

garner

September, 2020

# garner

Garner helps employers create a simple plan addition that gets more care to the **highest quality doctors** near them without requiring a change in network or carrier.

5-10%+ plan level savings

Lower employee out-of-pocket

Better health outcomes

# Garner helps members find high quality doctors in three simple steps



Our data helps us identify Top Doctors in every market

- The largest claims database in the country
- Over 500 clinical metrics



We make it easy for members to find Top Doctors

- Dedicated concierge team
- Solves traditional pain points finding care

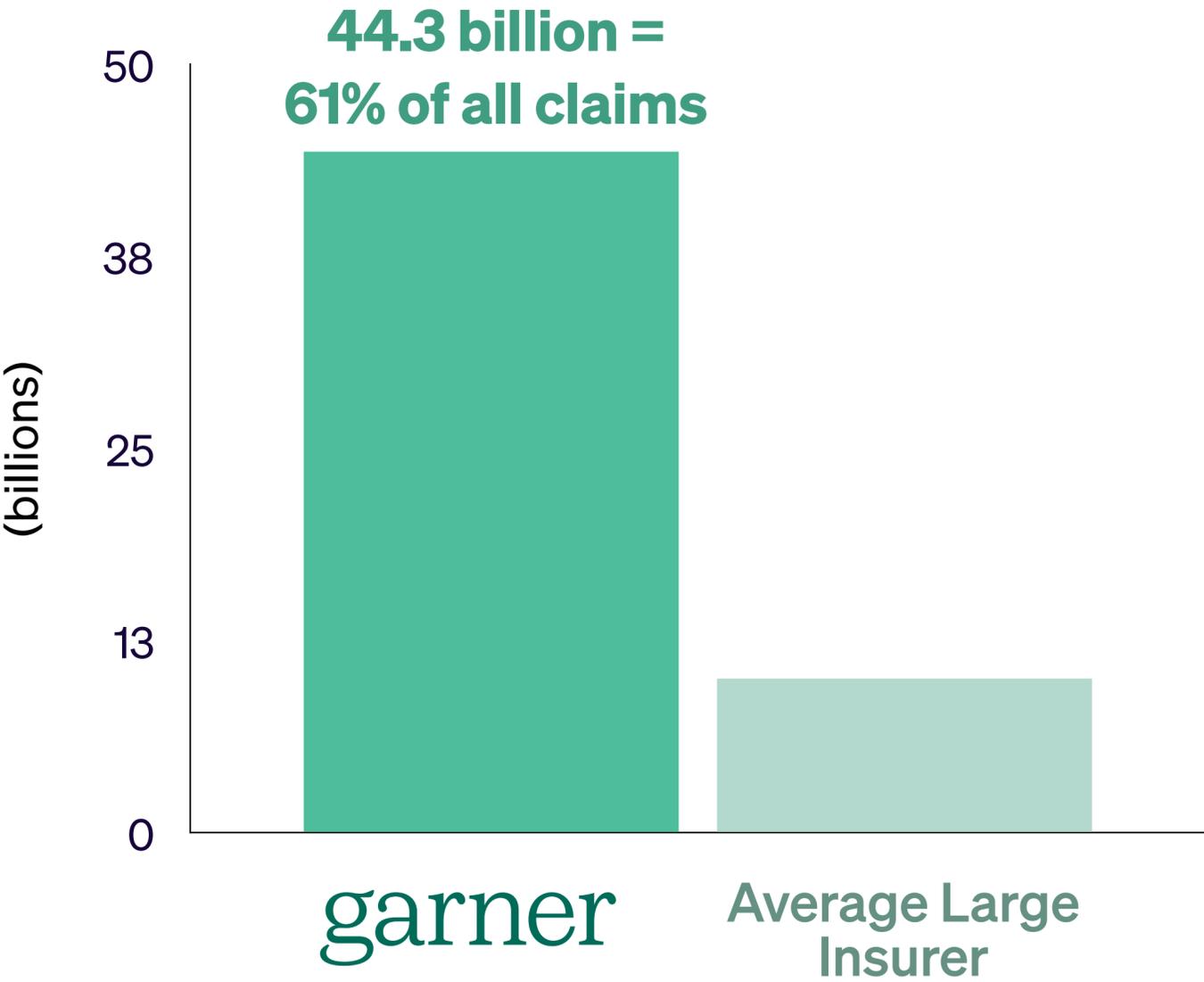


When members see a Top Doctor, our HRA covers their medical bills

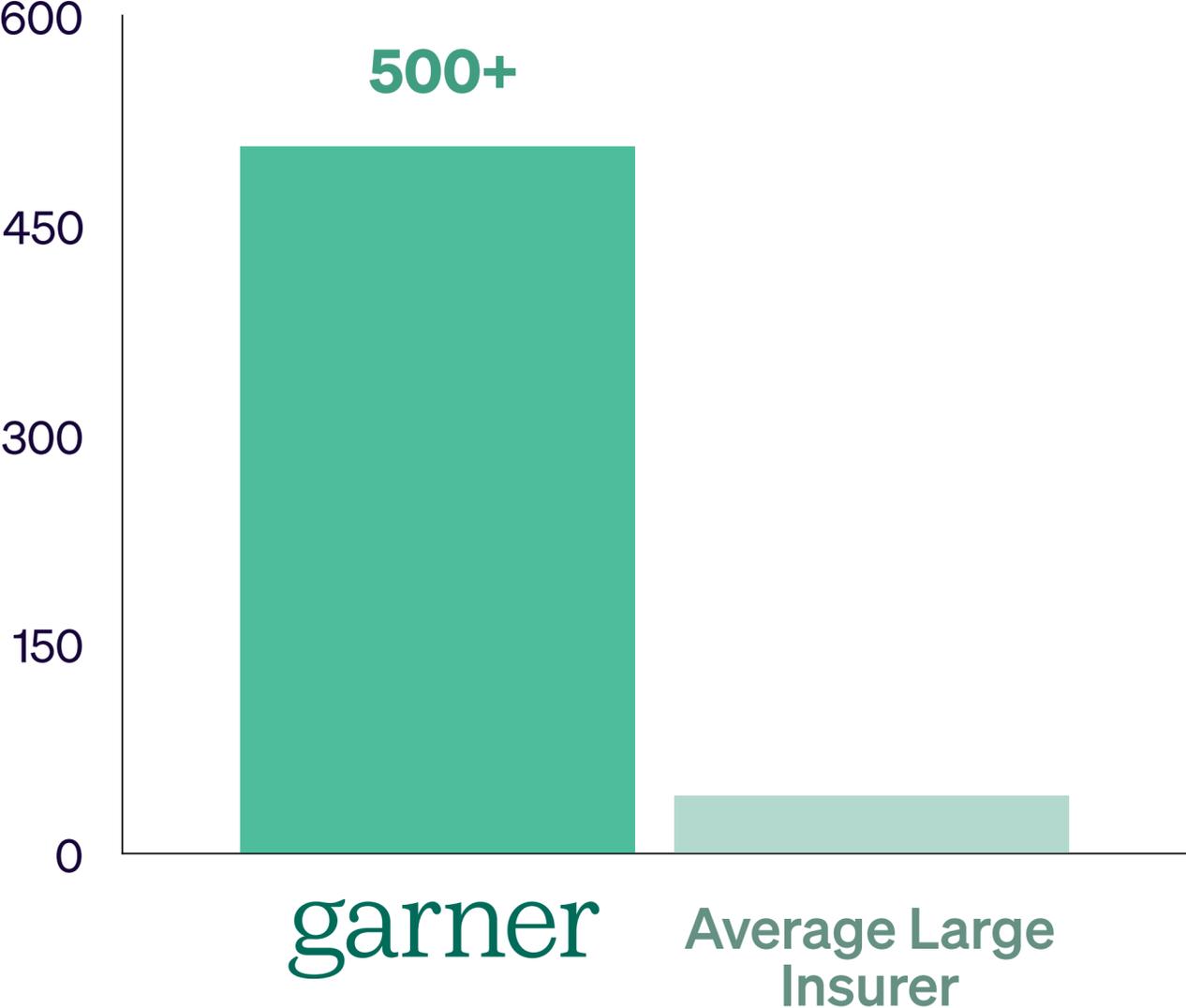
- Works with all existing plans
- Engagement-based incentive

