



2018 Member Group Meeting



For Members of Advantage Health Plans Trust

2018 BOARD OF TRUSTEES

- | | |
|----------------------------|---|
| Chairman A.B. Bayouth | Exchange Bank |
| Vice Chairman Robyn Batson | 1 st Bank & Trust |
| Guy Sims | Shamrock Bank |
| Paul Freeman | Anchor D Bank |
| Jay Gober | First State Bank of Graham |
| Sandy Werner | First National Bank & Trust of Elk City |
| Advisor Pricilla Cude | First Bethany Bank |
| Advisor Doug Fuller | Quail Creek Bank |

PRESENTED BY

- | | |
|---------------------------|---------------------|
| Administrator Jay Kempton | The Kempton Company |
| Maria Robles Meyers, Esq. | Health Law Advisors |
| Melissa Nance | The Kempton Company |



(800) 324-9396



AdvantageHealthPlans.com



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*Independent
Community
Bankers
Association
of
New Mexico*

CBAO
COMMUNITY BANKERS
ASSOCIATION OF OKLAHOMA
One Mission. Community Banks®

**IBAT
Endorsed
Provider**

Topics

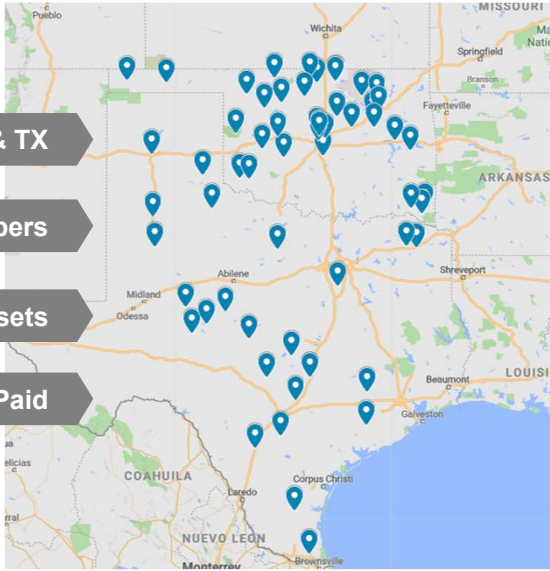
- Plan Performance Update & Renewal
- 100% Benefit & KPPFree™ Updates
- 2019 Benefit Changes
- Protecting the Plan
- Legislative Update
- Employer Web Portal, HCBB Challenge, & Wrap Up

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AHP Details

7/1/2017 – 6/30/2018

- 128 Member Banks in OK & TX
- 2,976 Employees / 5,605 Members
- \$13.4 Million in Assets
- \$26,226,329.88 Total Claims Paid

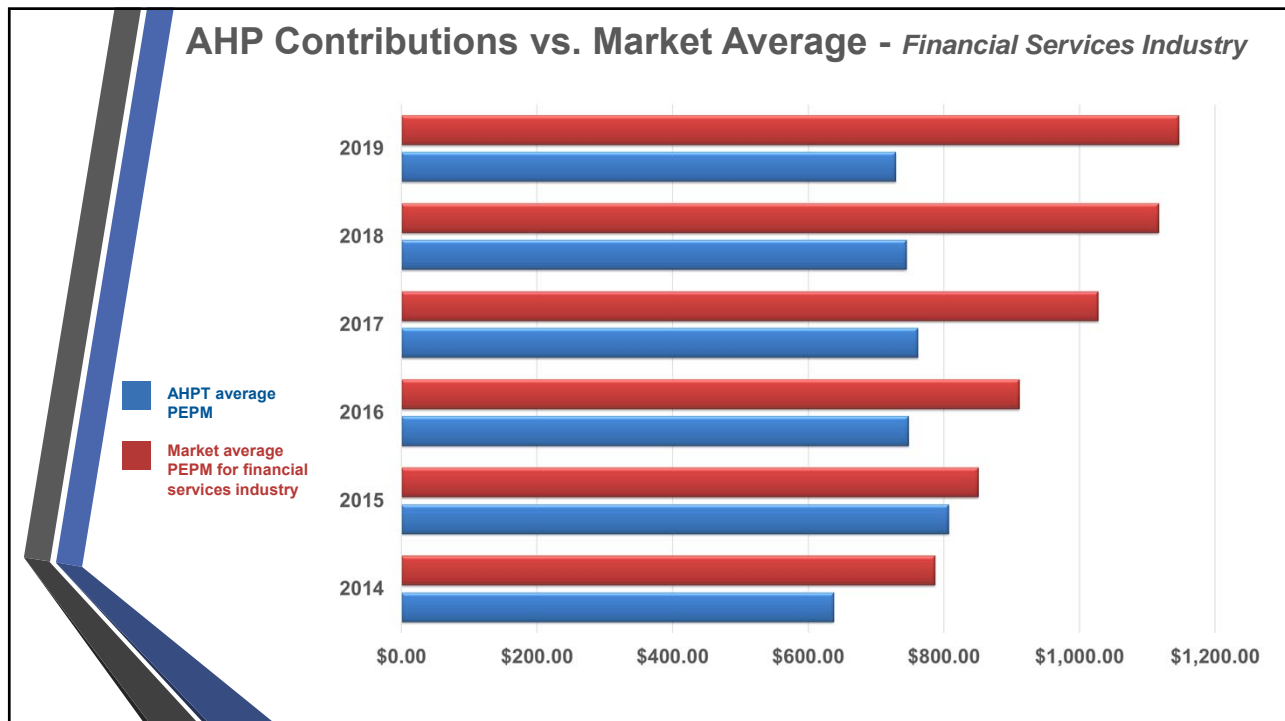
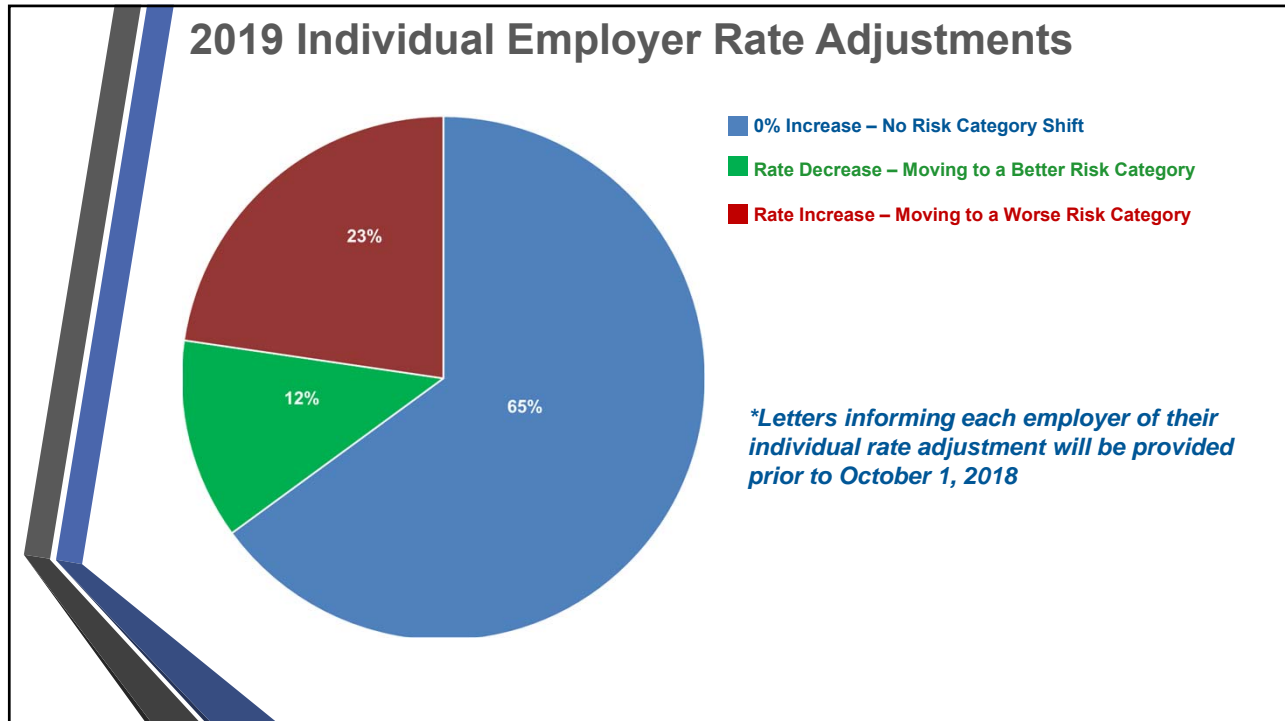


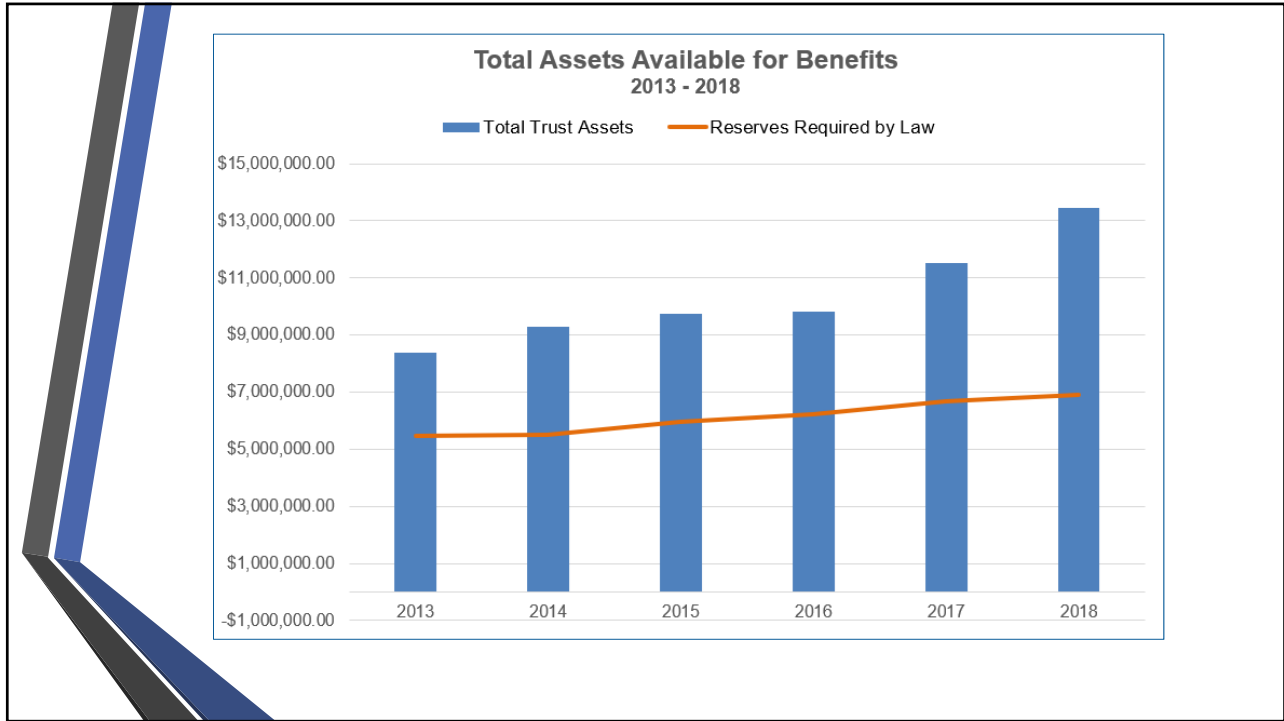
2019 Trust Level Rate Adjustment

0%

Each member employer's rate adjustment may be lower or higher than 0% based on individual Risk Category changes.







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AHP KPPFREE™ Statistics

<p>Total KPPFREE™ Savings <i>(3/1/2012-6/30/2018)</i></p> <p>7,105 Procedures <i>Total Number of Procedures</i></p> <p>\$14,775,628 Million Saved <i>Total Savings - 3/1/2012- 6/30/2018</i></p> <p>\$2,080 average saved <i>Average amount saved per claim</i></p> <p>\$153,987 Saved <i>Highest amount saved in a single claim</i></p> <p>110 Cash Price Agreements <i>Agreements with local providers who price match the KPPFree price</i></p>	<p>2018 KPPFREE™ Savings <i>(1/1/2018-6/30/2018)</i></p> <p>1,006 Procedures <i>Total Number of Procedures in 2018</i></p> <p>\$1,769,797 Million Saved <i>Total Savings - 1/1/2018- 6/30/2018</i></p> <p>\$1,759 average saved <i>Average amount saved per claim in 2018</i></p> <p>\$92,587 Saved <i>Highest amount saved in a single claim in 2018</i></p> <p>26 Cash Price Agreements <i>Agreements with local providers who price match the KPPFree price in 2018</i></p>	<p>KPPFREE™ Details</p> <p>82 Free Market Facilities <i>Surgery centers and hospitals in 11 states</i></p> <p>156 Facility Locations <i>Facility locations in 46 states</i></p> <p>2,500 Imaging Centers <i>KPPFree & OneCall locations in 46 states</i></p> <p>100+ Prospects <i>Prospective KPPFree Providers in 20 states</i></p> <p>2,000 services <i>Procedures, imaging, tests, & treatments</i></p> <p>600+ Claims Processed <i>Average number of claims processed monthly</i></p>
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AHP KPPFREE™ Missed Opportunities


<p>2018 Missed Opportunities <i>(1/1/2018-6/30/2018)</i></p> <p>303 Missed Opportunities <i>Individual missed opportunities in 2018</i></p> <p>\$875,731 Total Missed Savings <i>Total missed savings 1/1/2018-6/30/2018</i></p> <p>\$2,890 Average Missed Savings <i>Average amount per claim in missed savings in 2018</i></p> <p>\$41,730 Largest Missed Savings <i>Largest amount of missed savings in a single claim in 2018</i></p>	<p>Total Missed Opportunities <i>(3/1/2012-6/30/2018)</i></p> <p>2,321 Missed Opportunities <i>Individual missed opportunities since 3/1/2012</i></p> <p>\$10,340,440 Total Missed Savings <i>Total missed savings 3/1/2012-6/30/2018</i></p> <p>\$4,455 Average Missed Savings <i>Average amount per claim in missed savings since 3/1/2012</i></p> <p>\$202,430 Largest Missed Savings <i>Largest amount of missed savings in a single claim since 3/1/2012</i></p>
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Provider Name	City	State
Motion Works Physical Therapy	Chickasha	Oklahoma
Morgan Eye Care	Edmond	Oklahoma
Diagnostic Ultrasound of Oklahoma	Edmond	Oklahoma
Sleep Solutions	Edmond	Oklahoma
Panhandle Radiology	Guymon	Oklahoma
Physical Therapy Central	Multiple Locations	Oklahoma
Oklahoma Pain Treatment Centers	Oklahoma City	Oklahoma
The Pain Management Solutions	Oklahoma City	Oklahoma
NextGen Sleep	Oklahoma City	Oklahoma
Northeastern Health Systems	Tahlequah	Oklahoma
Redbud Physical Therapy	Various Locations in Tulsa	Oklahoma
Surgery Center of Amarillo	Amarillo	Texas
Ultimate Bariatrics	Fort Worth	Texas
Houston Premier Radiology	Houston	Texas
Solis Mammography	Paris	Texas
Angelo MRI	San Angelo	Texas
San Antonio Endoscopy	San Antonio	Texas
Cedar City Orthopaedic Surgery Center	CedarCity	Utah
Beacon Orthopaedics & Sports Medicine	Cincinnati	Ohio
Ohio GI	Cincinnati	Ohio


New KPPFREE™ Providers in 2018!

New 100% Lab Option!







Comprehensive **test menu** and complete reference testing solutions



Fellowship trained pathologists available to provide additional insights beyond test results

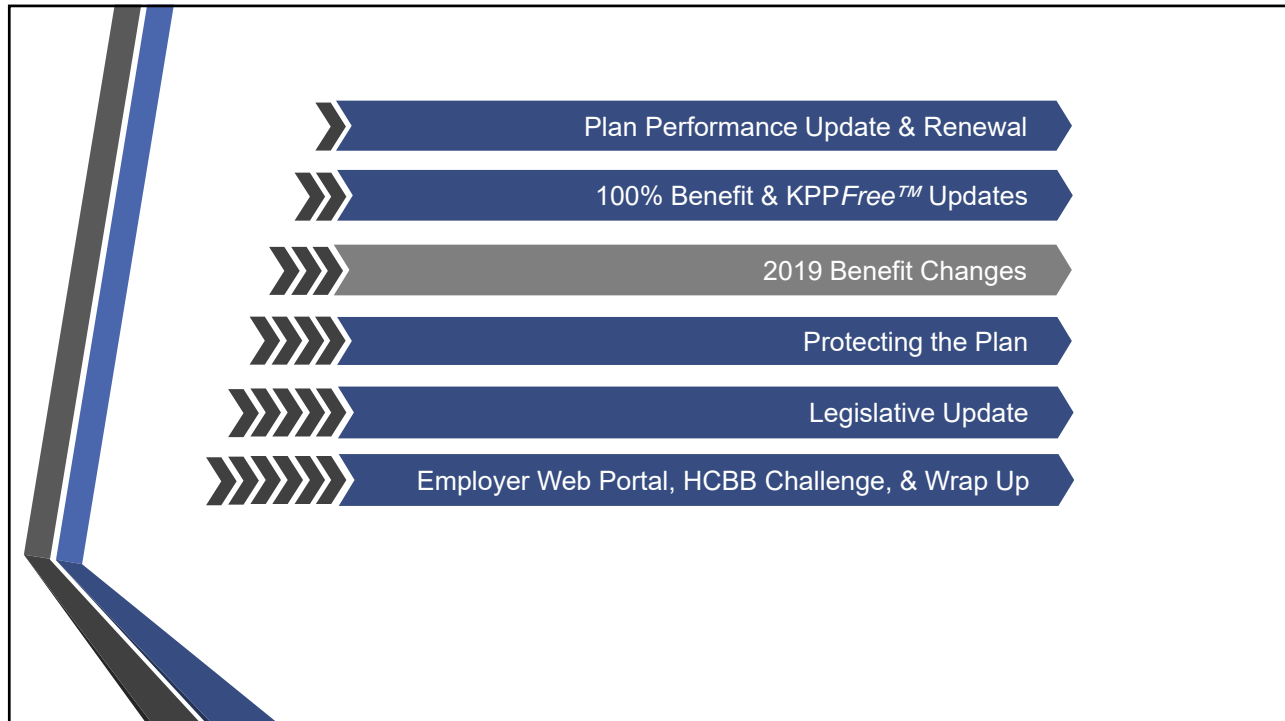


Conveniently located **Patient Service Centers** (walk-ins welcome; no appointment needed).



A secure **patient portal** where patients can access test results online anytime, anywhere

Visit CPLLABS.com to locate your nearest Patient Service Center



2019 Benefit Enhancements

- All inclusive office visit
 - Now includes minor “procedures” under the office visit copay benefit for applicable plan designs.
- Increased limit on physical / manipulative therapy / chiropractic
 - Reimbursement increased \$75 to \$95 per visit.
- Physical therapy after surgery
 - Now subject to physical/manipulative therapy/chiropractic benefit above.
- CPAP replacement supplies are now covered
 - Through KPPFree.
 - OR
 - Expenses related to equipment or replacement CPAP supplies may be covered based on patient compliance / Medical Necessity Review.

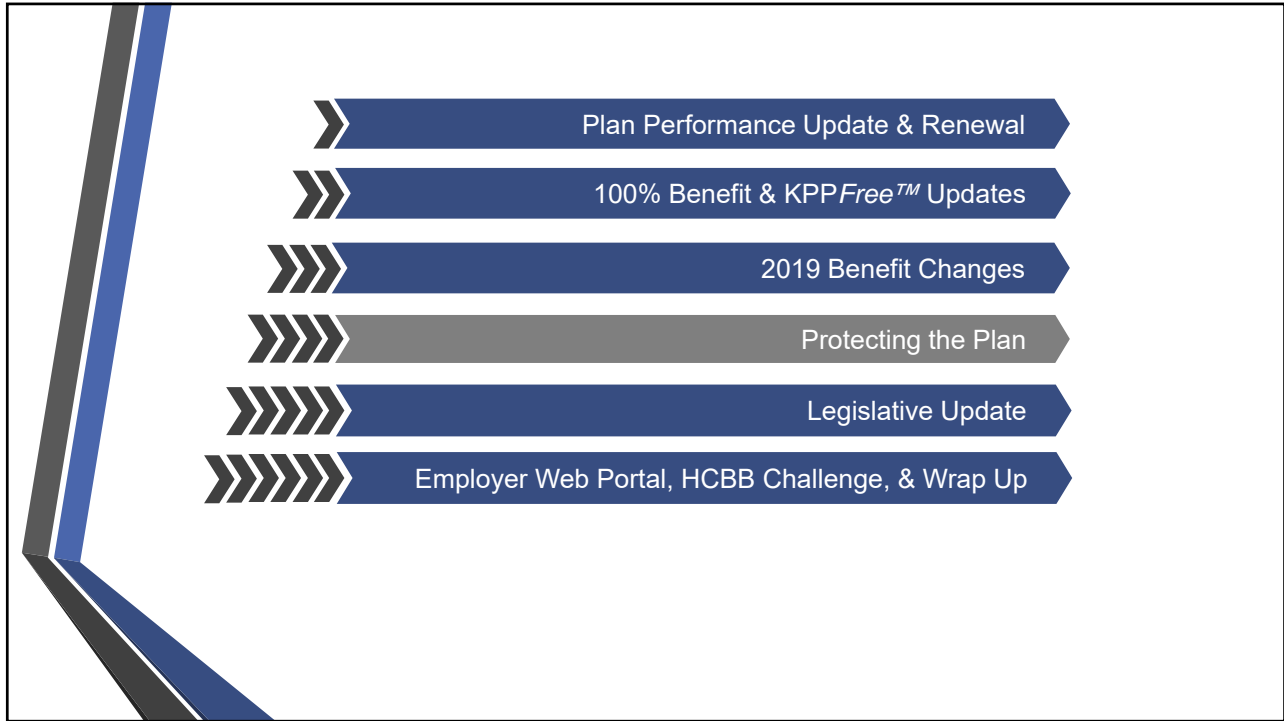
2019 Benefit Enhancements

- Hearing Loss Services & Devices
 - Covered if due to injury or illness up to \$2,500 each.
 - Limited to 1 device per lifetime.
 - If under 18 years of age, limitations may be waived based on medical necessity review.
 - Not covered if due to sensorineural hearing loss.

