# MAXIMIZING OUTCOMES THROUGH NEXT-GEN FINANCIAL INCENTIVE MANAGEMENT

Science Backed | ROI Proven | Tech-enabled Managed Service

RECIPROCITY HEALTH

TheraPay®
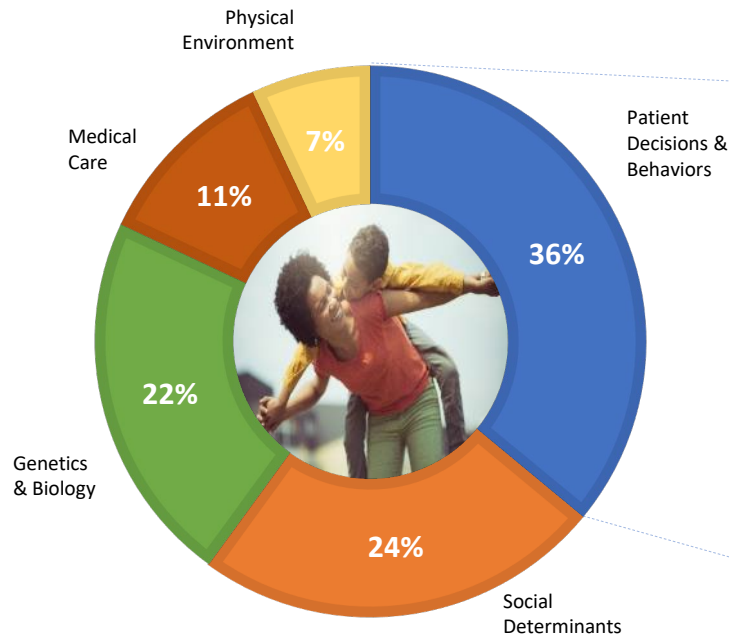by RECIPROCITY HEALTH®

Prepared for

SBO
Benefits Made Easy

# 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**



Pie chart labels:
- Physical Environment — 7%
- Medical Care — 11%
- Genetics & Biology — 22%
- Social Determinants — 24%
- Patient Decisions & Behaviors — 36%

Factor panels:
- Financial Insecurity
- Fear & Anxiety
- Confusion
- Competing Priorities

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by RECIPROCITY HEALTH

# TheraPay Provides the Missing Link



**Critical Care Programs** — **TheraPay** by RECIPROCITY HEALTH® — **Inactive Populations**

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

**TheraPay®**
by RECIPROCITY HEALTH™

# 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**

- COPD
- Vaccinations
- Diabetes
- Gap Closures
- ED Utilization
- Smoking Cessation
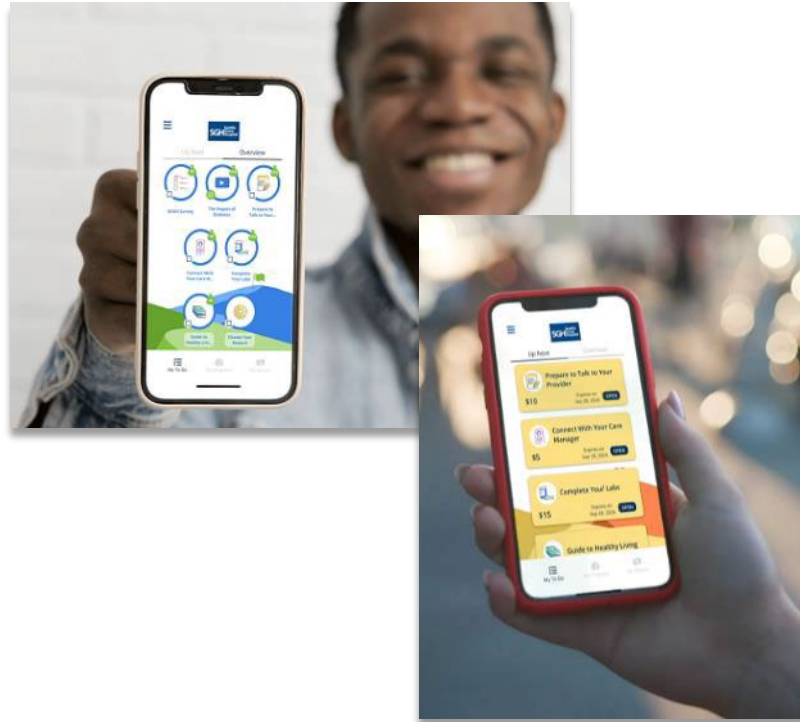- Medication Adherence
- Kidney Health
- Hypertension

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# 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



