



# Tokio Marine HCC – A&H Group - Partnership with Milu Health FAQ

HCC Life Insurance Company operating as Tokio Marine HCC – A&H Group



## Who is Milu Health?

Milu is the first real-time population health management platform for self-funded employers and their employees. By connecting to electronic health records, Milu will help employees make high quality healthcare decisions during the moments that matter. <https://www.miluhealth.com/>

## How has TMHCC – A&H Group (TMHCC) partnered with Milu Health?

In view of the impact Milu Health can have within a self-funded benefit plan in terms of member health, experience and total cost reduction, TMHCC will absorb the cost of Milu for those Plans who include Milu in their benefit offering while covered by TMHCC stop loss insurance. Milu will bill TMHCC directly for the fees associated with their services when they have successfully impacted a covered member's healthcare journey.

## How does the plan engage with Milu Health?

For the self-funded employer there are no changes required to plan design, networks, TPA or PBM. The Plan will sign a service agreement and Business Associate Agreement directly with Milu Health. Plan members then have the option to sign up with Milu and connect their health records with one button click. For more information regarding the Milu platform or to receive a proposal from Milu for a specific group, contact Sasha Gribov, Co-Founder, at [sasha@miluhealth.com](mailto:sasha@miluhealth.com).

## Can Milu be implemented anytime or must it be aligned with the start of a policy year?

Milu can be implemented at any point during the Plan year.

## How is TMHCC made aware of Milu's involvement in our client's self-funded Plan?

Once a group covered by TMHCC stop loss has entered into an agreement with Milu Health, Milu will notify TMHCC to arrange for invoicing and payment of Milu fees. There are no further requirements of the Employer or their Producer to facilitate TMHCC responsibility for payment of the cost of Milu services.

## What are the steps for Milu implementation?

- The Employer signs a services agreement and BAA with Milu
- Milu conducts a kickoff call with the Employer to review the program
- Milu receives a secure eligibility file and basic plan information, which can all be provided by the TPA or Producer
- Optional: Employers can add Milu to their Ben Admin portal during open enrollment to drive higher engagement

For further questions or additional information, please contact:

TMHCC: Steve Butz, Vice President, Product Development at [sbutz@tmhcc.com](mailto:sbutz@tmhcc.com)