



RECIPROCITY
HEALTH

MAXIMIZING OUTCOMES THROUGH NEXT-GEN FINANCIAL INCENTIVE MANAGEMENT

Science Backed | ROI Proven | Tech-enabled Managed Service

TheraPay[®]
by  RECIPROCITY HEALTH[™]

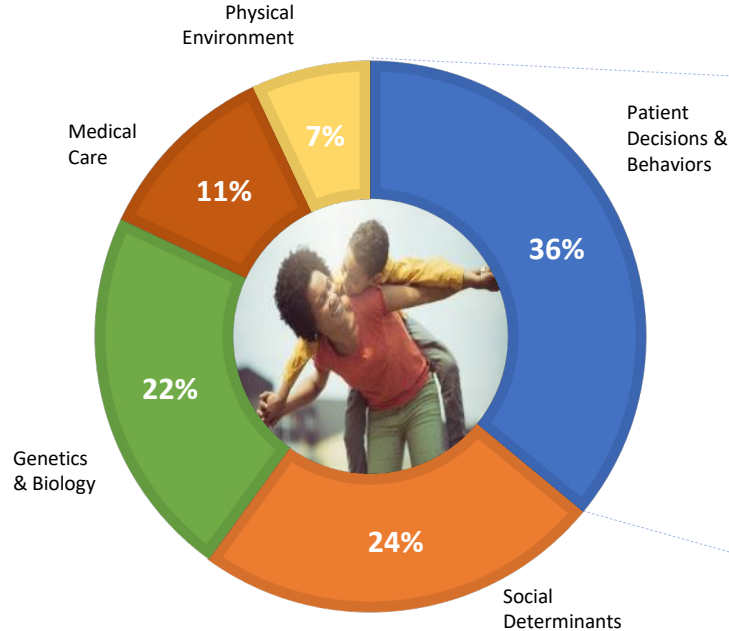
Prepared for



Reciprocity Health knows that Healthcare outcomes rely on more than just quality care delivery



DRIVERS OF HEALTH OUTCOMES



LOW ADHERANCE IS AN AVOIDABLE BEHAVIOR ATTRIBUTABLE TO A VARIETY OF COMPLEX FACTORS



TheraPay Provides the Missing Link



TheraPay is a Customizable, Multi-Population Financial Incentive Management Rewards Solution that Solves the Problem of Poor Member Engagement and Medical Program Adherence



TheraPay[®] solutions solve legacy industry obstacles and can be deployed for any care program



RECIPROCITY SOLVES 3 SIGNIFICANT MARKET OBSTACLES
BY DELIVERING FINANCIAL INCENTIVES AS A MANAGED SERVICE

01.

Administrative Burden

RH brings scalable, specialized capacity and proficiency

02.

Program Complexity

RH platform & team are built with financial incentive expertise

03.