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

## Other Activity Options Include
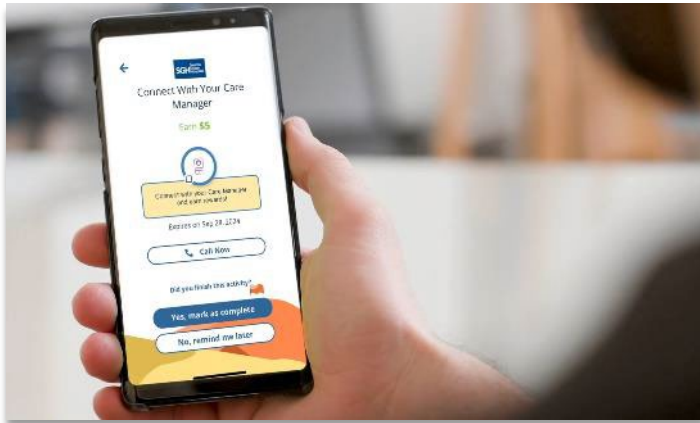
| Make a call | Complete Survey | Watch a Video | Set a Reminder |

| 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

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6

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

## My Money View Includes
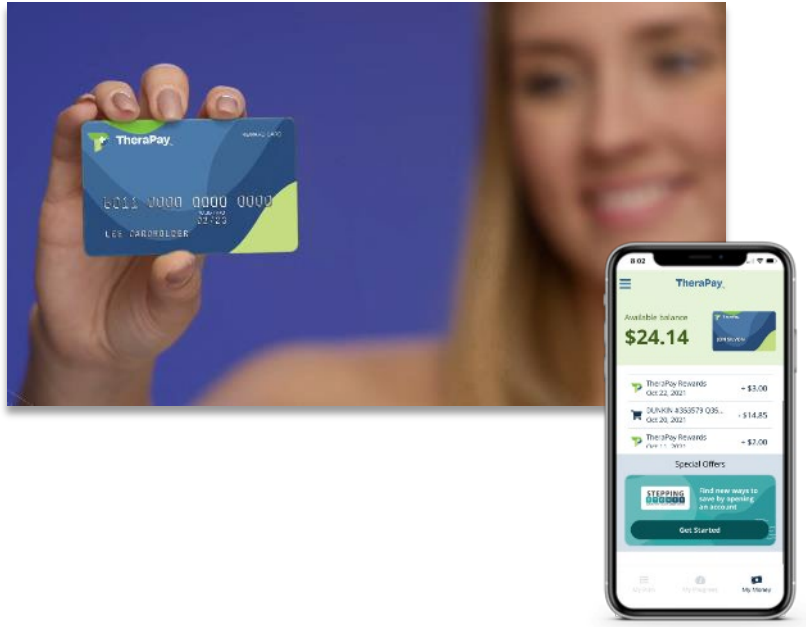
- Realtime balance shows what's available on the members reward card

- 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

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# 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

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# Higher Patient Adherence Delivers Gains Across Key Performance Drivers

## Efficiency

**Gap Closure**

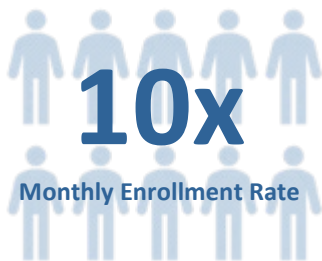**Programs delivered**
**7.4x ROI**
**In Member Cost Reduction**
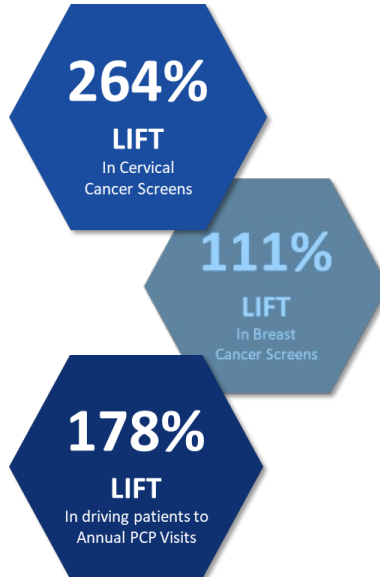
Major Mid-Atlantic MCO Gap Closure Program

**Gap Closure**

**And an Additional**
**$3M+**
**In Corporate Savings in 6 months**

Savings from expenditures and state fine avoidance

## Enrollment

**10x**

**Monthly Enrollment Rate**

## Engagement

**264%**
**LIFT**
In Cervical Cancer Screens

**111%**
**LIFT**
In Breast Cancer Screens

**178%**
**LIFT**
In driving patients to Annual PCP Visits

## Experience

**98%**
Reduction in Grievances

**>80%**
of Members Update Demographic Data

**<1%**
Returned Cards

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# 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) |

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# 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**

**Enrollment**

**Engagement**

**Reporting**

Omni-channel messaging provides unlimited options for outreach

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

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

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

Letters and/or Postcards with Member Reward Details

Progressive e-mails

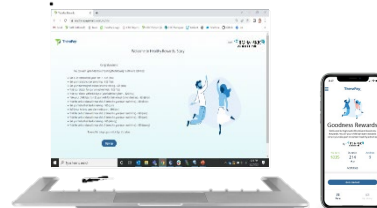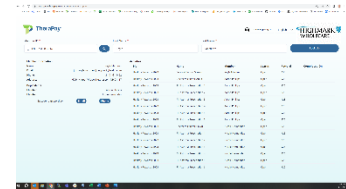Outbound Calling (if selected)

SMS/Text

Community Partnerships

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

|  | 2025 Proposal |
|---|---|
| **Target Population** | **3,200** |
| TheraPay Subscription Fee<br>*Annual Change* | $16,500 |
| Program Development Fee | $19,968 |
| Performance Bonus Cap<br>Bonus Targets | $10,000<br>*To Be Determined* |
| (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** |

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SOC1 Type 2
SOC2 Type 2

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