

REDEFINING HEALTHCARE

The prescription for lower costs +
greater access to care = telehealth.



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01

Introductions





Risk Cooperative

- Independent, minority-owned brokerage founded in 2014 and joined Ensurise in 2023
- Robust employee benefits practice, including wellness and ancillary programs, alongside claims and compliance support
- Extensive expertise across all classes of insurance including, life, health, property, casualty, specialty risks as well as excess and surplus lines of insurance
- Licensed across the U.S. with global coverage capabilities
- Local presence with offices in Washington D.C. and Maryland





- 85+ year old health insurance provider serving 3.5 million members in MD & DC metro area.
- Carefirst is one of 34 independent licensees of the Blue Cross Blue Shield Association
- One of the nation's largest non-profit healthcare organizations
- Offer individual and group plans with options for medical, dental and prescription drug coverage
- Additional healthy-living programs through WellBeing and Noom





02

By the Numbers



By the Numbers

Telehealth surged in 2020 with the onset of COVID-19 and social distancing. Today, there are many studies reviewing the data related to patient outcomes and the overall effectiveness of this new modality.

Telehealth, now seen as an essential healthcare option by employees, helps maintain worker productivity and wellness while saving time, money and the planet.



Telehealth Savings | Time

Transportation times and in-person visits add up to a large volume of lost productivity and lost wages, affecting employees and employers.

Telehealth visits saved patients **an average of 2.9** hours of driving time and 1.2 hours of in-clinic time, totaling **4.1 hours saved *per visit***.

Telehealth was associated with savings in **lost income of \$1.6 million** across the 11,600 study participants – accounting for both visit time and driving time.

In just 14 months, telehealth patients under 65 at one cancer center saved:



3.4 calendar years (nearly 30,000 hours) of time in the clinic



75,000 roundtrip driving hours = 8.6 calendar years



3.8 million roundtrip travel miles = traveling 152 times around the earth



Telehealth Savings | Money

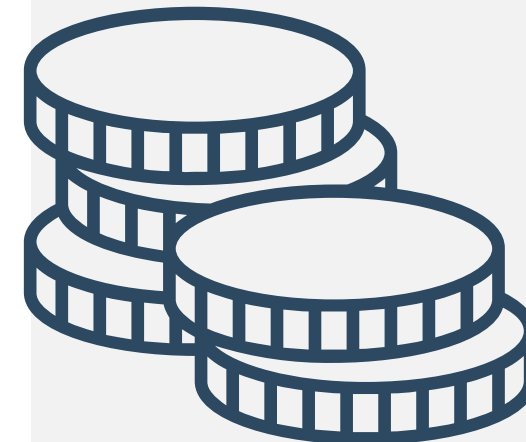
While dollar amounts may vary by study, research findings universally demonstrate that access to virtual care lowers the overall cost of care.

Penn Medicine OnDemand reports:

Visits with the 24/7, co-payment-free telemedicine program established were **23% less expensive** than in-person visits for the same conditions

Per-visit telemedicine costs averaged \$380 while in-person cost \$493 to conduct, **a \$113 difference per patient.”**

Redirecting care from emergency rooms and urgent care centers to telehealth **saves between \$309 - \$1,500+ per visit** while savings for routine visits reaches **up to \$186 per visit.**



<https://www.healthleadersmedia.com/clinical-care/cost-savings-telemedicine-estimated-19-120-patient-visit>



Telehealth | Social Impact

Incidentally, but not unimportantly, virtual healthcare has added social impact benefits that effect everyone.

Researchers estimate the **reduced greenhouse gas emissions** due to fewer vehicle trips saved 21,466 metric tons over two years. *That's equal to emissions from the electricity used to power 4,177 U.S. homes for 1 year.*

Eliminating the need to commute also reduced **travel related injuries and fatalities.**

Plus, when sick people don't have to leave home to receive care, it **helps control infectious disease** by reducing others' exposure to them.



<https://health.ucdavis.edu/news/headlines/telehealth-cuts-health-cares-carbon-footprint-and-patients-costs-during-pandemic/2023/01>



03

Patient Experience



Telehealth services offers employees immediate access to care versus waiting several weeks to get into a brick-and-mortar facility.

Convenience and accessibility has made telehealth a very popular option for patients.

- 91% of adults who have used virtual care would choose it again
- Virtual care is preferred to in-person visits
- Interest in virtual care has increased across all age groups
- Teladoc Health reports visits are up 48% since 2019



Telehealth vs. Virtual-First Care

Telehealth, also known as telemedicine, e-health or virtual care, is when care is accessed remotely, through digital means.

Virtual-first healthcare (also referred to as V1C) is a care model in which primary care is accessed first virtually, and then in-person care is made available as needed.

69% of employers express interest in virtual-first plans, more than a 1/3 higher than a year ago.



CloseKnit is a V1C program for Carefirst members that includes:



Primary Care

Full-service primary care from a dedicated Care Team.
For adults age 18+.



Urgent Care

The care you need to treat minor injuries and illnesses fast.
Average wait time is 30 minutes or less. *For adults and children (age 2+).*



Behavioral Health Services

Expert help, including therapy for depression, anxiety or other behavioral health diagnoses.



Lactation Support

Assistance for nursing mothers with breastfeeding challenges.



Diet & Nutrition

Guidance and support for healthy eating, weight loss and more.





ADVANCED PRIMARY CARE

DEDICATED preventive, chronic, and episodic care with healthcare navigation support.



URGENT CARE

IMMEDIATE access to credentialed providers from anywhere in the U.S. at any time in under 10 minutes.



MENTAL HEALTH CARE

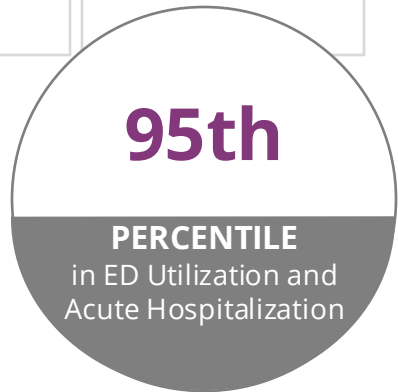
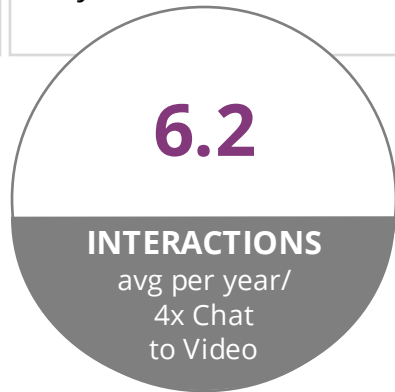
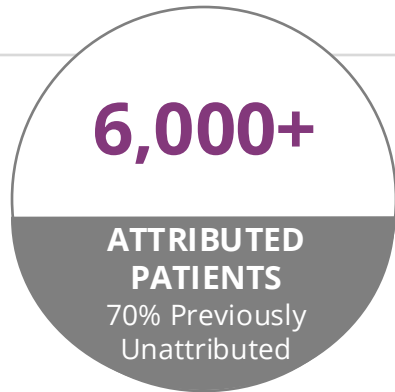
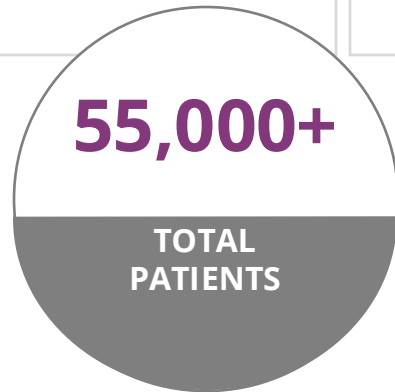
COMPASSIONATE mental health care from therapists and psychiatrists for short-term support or long-term health management.

SPECIALIZED support to help new parents at home, plus evidenced-based nutrition care.





