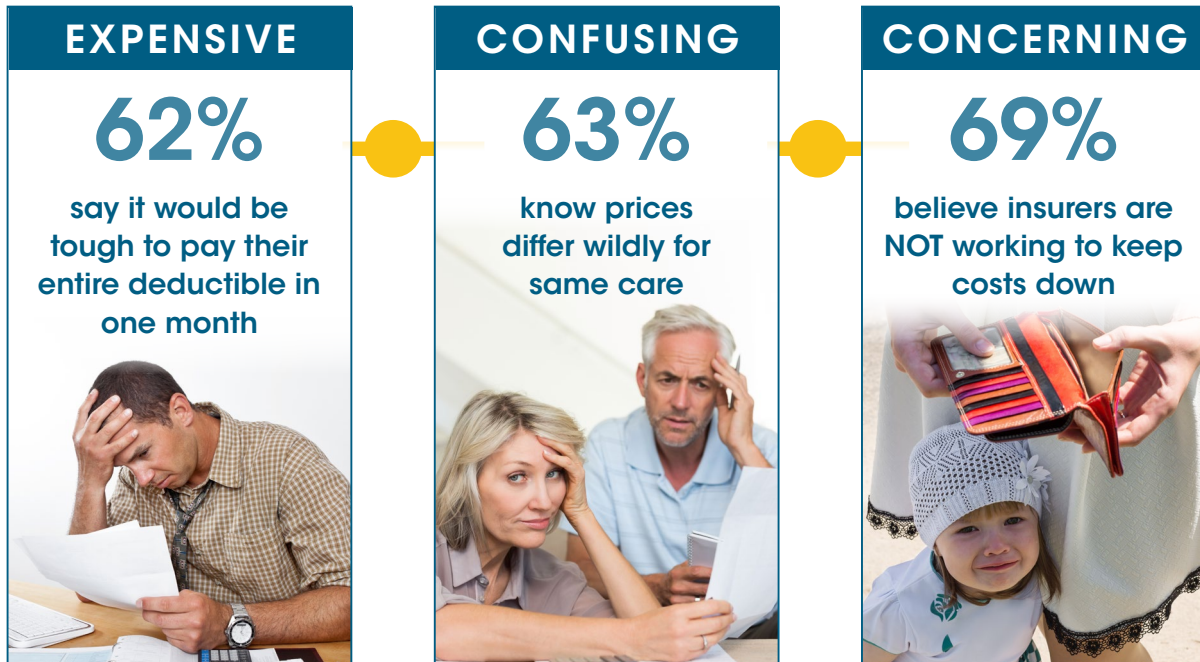


FGA Right to Shop

Rewarding Patients That Pick High Value Health Care



PRESSURE ON PATIENTS LEADS TO RIGHT TO SHOP



FGA Right to Shop

The Status Quo

Patients don't know the cost upfront so they often pay higher out-of-pocket costs. Health care costs continue to increase every year. Patients are facing narrower and tiered networks that often exclude independent or smaller providers for non-quality related reasons. Provider consolidation has limited patient choice.

VS

Right to Shop

Insurers and providers provide relevant price information upfront so patients can shop. The patient is directly rewarded for doing so, and can access any in- or out-of-network provider that offers high-quality, lower-cost care.



1 Real Transparency

- Provider will notify patient when a referral is made for a shoppable service and provide basic description of the service and applicable medical codes.
- Insurer will offer access to a website and toll-free number that provides anticipated charges and estimated out-of-pocket costs to patients.

2 Incentives to Shop

- Rewards will be given to any patient on a small-business HSA plan who receives care at a high-quality, lower-cost provider.
- Rewards can be cash, gift cards, reductions in premiums, copayments, or deductibles.

3 Real Patient Choice

- Allows patients to access high-quality, lower-costs providers that charge below average price, whether in- or out-of-network.
- Insurer will treat the claim the same as if it were delivered by an in-network provider.

HOW RIGHT TO SHOP WORKS

IT'S THIS SIMPLE:

