



ProVision Health Brokers Meeting

# Brokers Presentation Summary

**Date:** 06-19-24

**Presented by:**

ProVision Health

Leading Edge Administrators



ProVision Health

# Key sections of Presentation

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- **Insights**
- **Confidentiality & NDA**
- **Specifics about ProVision**
- **Do's & Don'ts (The Rules)**
- **Selling Strategies**
- **Marketing & Sales Materials**
- **Summary**

## ProVision Health

# Insights - Introduction & Historical Context

- **Unique Program Development**
  - Addressing shortcomings of traditional RBP programs
  - Advantageous close ratio and market disruption
- **Origin of ProVision**
  - Four-year development, starting from a healthcare conference
  - Key partnership with Blue Cross and beta testing success

## ProVision Health

# Insights - Detailed Mechanisms & Safeguards

- **Billing and Coding**
  - Issues like double billing and inappropriate DRG modifiers
  - Manpower and automated systems to protect against invalid claims
- **Facility-Based Claims**
  - Proprietary approach with benefit limitation of 150% of Medicare
  - Seamless claims handling through Blue Cross network

## ProVision Health

# Insights – Member & Provider Dynamics

- **Member Experience**
  - Minimizing balance billing incidents
  - Prompt provider negotiations to avoid financial strain
- **Provider Relationships**
  - Maintaining positive relationships by ensuring prompt payments
- **Integration with Stop Loss**
  - Effective cost containment leading to favorable terms from carriers
  - Flexibility for mid-year additions & continuous coverage

## ProVision Health

# Insights - Pharmacy & Cost Containment Strategies

- **PBM Contracts**
  - Aggregated book of business for better pricing
  - Transparency in data and rebate pass-through
- **Plan Design**
  - Specialty Drug Program - dramatically reduces high cost specialty drugs
    - Payer Matrix
  - Advanced step therapy programs to minimize plan spending
  - Mandatory concierge service for member support
    - Concierge provided by Patton Plus

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# Insights – Compliance & Responsibility

- **Strict Rule Enforcement**

- **ZERO TOLERANCE** for non-compliance to maintain program integrity
- Importance of following rules to protect the program and stakeholders
- **1 Strike Policy**

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# Insights - Practical Tools & Timelines

- **Implementation Timelines**
  - **Standard plans:** ~40 days
  - **Customized plans:** ~50 days
  - **Large groups:** 60 days or more

## ProVision Health

# Insights – Target Market | Clearance & Collateral Management Process

- **Target Market**
  - Value-driven clients, not high-end white-collar industries
  - ProVision serves a blue collar / gray collar market
  - 200 - 2500 employee groups are ideal
- **Clearance Process**
  - Mandatory clearance through ProVision's office before engagement
- **Collateral Management**
  - Approval of marketing materials and strategic use

## ProVision Health

# Confidentiality & NDA

- **Importance of Confidentiality**

- Protection of the program's competitive edge and market position is paramount.
- Prevention of unauthorized disclosures that could weaken the program's integrity
- **DO NOT LEAVE** physical presentations, or forward marketing material to prospects

- **Pre-Dialogue Requirements**

- **Clearance via ProVision Clearance System:**
  - Submission of specific details about the group to a clearance mailbox
  - Waiting for approval before engaging in any dialogue with a prospect

- **NDA (Digital Process Only):**

- All NDA's will be submitted via docuSign, managed by CBA (The Corporate Benefits Alliance)
- Importance of digital NDAs as a deterrent
- Ensuring a serious commitment from the prospect
- NDAs may not be fully enforceable but serve as a necessary tool to protect intellectual property

## ProVision Health

# Specifics about ProVision

- **Origin and Development**
  - Emerged from a healthcare conference
  - Developed over four years through a partnership with Anthem (Brokers), Anthem Blue Cross (Prospect/Clients) and beta testing
- **Advantages over Traditional RBP Programs**
  - **High Close Ratio:**
    - 61% close ratio compared to 5% Traditional TPAs
- **Avoidance of Pitfalls:**
  - Avoids balance bills and access to care issues common historically RBP programs
  - Prevents financial strain and credit damage for patients
  - Access to healthcare, 1.7 Million providers vs. 0 in RBP
- **Insights and Improvements**
  - Processed billions of dollars in claims over three years
  - Learned the shortcomings of traditional RBP programs
  - Developed a new program focusing on cost containment and value creation
  - Integration of Blue Cross professional services for better discount retention

## ProVision Health

# Do's & Don'ts (The Rules)

1. **Before ANY Dialogue with a Prospect**
  - **Clearance via ProVision Clearance System:**
    - Detailed submission to a clearance mailbox for approval
2. **NDA (Digital Process Only)**
  - Ensuring prospects sign an NDA digitally before proceeding
3. **Prospect Restrictions**
  - **Not Currently Serviced by any Blue Cross Blue Shield Affiliate except Blue Shield California:**
    - Avoid conflicts with current service providers
  - **Corporate Headquarters in Anthem State:**
    - Must be verified through Dunn & Bradstreet Records
      - New York, Connecticut, New Hampshire, Maine, Virginia, Georgia, Ohio, Kentucky, Indiana, Missouri, Colorado, Nevada, California, Wisconsin, Louisiana
4. **No Communication in Current Plan Year:**
  - Must not be actively soliciting proposals from Blue Cross, and must currently not be with Hub International
5. **Minimum Employee Requirement:**
  - Must have over 200 enrolled employees
6. **PBM Requirement:**
  - PBM must be integrated with the program (ProVision utilizes Caroline)
7. **Adequate Lead Time for Implementation:**
  - ProVision Team will provide reference chart for appropriate planning
8. **Restriction on White-Collar SICs (Standard Industrial Classification):**
  - ProVision not applicable for white-collar Standard Industrial Classifications

