



# Buyer's Guide

Collective Health



# A **step-by-step** guide to understanding Collective Health's pricing and packaging

Collective Health is not just another health plan. As a plan administrator, TPA, point solution engagement hub, and a best-in-class member experience, we are a fundamentally different approach to managing your health benefits program through modern technology products designed specifically for self-funded employers and their people.

We know that buying Collective Health is a bit different than legacy benefits buying decisions, so this guide walks through our pricing and packaging step-by-step.

We designed our pricing to give you the flexibility to buy the set of products and services that best match your strategic needs, and to grow with you as those needs evolve over time.

## What you'll learn in this guide:

**01.**

Where Collective Health fits

**02.**

How the packaging works

**03.**

How to evaluate the joint solution

01.

Where Collective Health fits



# Evaluating Collective Health's Functionality

Collective Health represents a technology driven approach to managing self-funded health benefits. Our role as the health plan administrator, TPA, point solution engagement hub, and member experience portal allows for a fully integrated solution that best drives our client's total health benefits strategy.

		Collective Health	Traditional ASO	Advocacy Vendor	Engagement Hub	3rd Party BenAdmin	Carve out TPA
Plan Administration	Medical Administration	✓	✓	X	X	X	If integration is possible
	Pharmacy Administration	✓	Only their products	X	X	X	If integration is possible
	Dental Administration	✓	Only their products	X	X	X	If integration is possible
	Vision Administration	✓	Only their products	X	X	X	If integration is possible
Member Experience	Cross-benefits Experience	✓	Only their products	X	External vendors	X	X
	Navigation and Advocacy Support	✓	Only their products	✓	X	X	X
	Proactive Messaging	✓	X	X	✓	X	X
Program Integration	Operational Support	✓	X	X	Only basic support	X	Only basic support
	Proactive Engagement	✓	X	X	✓	X	X
Reporting	Plan Reporting	✓	Only their products	X	X	X	Limited to claims information
	Engagement Reporting	✓	X	✓	✓	X	Limited to claims information
	Partner Reporting	✓	X	X	X	X	X
Administrative Support	Eligibility Support	✓	X	X	X	✓	✓
	Consolidated Billing	✓	X	X	X	X	X
	Stop Loss Coordination	✓	X	X	X	X	Third party insurance company
	Open Enrollment Experience	✓	Only their products	Only their products	Only their products	X	✓

**Table Key:** ✓ = functionality included    X = functionality not included    Possible, but with caveats



## Plan Administration

Collective Health administers medical, pharmacy, dental, and vision claims through partnerships with a range of network options. We create a solution that is both fully integrated for the member and employer, as well as flexible enough to mix and match network options to help drive the employer's health benefits strategy. While a traditional ASO is able to administer medical claims, they are only able to administer pharmacy, dental, and vision claims if the employer purchases the ASO's own, limited carved-in products. This limitation prevents employers from adopting a best-of-breed approach.

## Member Experience

Through the My Collective member portal, Collective Health provides one connected member experience across health benefits and related third-party programs. Because we are also the claims administrator, our member support teams can provide basic information about claims and eligibility to higher-level healthcare navigation needs. We also use our various communication channels to proactively reach out to members to support their decision making. This is a meaningful improvement over traditional approaches that fragment the member experience across various programs and create situations where a member requires multiple calls into different service centers to actually resolve issues.

## Program Integration

Collective Health streamlines partner implementation along with day-to-day management of partners by managing all of the relevant front-end integrations (e.g., outbound links to the partner website from the member tools on web and mobile), back-end integrations (e.g., eligibility, claims), and data integrations (e.g., utilization feeds, when available). We also drive engagement by using technology to match members to relevant programs, and informing members of their options through multiple member outreach channels.

This is a significantly improved approach over other solutions that typically only integrate their own programs or provide some linking to other programs but deliver little-to-no ongoing employer support and lower member engagement rates.

## Reporting

Through the Collective Compass employer portal, Collective Health combines utilization, claims, and engagement data to paint a connected and objective picture of how your benefits programs and health care investments are performing. This is a contrast to other approaches that fragment reporting across multiple vendors and rely on programs to self-report their impact.

## Administrative Support

Collective Health provides the administrative support needed to run a best-in-class benefits program with multiple network and health program partners, from operationalizing eligibility details to managing payments and reporting. This is an improvement over other solutions that typically only provide administrative support for their own products. We also partner with benefits teams to deliver industry-leading Open Enrollment materials, digital tools, and on-site events, to ensure a helpful, connected, and memorable experience for participating members.

02.