Preventive care	Care navigation	Chronic care	Episodic care	
<ul style="list-style-type: none"> Annual Wellness exams from the comfort of your home Bluetooth enabled devices sent to your home for comprehensive exam Discussion of preventive steps, testing and risk factors 	<ul style="list-style-type: none"> Dedicated Health Guide helps patient navigate the healthcare system Appointment scheduling support, billing support Coordination of in-home care when necessary Referral management to high-value specialists Coordinate with employer's point solutions 	<ul style="list-style-type: none"> Care for full spectrum of health conditions. Bluetooth enabled devices for monitoring Care plan designed with the Dedicated Care Team Coordination with specialists when necessary 	<ul style="list-style-type: none"> Get answers from your Dedicated Care Team in the chat (no visit, no co-pay, no hassle) <p>OR</p> <ul style="list-style-type: none"> Switch to video visit directly from the chat when your provider determines it is needed <p>OR</p> <ul style="list-style-type: none"> Schedule a visit for when you are available 	<p>Ages 18+</p> <p>24/7/365 • iOS • Android • Web • Phone • Video</p> <p>50 States + DC • Commercial Markets • Medicare Advantage</p>



Solutions like the Closeknit annual wellness exam kit remove obstacles to virtual care.

What's in the kit?

Your package includes the following items:

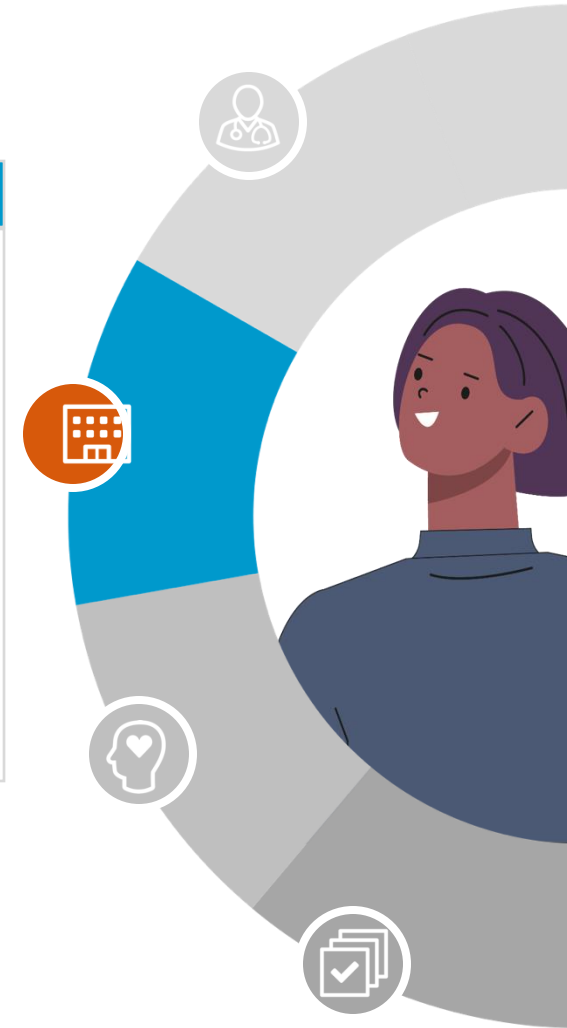
- ✓ Pre-configured tablet
- ✓ **TytoCare kit:**
Including the TytoCare device with the stethoscope, otoscope, and tongue depressor adapters
- ✓ **Vitals measuring kit:**
Pulse oximeter, blood pressure cuff
- ✓ Weight scale
- ✓ **Device accessories:**
Tablet stand, chargers, disposable ear caps, and tongue depressors

→ **Note:** Make sure to keep the box – you'll need it to return the kit after your visit