# Garner has assembled the largest claims database in the country and built over 500 metrics to measure the performance of individual doctors

### Total Claims in Dataset

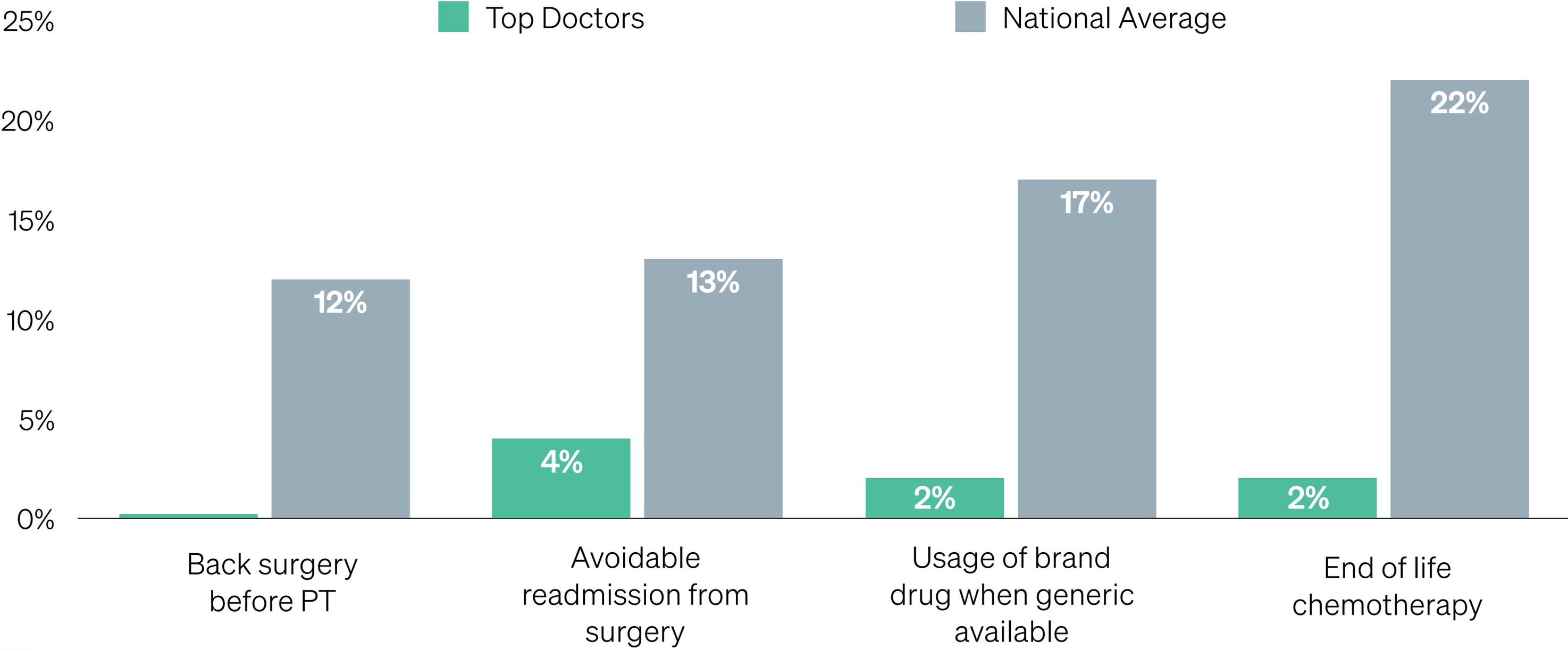


### Number of Metrics Used to Evaluate Doctors

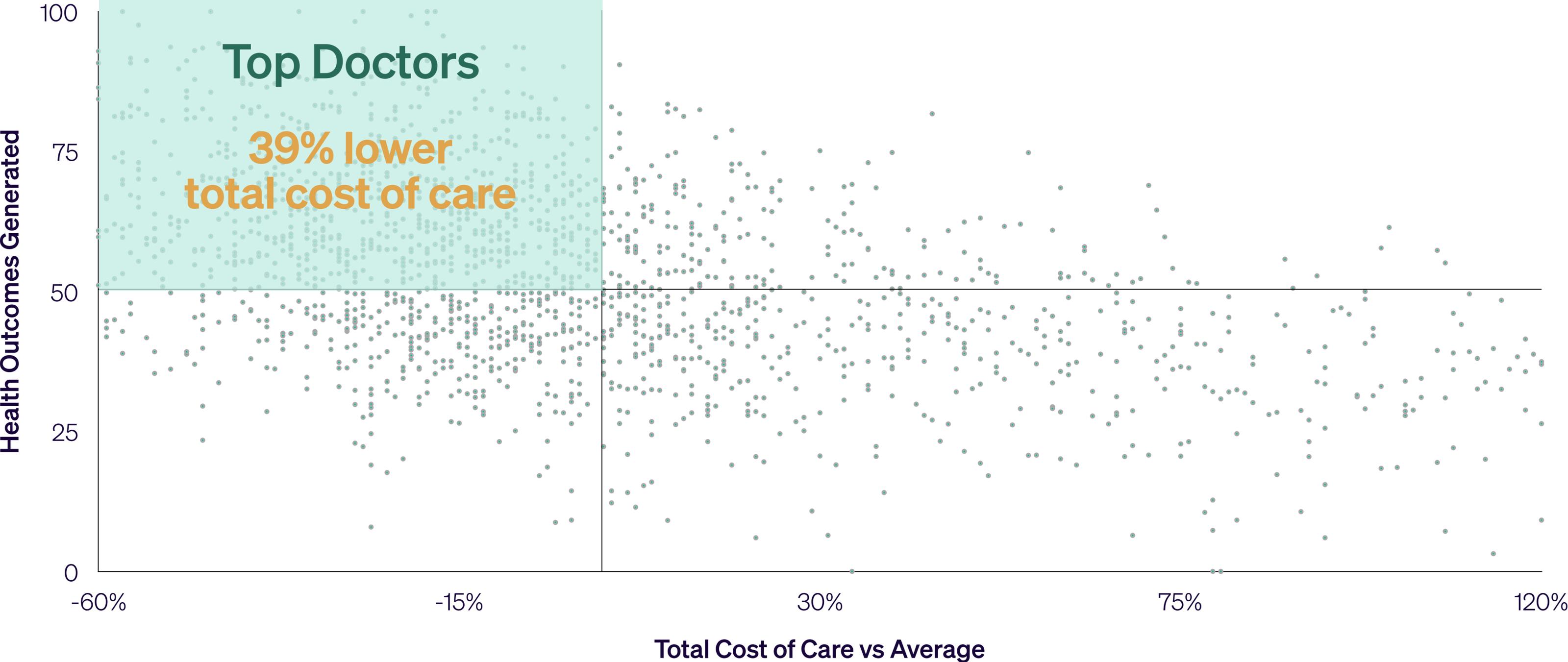


# The difference in performance among doctors is clear in many