- ACA Mandated Preventive Services w/ Age Limits
 - Screening colonoscopy, bone density scan, screening mammogram covered prior to ACA age limit.
 - Same frequency limitations apply
 - Under ACA age minimum - deductible & coinsurance
 - Above ACA age minimum - 100%

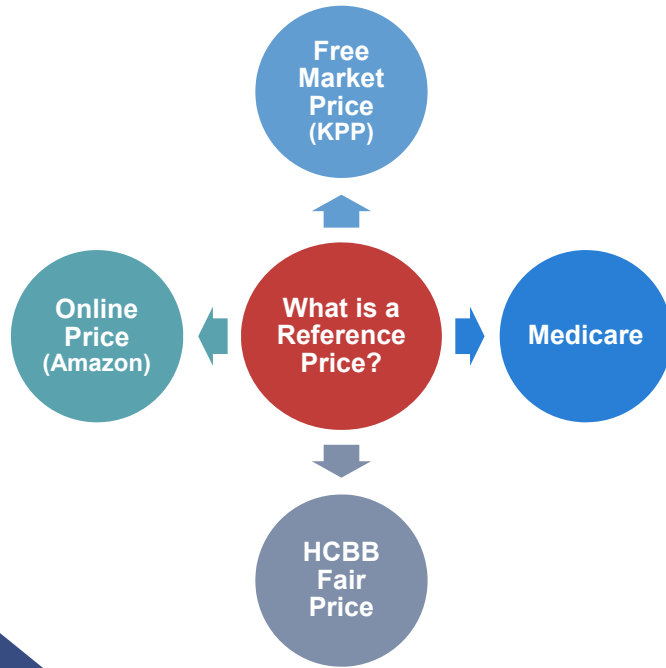
2019 ACA Benefit Changes

- ACA Out-of-Pocket Maximums
 - ***MVP Plus Plan, MVP Standard Plan, MVP Choice Plan***
 - Deductibles and out-of-pocket amounts follow the ACA maximums.
 - Single - \$7,900
 - Family - \$15,800



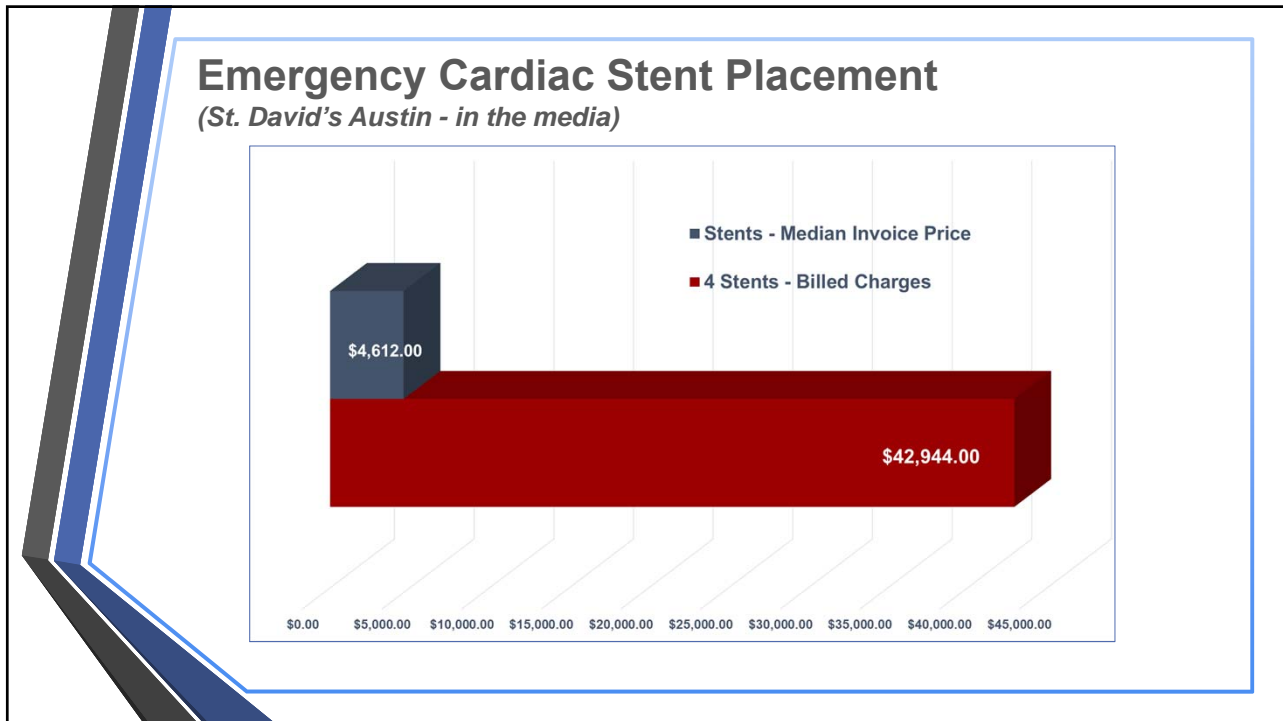
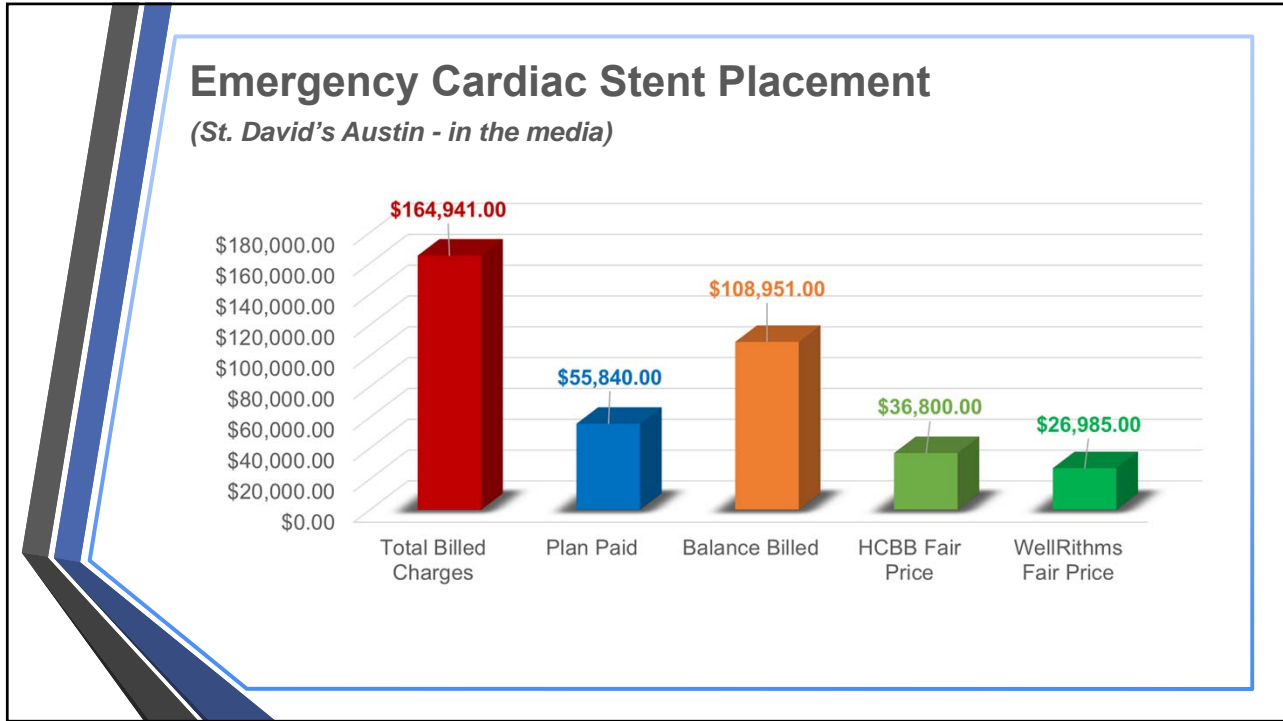
How does AHP Determine a Reasonable Payment?