Funding Sustainability

RH programs are performance-based and modeled for specific ROI

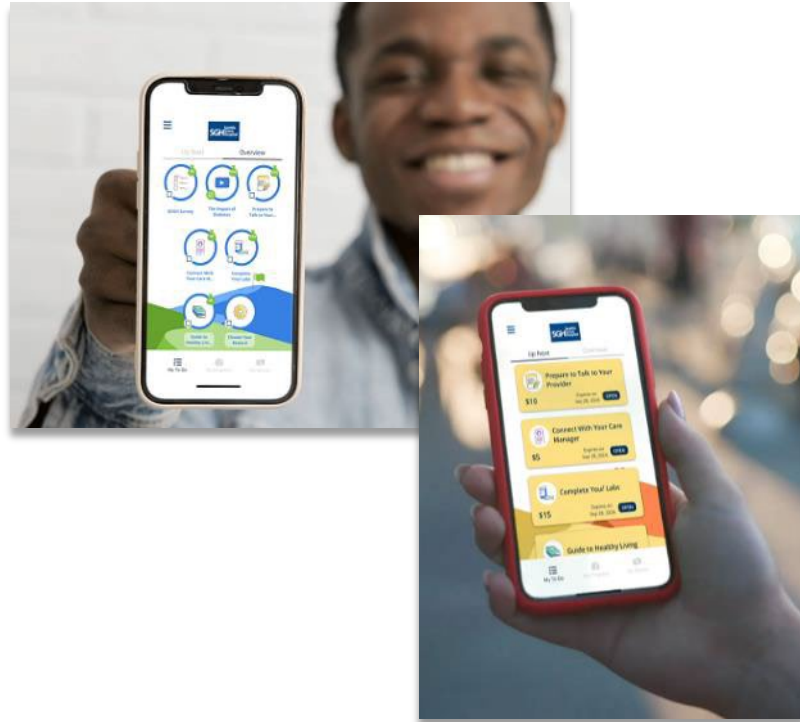


RECIPROCITY DELIVERS A SOLUTION FLEXIBLE ENOUGH TO
ACCELERATE ADHERENCE FOR ANY CARE PROGRAM



TheraPay[®]
by RECIPROCITY HEALTH

Overview & Up Next screens activate and motivate members to accomplish their goals



Overview & Up Next Include

- ▶ Activities and rewards provided in easy to understand “give effort, get reward” format
- ▶ Gamified steps allow users to see path-to-success and unlock tasks and rewards as they go
- ▶ Expiration dates (and subsequent push notification reminders) provide encouragement



Activity detail screen allows members one-touch access to accomplish their goals



Other Activity Options Include



Make a call



Complete Survey



Watch a Video



Set a Reminder



Complete a Form



Visit Website



Take a Photo



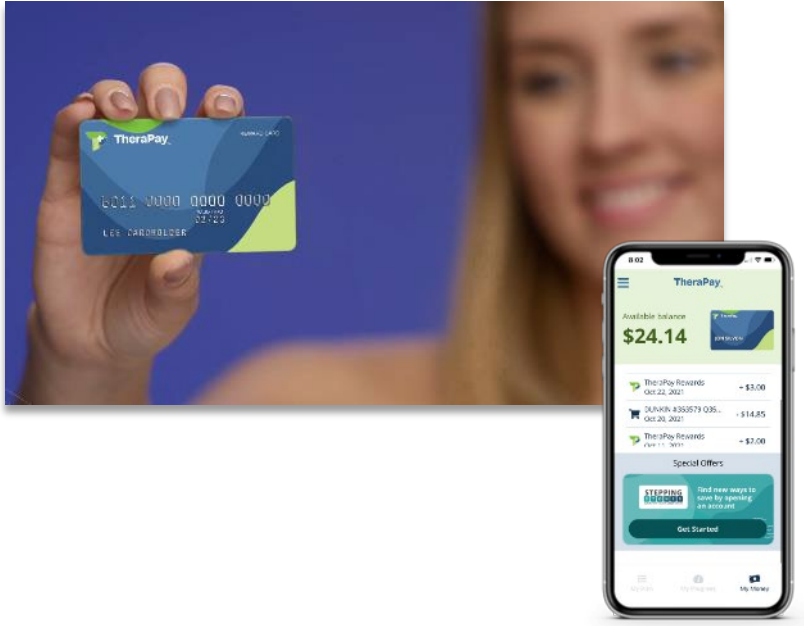
Activity confirmations available to be either auto (API) validated or manually validated depending on preference, activity type, and reward value



My Money screen provides interactive oversight of member financial activity and special offers



My Money View Includes



- ▶ Realtime balance shows what's available on the members reward card
- ▶ Transaction history provides update on when rewards are loaded and where funds are spent
- ▶ Promotion engine offers SDoH partnerships (e.g. banking integration provides access to open a no cost savings account)
- ▶ Reward Card transactions restricted from purchases of alcohol, tobacco, firearms, and gambling



TheraPay's omnichannel communications provide on-going nudges, reassurance, and reminders