different aspects of medical practice

### % of Patients Receiving Ineffective and High Cost Care

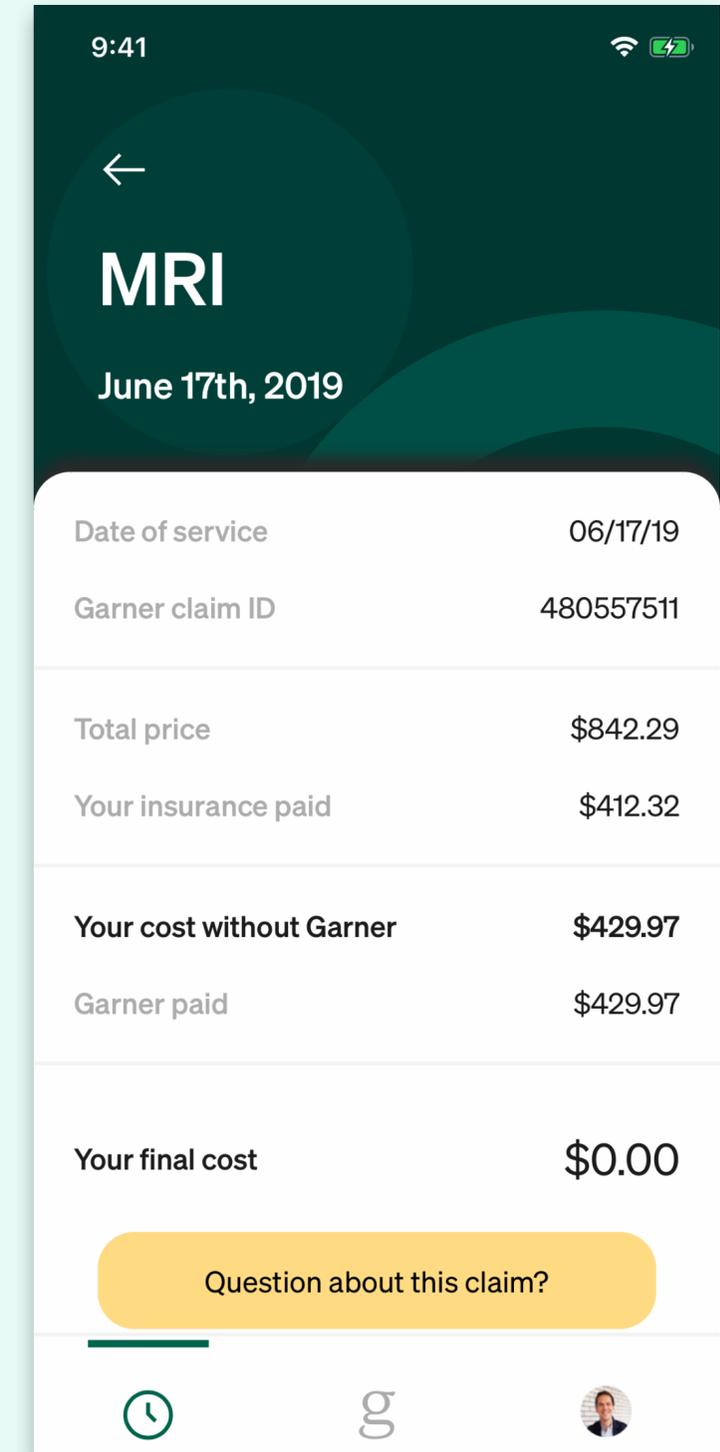
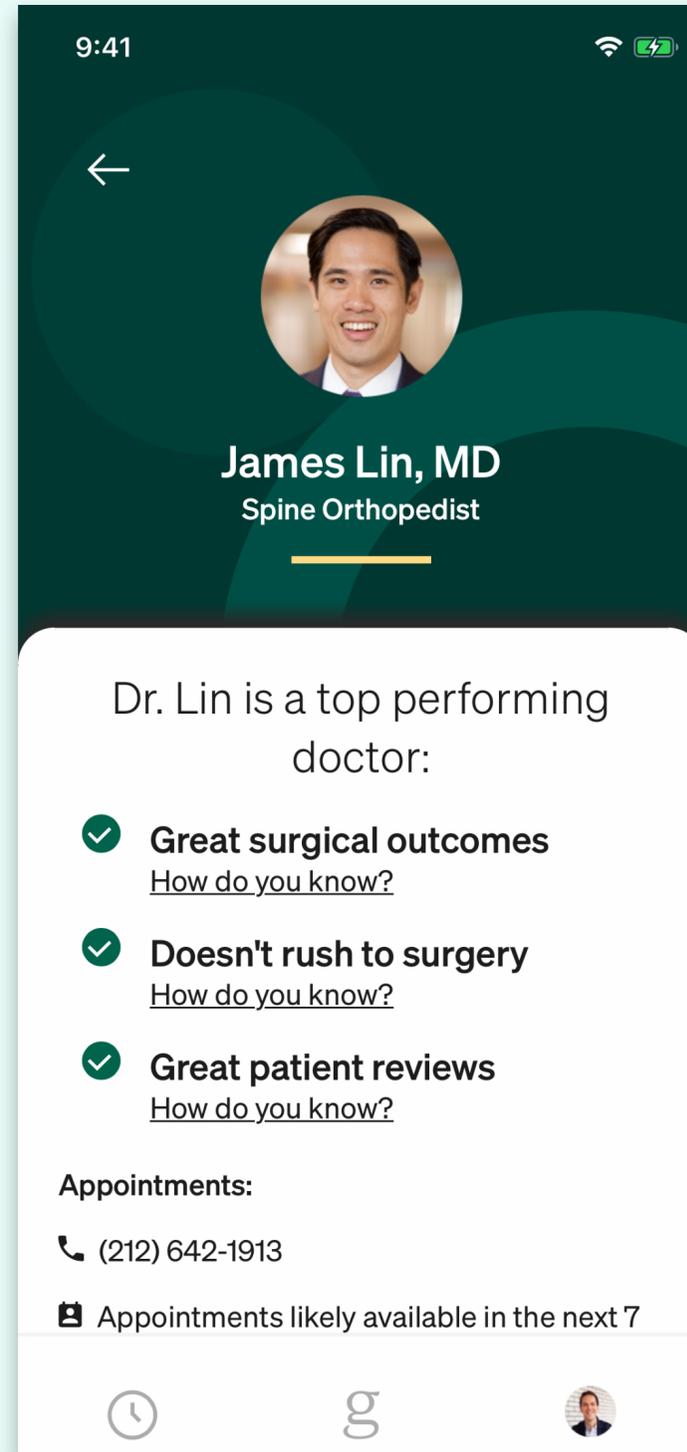