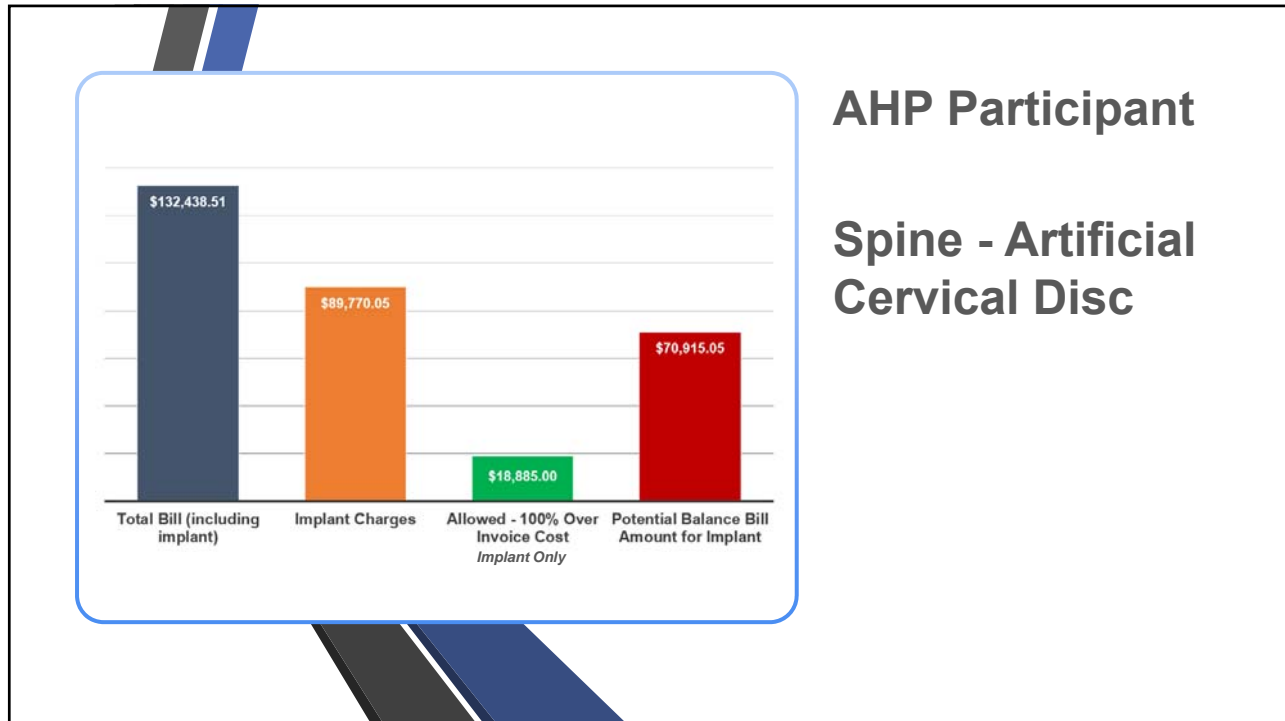
A reference price is used to determine what is fair and reasonable.