How our packaging works



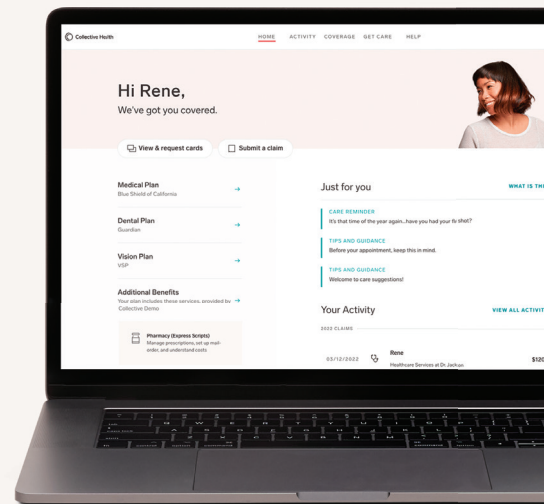
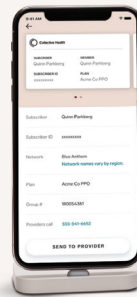
## STEP 1

# Understand Collective Health’s medical administration and the member experience

At the heart of our platform is tech-enabled medical plan administration and premium member experience.

## Here’s what’s included

- Full adjudication and administration of medical benefits
- Pharmacy Benefits Manager (PBM) integration
- Stop Loss carrier integration
- Member Advocacy
- Member tools on web and mobile
- Member out-of-network claim reimbursement
- Streamlined eligibility management
- Employer reporting & analytics suite



### Quick fact

There isn't an upsell for premium Member Advocate support. They only have one level of support—AWESOME.



## STEP 2

# Understand the Financial Management and Payments (FMP) module

Trust our team of expert accountants to efficiently and effectively manage all the financial and payment aspects of your self-funded health benefits.

## Here's what's included

### Self-billing & Vendor Management

- Invoice creation or collection across all integrated partners
- Billing integration and setup (including W9 collection)
- Troubleshooting and reconciliation across vendor partners

### Financial Reporting

- Weekly transaction reporting
- Supporting invoices
- Financial monthly close reporting, by the 5th business day of the month

### Payments

- Consolidated funding & payments process. Client only needs to fund 1x per week.
- CH processes payments to partners, manages remittances, and responds to payment inquiries
- CH owns, manages, and reconciles bank account.

### Quick fact

Over 90% of clients utilize the FMP module.





### STEP 3

## Do you want integrated dental and/or vision?

We can integrate dental and/or vision benefits into the Collective Health member and employer experience, creating a true health benefits hub.

### Here's what's included

- Expanded Member Advocate support
- Integrated member communications
- Plan visibility through both member and employer portals
- Eligibility support
- Financial management and payments (if also purchasing FMP module)
- Integrated reporting suite

#### **Quick fact**

Over 80% of clients integrate dental and/or vision with Collective Health.



## STEP 4

### Do you want integrated point solution support?

We can streamline the implementation and management of your third-party health programs, while also boosting member engagement and impact.

#### Here's what's included

- Available curated selection of health programs providing deeper integrations for additional utilization data insights
- Regular integration and insights for all other available health programs
- Program integration into member tools on web and mobile
- Eligibility management
- Member Advocate level one support (FAQs, plan details, health program contact information), program engagement opportunities
- Targeted member communications
- Program payments and financial management (if also purchasing FMP module)

#### Quick fact

We have facilitated 200+ integrations with 90+ program partners across 18+ health categories.



## STEP 5

### Do you want holistic support for members with complex needs?

For members with complex needs, we believe the missing piece is holistic psychosocial support and healthcare navigation, integrated directly into to the core member experience.

#### Here's what's included

- A disease agnostic clinical management program, Care Navigation, that can support and guide members through their social and clinical needs.
- Member Advocate training to identify and triage needs of inbound callers
- Interdisciplinary team of care coordinators, social workers, and relevant clinical support to meet the needs of members with complex conditions
- Smart identification and engagement technology

#### Did you know

We use a proprietary risk model to identify high risk and rising risk members more accurately than current industry standards, to better help members take control of their healthcare journey, and for employers to see their investment be used for good.



## STEP 6

### What's the right level of Open Enrollment support?

Collective Health helps your members get excited about their health benefits during open enrollment (...and they make your benefits team look good!)

We can work with you to create the right Open Enrollment (OE) experience, including a mix of:

- A range of awareness-building digital materials
- Printed home mailers
- Hosted OE webinars
- Online portal to allow members to explore their plan options
- Signage: printable posters, table tents, retractable banners
- Desk drop cards with step-by-step guidance

#### Quick fact

We won a Fast Company design award for our OE experience!



## STEP 7

### Understand the non-Collective Health fees in our model.

In addition to the fees paid directly to Collective Health, you pay some fees directly to our partners.

