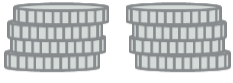


Payers can save more than 7X through a comprehensive model

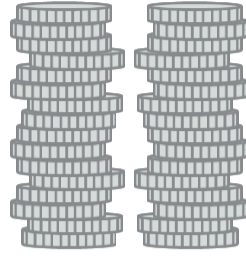
Medical costs account for 80% of payer spend. Are you leaving value on the table by managing admin, IT, and medical costs separately?

Unravel the Cost Conundrum



IT & Admin costs

- Enrollment
- Claims processing
- IT infrastructure and applications



Medical costs

- Professional services
- Inpatient services
- Outpatient services

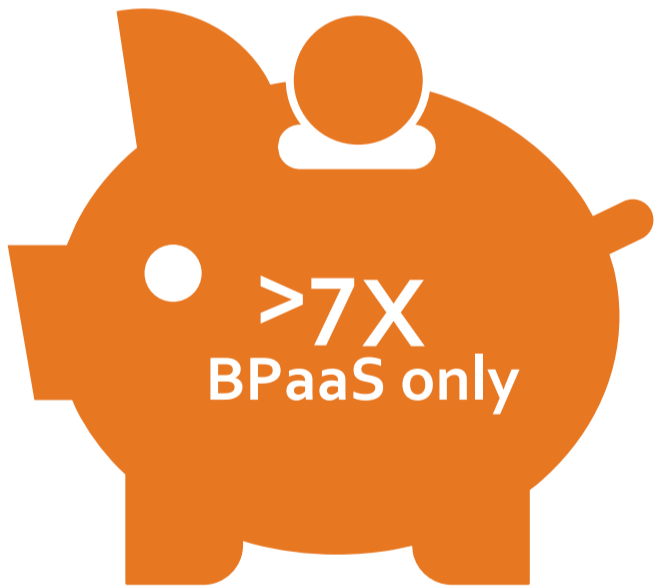
NOTE: bullets are illustrative examples

To have a complete cost savings strategy, consider changing your approach to achieve additional value. You've got options.

Option 1	Option 2	Option 3
BPaaS	BPaaS + payment integrity	BPaaS + payment integrity + care management
Includes ITaaS, BPO, and SI/consulting Co-owned governance layer Client employees are rebadged	Option 1, plus Integrated technology, operations, and medical cost (pre adjudication and pre/post payment functions)	Option 2, plus Addresses the full spectrum of medical costs across case/disease/condition management areas

Understand the cost savings potential when you evolve your sourcing model.

Leveraging comprehensive outsourcing can increase cost takeout by more than **7X** over BPaaS alone



BPaaS
\$122 million savings



BPaaS + Payment Integrity
\$337 million savings

BPaaS + Payment Integrity + Care Management
\$909 million savings

* Savings estimates based on ~3 million-member plan; for smaller plans, savings multiples typically increase given their greater share of SG&A costs

Achieve breakthrough cost savings and incremental benefits. Convert your entire spectrum of costs to a comprehensive model.



Zero cost venture

PMPM cost savings through a comprehensive model can equal, or even exceed, the cost of the sourcing engagement



Improved time-to-value

Tighter integration and collaboration among technology, operations, and medical cost teams



Full TCO visibility

Combined operations and payment integrity offers a full view of cost and facilitates comprehensive orchestration of the payment integrity ecosystem



Upstream process improvement

The single vendor's intimate knowledge of the client environment enables insights to improve upstream processes



Incentive alignment

Incentive alignment improves as the vendor and buyer achieve a strategic partnership



Everest Group

Addressing Payer Costs through a Comprehensive Model | A Blueprint for Achieving Breakthrough Cost Savings