# Garner uses these metrics to identify Top Doctors that are high quality while also delivering significantly lower costs



Data from NY State and Garner calculations

# Garner makes finding a Top Doctor easy with our dedicated concierge team



# Garner administers an HRA-based incentive account that covers employee out-of-pocket for engaged members seeing a Top Doctor



Use Garner to find a Top Doctor

+



Get care from Top Doctor

=



Garner HRA covers member medical bills

# Here's an example of the impact of Garner:

## What happens today:

Jim needs to see a back specialist. He asks his friend, who recommends Dr. Smith. Dr. Smith performs surgery which costs \$35,000.

**Jim's employer pays \$32,000.**

**Jim owes \$3,000 out of pocket.**



## What happens with Garner:

Jim needs to see a back specialist. He uses Garner to find Dr. Jones, a Top Spine Doctor. Dr. Jones performs a minimally invasive procedure which costs \$5,000.

**Jim's employer pays \$5,000.**

- \$4,000 via the employer's health plan
- \$1,000 via Garner's HRA

**Jim owes \$0 out of pocket and avoids unnecessary surgery.**



# We will provide custom quotes for clients as needed

Garner with a \$1,500 deductible increase and \$3,000 HRA incentive account = **\$28pepm savings**

	Current Plan	New Base Plan	Employees Using Garner
Benefits	Network Single/Family	Network Single/Family	Network Single/Family
Plan	 Cigna	 Cigna + <b>garner</b>	
Deductible	\$1,500/\$3,000	\$3,000/\$5,000	<b>\$0/\$0</b>
Coinsurance	20%	20%	<b>0%</b>
Out-of-Pocket Max	\$4,000/\$6,500	\$6,000/\$8,500	<b>\$3,000/\$3,500</b>
Pharmacy	\$10/35/60 after Deductible	\$10/35/60 after Deductible	

Rates			
Employee	\$479ppm	\$419 to Carrier + \$10 Garner admin + \$22 Garner HRA = <b>\$451 ppm</b>	
Employee + Family	\$1,256ppm	\$1119 to Carrier + \$10 Garner admin + \$58 Garner HRA = <b>\$1,218 ppm</b>	