## Non-Collective Health fees

### Network Access Fees

- Paid to your medical, pharmacy, dental, and vision network partners

#### Quick fact

The handling of third-party fees can be made easier through our Financial Management & Payments service.

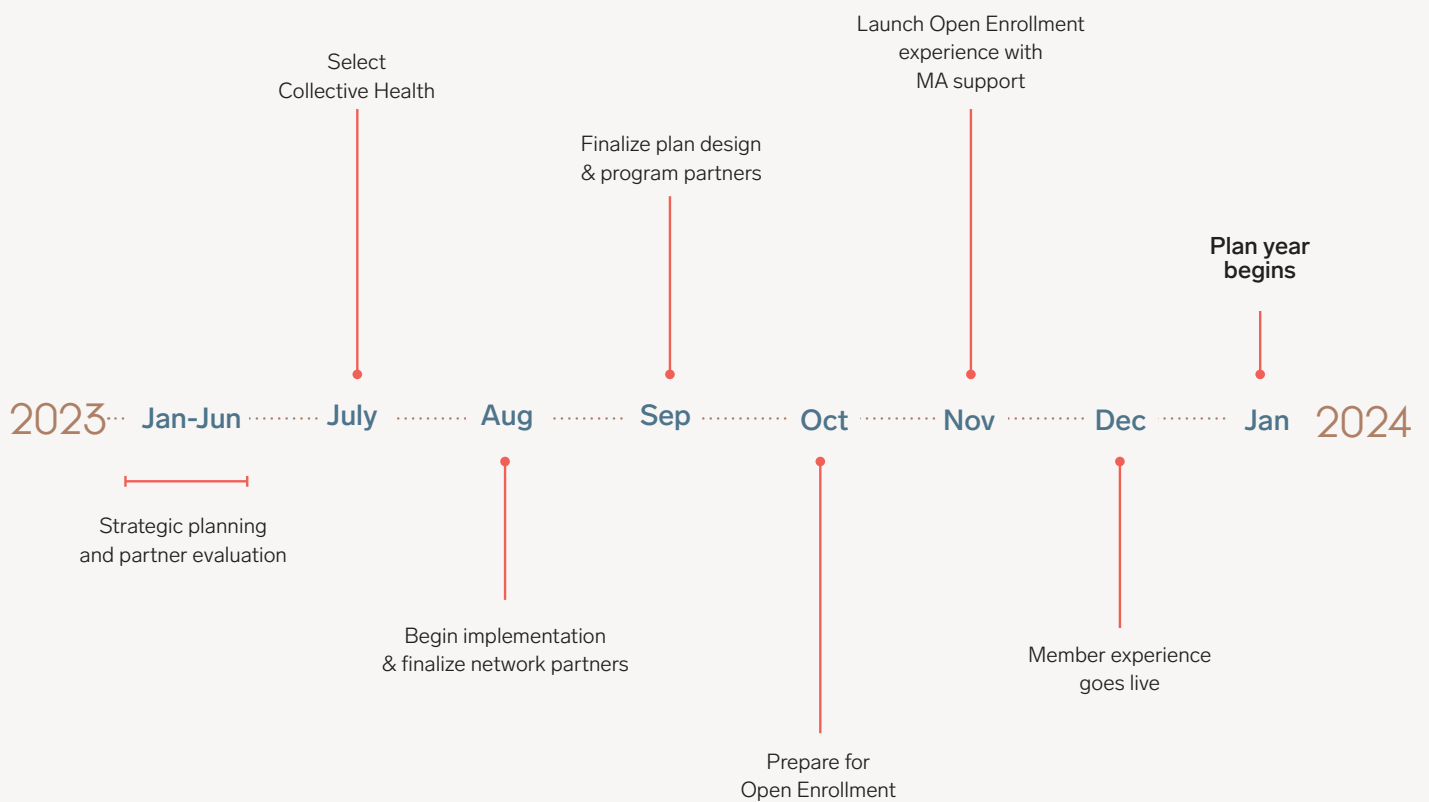
03.

## Typical buying timeline



# Typical **buying** and **launch** timeline

Launching Collective Health is different than implementing a traditional health plan. Here's a typical buying timeline for a 1/1 plan year.



Note: Exact timing and milestones will be based on client specific implementation schedule.



# Join the movement

Collective Health simplifies employee healthcare with an integrated technology solution that makes healthcare work for everyone. With over 70 clients—including Driscoll's, Pinterest, Red Bull, Restoration Hardware (RH), and more—Collective Health is reinventing the healthcare experience for forward-thinking organizations and their people across the U.S. The company has developed a range of population health management solutions, and partnered with innovative companies across care delivery and diagnostics to meet the most pressing healthcare challenges for employers today.

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Only the Finest Berries

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Red Bull 

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→ Learn more at [collectivehealth.com](https://collectivehealth.com)