Communications Include



- ▶ Text, email, and push notifications integrated into consumer journey
- ▶ Unlimited language derivations available on app, web, surveys, and messaging
- ▶ Messaging certified to meet 6th grade level using Flesch-Kincaid & Gunning Fog Index
- ▶ Language adapts to phone preference
- ▶ 24-hour 800# support center on call



Higher Patient Adherence Delivers Gains Across Key Performance Drivers



Efficiency

Gap Closure

Programs delivered

7.4x ROI

In Member Cost Reduction

Major Mid-Atlantic MCO Gap Closure Program

Gap Closure

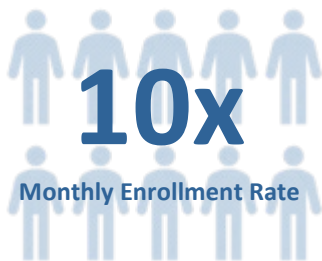
And an Additional

\$3M+

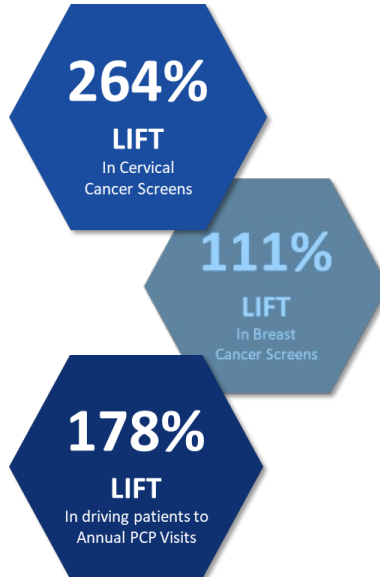
In Corporate Savings in 6 months

Savings from expenditures and state fine avoidance

Enrollment



Engagement



Experience



98%
Reduction in Grievances



>80%
of Members Update Demographic Data



<1%
Returned Cards



DE Statewide Employee Benefits Office 2024 DPP Campaign Proposal



Proposal Summary



Assumptions:

Term:	1 Year (1/1/25 – 12/31/25)
Plan:	Highmark (First State Basic & PPO)
State / Region:	Delaware (DE)
Members:	3,200 Prediabetic
Services Include:	TheraPay Rewards Program driving adherence to Diabetes Prevention Program (DPP)

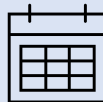


Sample Timeline



Pilot Population

$N = \sim 50$
 ≥ 18 years old



Pilot Timing

Day 0 – Day 60: Enrollment period
 Intervention length = 12 months
 Month 14: Final enrollee finishes



Financial Incentives

Maximum = \$245 per person
 Average expected = \$170 per person

By:

Week 1

Weekly
 (Weeks 1 - 16)

Weekly
 (Weeks 18 - 22)

Monthly
 (Weeks 23 - 52)

Weekly
 (Weeks 1 - 16)

Month 12

Month 12

Month 12

Month 12



Baseline
 Survey

\$12



Attend Group
 Meetings
 Each Week

\$5 per Meeting
 (\$80 Max)



Attend Bi-
 weekly Group
 Meetings

\$5 per Meeting
 (\$15 Max)



Attend Monthly
 Meetings

\$5 per Meeting
 (\$35 Max)



Turn in
 Food Logs
 Each Week

\$3 per Week
 (\$48 Max)