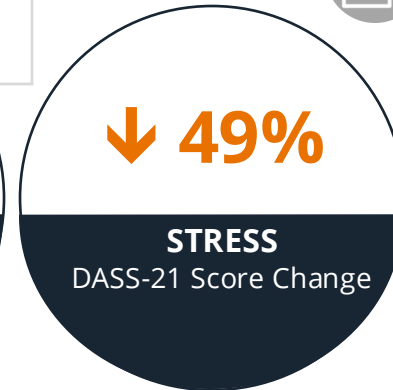
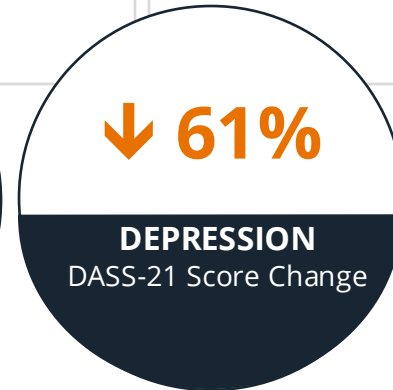
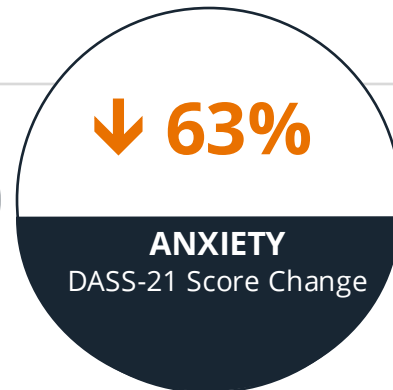


Services	Providers	Access	
<ul style="list-style-type: none"> ENT—Ear pain, Sinus infection/allergies Fever/Cold/Flu/COVID-19 Screenings Pinkeye Migraine Dermatology—rash, bites, hives, eczema MSK—back pain, sprains/strains Contusions 	<ul style="list-style-type: none"> Board Certified internists Family physicians Nurse Practitioners All credentialed by CareFirst 	<ul style="list-style-type: none"> Access to care 24/7/365 on average under 10 mins 50 states and District of Columbia Available through Web (desktop), iOS and Android 	<p>Ages 2+</p> <p>24/7/365 • iOS • Android • Web • Phone • Video</p> <p>50 States + DC • Commercial Markets • Medicare Advantage</p>
<p><10</p> <p>MINUTES Average Patient Wait Time</p>	<p>2+</p> <p>AGE Patient Acceptance</p>	<p>>2x</p> <p>STAFFED to Support vs CFVV Volume</p>	<p>36%</p> <p>TOP DIAGNOSES COVID-19, UTI, Cold/Sinus Infection</p>





Therapy		Psychiatry	
Short Term Therapy <ul style="list-style-type: none"> Evidence-based Cognitive Behavioral Therapy (CBT) 8-to-12 week programs Available for conditions such as stress, poor sleep, depression, and anxiety 	Long Term Therapy <ul style="list-style-type: none"> Licensed Therapists (LCSW, LPC, and LMFTs) Long-term Therapy including: <ul style="list-style-type: none"> Anxiety, stress, depression Trauma Substance use disorder Grief and loss Life transition Perinatal & post-partum mental health 	<ul style="list-style-type: none"> Psychiatrist MDs and DOs and Psychiatric Nurse Practitioners Mental Health assessment (GAD7/ PHQ9) Medication management Conditions treated include: <ul style="list-style-type: none"> Bipolar disorder Post Traumatic Stress Disorder Attention Deficit and Hyperactivity Disorder Substance abuse Obsessive Compulsive Disorder 	<p>Ages 2+</p> <p>iOS • Android • Web • Phone • Video</p> <p>50 States + DC • Commercial Markets • Medicare Advantage</p>





New Parent Support

- Doulas, lactation consultants, and nurses
- Prenatal—Birth plan, Education, Prenatal visits, Feeding education
- Postpartum—Infant feeding, Post-birth care, Teething/Colic
- No appointments needed, connect in less than 5 mins

Nutrition Services

- Evidence-based nutrition care integrating medical nutrition therapy, lifestyle medicine, and behavior modification
- One-on-one nutrition counseling with registered dietitian
- Support in-between sessions through messaging
- Access to goals, recipes and curated content through a dedicated app
- Available for Medicare Advantage patients

iOS • Android • Web • Phone • Video
50 States + DC • Commercial Markets



04

Q&A





Risk
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