Medical Services with Reference Based Limits

Out-of-Network	Implantable Medical Devices	Intraoperative Nerve Monitoring	Air Ambulance	Dialysis
PHYSICIAN The provider's Medicare Rate + 20%	Invoice cost + 100%	Limited to \$4,000	The provider's Medicare Rate + 20%	The provider's Medicare Rate + 140%
FACILITY The provider's Medicare Rate + 50%	If invoice is not provided, Administrator may use an alternate Reference			
EMERGENCY The provider's Medicare Rate + 100%				





Talking to Your Physician about Cost



How much will this treatment cost? I would like to know what the total cost will be, not just my out-of-pocket cost?



My health plan is self-funded. I want to keep cost in mind when I am making this decision.



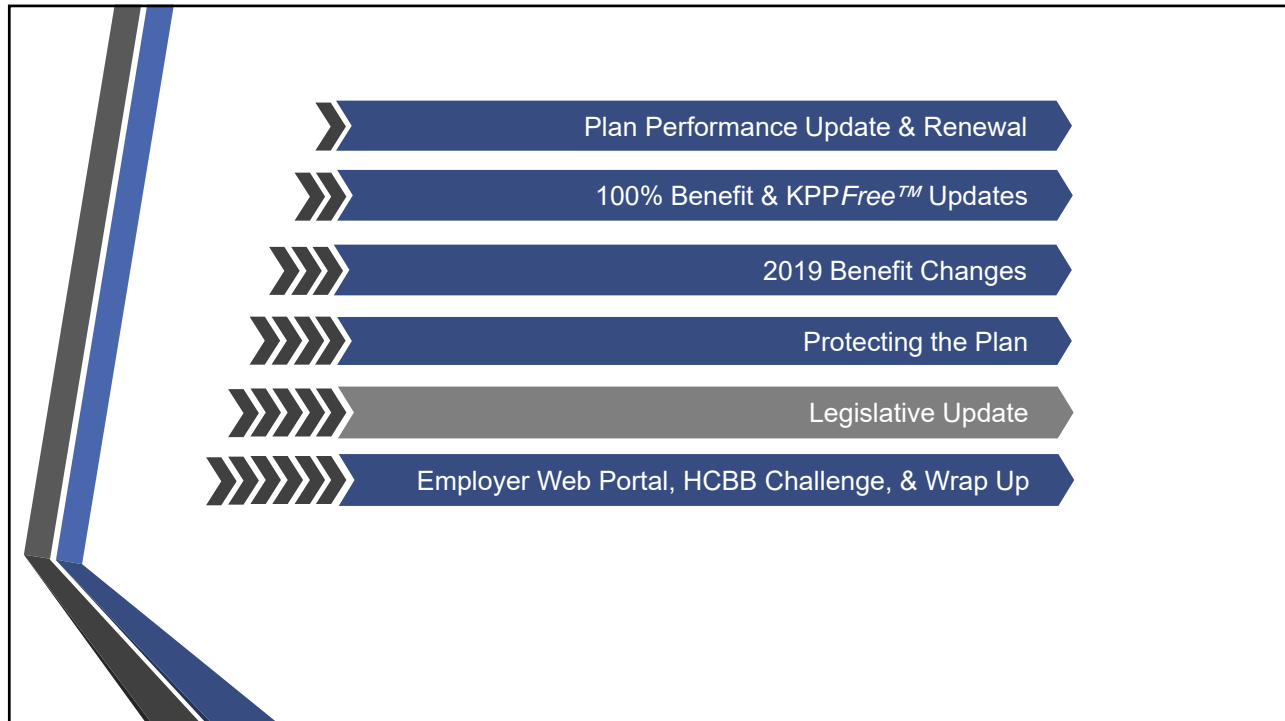
What do you charge/how much does this treatment cost?
I have a better benefit if the cost is reasonable.



Would you be willing to match the bundled price that is available to me through my plan?
I would save significant money on my out-of-pocket costs.



My health plan reimburses a percentage above your Medicare rate for this service.
Are you willing to accept this reimbursement without balance billing? If not, how much would you accept?



Legislative Update – ACA Update

- Individual mandate is repealed – no tax if fail to have coverage.
- Created Association health plans by redefining “employer”
- Created regulation to add expansion of “short term” plans
 - From three months to three years
 - Can be limited coverage

Legislative Update - Association Health Plans

- Redefined employer
- Favor fully insured plans with insurance companies that have large reserves
 - No risk analysis – leads to adverse selection
 - Set global standard that applies to all applicants
 - Must accept all members of class as defined
 - Challenged by many states which favor ACA
 - Treated as MEWAs
 - If self funded must meet MEWA self funded requirements (audits, actuarial certificates, reserves, annual reports)
- Assumes large number of participants from the start
 - Look like the Co-ops that largely failed under ACA

Plan Performance Update & Renewal

100% Benefit & KPPFree™ Updates

2019 Benefit Changes

Protecting the Plan

Legislative Update

Employer Web Portal, HCBB Challenge, & Wrap Up

New! Web Portal & Online Enrollment!

Each member employer will be automatically enrolled in online enrollment unless they opt out.

Do you want to OPT-OUT?

You will receive an email with a link to Opt-Out.

New Enhanced Secure Portal

Employer monthly billing statements will be provided in the employer portal.

New Online Enrollment Option is FREE!