Program
 Feedback
 Survey

\$10



Bonus for
 1.0% - 2.9%
 Weight Loss

\$5



Bonus for
 3.0% - 4.9%
 Weight Loss

\$15



Bonus for
 5.0% +
 Weight Loss

\$25

Activity

Reward

DESBO DPP TheraPay Program Proposal at a Glance



TheraPay Management Included in SOW

- Use of iOS TheraPay App for entire DE population identified
- Use of Android TheraPay App for entire DE population identified
- Use of web.therapayrewards.com portal for entire DE population identified
- White-label and co-branding solution across all aspects of program from app branding
- Access to SDOH partners (i.e. free savings account via Stepping Stones Credit Union)
- Coverage via 8a-8p bilingual call center (with custom scripts)
- Coverage via bilingual e-mail support at help@therapayrewards.com (with custom scripts)
- Printing, fulfillment, and postage for reward card mailers (the carrier)
- 24 Month (rolling) custom reward card utilizing the Discover Card Network
- 24 Month (rolling) intelligent card constraints activated via MCC Code
- On-demand Behavioral Economics & Clinical resources to research and evaluate campaign, rewards, and ROI
- 1 Customer Success Resource
- Management of and any additional set up of SFTP
- Monthly Member data file auditing, augmentation, and updating
- Unlimited use of frictionless activity functionality

Additional Costs (If selected)

- Printing, postage, and fulfillment of enrollment letter
- Additional language translation and programming beyond English & Spanish (\$5K each)
- Voice translation available for call center calls at cost of \$2.75/minute
- Program Integration Fee (one-time cost associated with custom development efforts of a given population) – not expected to be required
- Expediting Fee (one-time cost for programs needed in less than 6 weeks)




DESBO DPP TheraPay Program

Comprehensive Outreach Included



Awareness

Omni-channel messaging provides unlimited options for outreach

 Letters and/or Postcards with Member Reward Details

 Progressive e-mails

 Outbound Calling (if selected)

 SMS/Text

 Community Partnerships

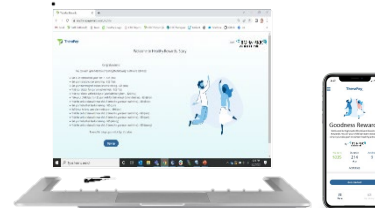
Enrollment

Members can sign up via my.therapayrewards.com or by calling 866-469-7973



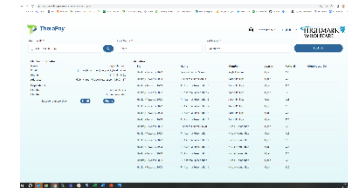
Engagement

Members can leverage the iOS, Android, web app, and live agents to engage with condition specific or large gap closure programs



Reporting

Dashboards exist for real time and monthly reporting for all features requested by our clients



DESBO DPP TheraPay Program Cost Estimate (Revised 10/11/24)



2025 Proposal

Target Population	3,200
TheraPay Subscription Fee <i>Annual Change</i>	\$16,500
Program Development Fee	\$19,968
Performance Bonus Cap Bonus Targets	\$10,000 <i>To Be Determined</i>
<hr/>	
(A) Reciprocity Health Contract Costs	\$46,468
(B) Projected Rewards X Projected Active Mbrs	\$8,000
(A+B) Program P.O. Cost (with rewards)	\$54,468





RECIPROCIETY
HEALTH

Matt Swanson, Co-Founder & CEO
matt@reciprocityhealth.com
(833) REC-HLTH (732-4584)



SOC1 Type 2
SOC2 Type 2



HIPAA
COMPLIANT



		Measure	Metric
	IMPROVED QUALITY SCORES	CMS Scoring Peer Benchmarks YoY Improvements	Stars NCQA Actuarial Baseline
	REDUCED COST	Maternal Health Diabetes Primary Care Hospital Discharge Improper ED Visits	NICU Utilization Rate DPP Completion % % Annual Visits 30 Day readmission ED utilization
	HIGHER RETENTION	Member Renewal Member Satisfaction Grievances	Loss vs Renewal NPS (RH vs. client) % reduced vs prior year
	HIGHER REVENUE	Soft Marketing Activation Risk Adjusted Revenue Stars based Revenue	New members added % Non-Active gained PM Revenue Gain Star Measure Gains
	MORE COMPLETE DATA	REL/SOGI Contact Information Demographic Data	% Data Gaps Filled % Collected % Data Edited