Manage eligibility online

- Enroll new employees
- Term separated employees

Allow your employees to enroll online

Ask questions, upload documents, and more!

THE WINNER

Who...me?



Healthcare Bluebook Challenge Winner Drawing

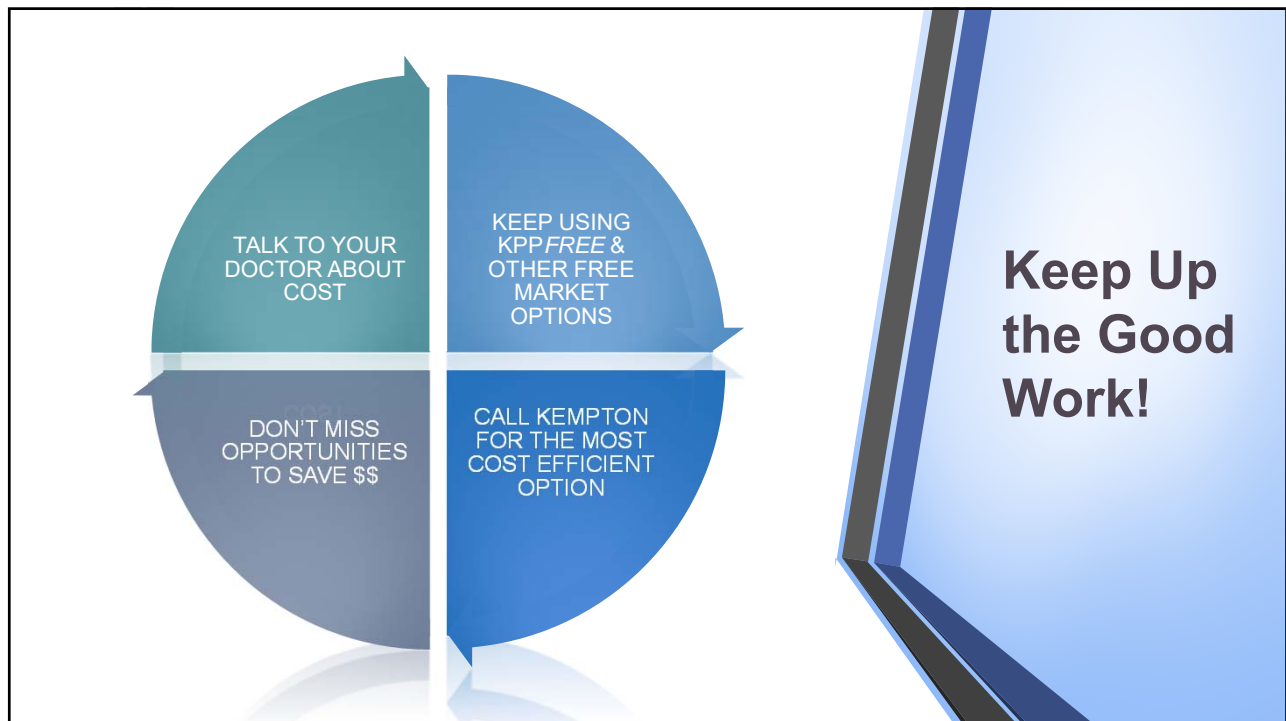


KPP Free[™]
KEMPTON PREMIER PROVIDER

EASY AS 1-2-FREE!
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ADVANTAGE HEALTH PLANS TRUST → ADVANTAGEHEALTHPLANS.COM

ID Card Sleeves



TALK TO YOUR DOCTOR ABOUT COST

KEEP USING KPPFREE & OTHER FREE MARKET OPTIONS

DON'T MISS OPPORTUNITIES TO SAVE \$\$

CALL KEMPTON FOR THE MOST COST EFFICIENT OPTION

Keep Up the Good Work!

ADVANTAGE
HEALTH PLANS TRUST

**ANY
QUESTIONS?**

www.advantagehealthplans.com

A hand holding a piece of white chalk is positioned at the bottom right of the chalkboard, appearing to have just finished writing the word 'QUESTIONS'.

KEMPTON *NOW*™

Secure Online Benefit Platform



Employer Benefit Portal & Online Enrollment Platform



New Secure Portal will be Your Online Connection



Free Online Enrollment Platform for all Your Offerings



Monthly Billing Statements & Reporting



Manage Eligibility, Additions, and Terminations



Ask Questions, Upload Documents, and More!



Allow Your Employees to Enroll Online – No Paper Forms!



FREE to Member Employers of Advantage Health Plans Trust!

Member employers will be auto-enrolled in the new *Online Enrollment Platform* option unless they choose to **OPT-OUT**. If you wish to opt-out of utilizing the Online Enrollment Platform, please fill out the survey link that will be sent to you via email.



Announcing New Partnership with Advantage Health Plans Trust

Clinical Pathology Laboratories (CPL) is proud to be a contracted laboratory services provider for members of Advantage Health Plans Trust in Texas and Oklahoma.

As a full-service clinical and anatomical pathology laboratory with over 70 years of experience serving the medical community, CPL offers services to provide members of Advantage Health Plans Trust accurate, timely and diagnostically meaningful results.

OUR OUTSTANDING SERVICES FOR MEMBERS:

- Laboratory costs covered at 100% with zero out-of-pocket costs*
- Comprehensive test menu and complete reference testing solutions
- Fellowship trained pathologists available to provide additional insights beyond test results
- Conveniently located Patient Service Centers (walk-ins welcome; no appointment needed)
Visit CPLLABS.com to locate your nearest Patient Service Center
- A secure patient portal where patients can access test results online anytime, anywhere

* This is not a guarantee of benefits. Plan eligibility, exclusions and limitations apply.

Notes