## ProVision Health

# Selling Strategies

- **Emphasizing Competitive Edge**
  - Highlight the program's 25% cost advantage and superior financial outcomes
  - Use data and case studies to demonstrate tangible benefits
- **Addressing Objections**
  - Use approved language to discuss the program's origins and advantages
  - Leverage presence of Anthem representatives in presentations
- **Building Trust**
  - Share personal stories to illustrate the unique benefits
  - Use strategic communication to overcome client skepticism
- **Avoid direct stop-loss comparisons when selling ProVision**
- **Close Ratio will be closely monitored with a Min. Target of 50%**
- **Reasonable production targets of 3 accounts / yr**

## ProVision Health

# Marketing & Sales

- **Approval Process (Next Slide)**
  - Marketing collateral must be approved by both ProVision, Leading Edge, & Anthem
  - Ensure adherence to program guidelines and messaging
- **Strategic Distribution**
  - Closed distribution **ONLY**
    - **People are appointed not agencies.**
  - Use **ONLY** approved materials for presentations, not mass marketing.
  - Maintain exclusivity and prevent unauthorized distribution of confidential documents / misuse of information.

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# Marketing & Sales Process (9 Steps)

**Step 1: Pre-Sale Preparation**

**Step 2: Clearance and Compliance**

**Step 3: Prospect Qualification**

**Step 4: Initial Engagement**

**Step 5: Sales Presentation**

**Step 6: Implementation Planning**

**Step 7: Compliance and Documentation**

**Step 8: Post-Sale Support**

**Step 9: Continuous Improvement**

## ProVision Health

# Marketing & Sales Process (9 Steps)

## Pre-Sale Preparation

### Understand the Product:

- Thoroughly review the details and advantages of the ProVision program.
- Familiarize yourself with the specifics of how it addresses a RBP program shortcomings.

## Step 1

## Clearance & Compliance

### • Clearance via ProVision Clearance System:

- Before engaging in any dialogue with a prospect, submit specific details about the group to the ProVision Clearance System.
- Wait for approval from the clearance mailbox to ensure there are no conflicts with existing Blue Cross Blue Shield affiliates or other restrictions.

### • NDA (Non-Disclosure Agreement):

- Ensure the prospect signs a digital NDA to protect the confidentiality of the program details.
- Emphasize the importance of this step as a deterrent against unauthorized disclosures.

## Step 2

## Prospect Quals.

### • Check Prospect Eligibility:

- Verify that the prospect is not currently serviced by any Blue Cross Blue Shield affiliate, or Hub International Office.
- Ensure the prospect's corporate headquarters is in one of the 14 Anthem states, according to Dunn & Bradstreet records.
- Confirm that there has been no communication or marketing to the local Blue Cross in the current plan year.
- Ensure the prospect has more than 200 enrolled employees.
- Confirm that the prospect's PBM is compatible with the ProVision program, which utilizes Caroline.
- Check that the prospect does not belong to white-collar SICs.

## Step 3

## ProVision Health

# Marketing & Sales Process (9 Steps)

## Initial Engagement

- **Prepare Marketing Materials:**
  - Use only approved marketing materials, which have been reviewed by both ProVision, Leading Edge & Blue Cross.
  - Ensure these materials are used strategically, primarily for presentations rather than mass marketing.
- **Schedule Initial Meeting:**
  - Present the program's unique value proposition and advantages over RBP programs.
  - Highlight key benefits, such as cost savings, high close ratios, and improved member experiences.

## Step 4

## Sales Presentation

- **Emphasize Competitive Edge:**
  - Rely on 2-step presentation. **First:** Savings Presentations, only needing the customers gross loss history **Second:** Detailed presentation / Offer, that incorporates the stop-loss and all the fixed costs.
  - Discuss the program's 25% cost advantage and superior financial outcomes compared to reference-based pricing.
  - Use approved language to explain the origins and benefits of the program.
- **Address Common Objections:**
  - Leverage the presence of Anthem representatives to validate the program and address any skepticism.
  - Share personal success stories and case studies to build trust and illustrate the program's unique benefits.

## Step 5

## Implementation Planning

- **Reference Implementation Chart:**
  - Use the provided reference chart to ensure adequate lead time for implementation.
  - Discuss timelines with the prospect, explaining the typical duration for standard and customized plans.
- **Plan Design and Member Experience:**
  - Detail the sophisticated mechanisms like the payer matrix specialty drug program and concierge services to enhance member experience and cost-efficiency.

## Step 6

## ProVision Health

# Marketing & Sales Process (9 Steps)

## Compliance & Documentation

- **Adhere to Established Rules:**
  - Follow strict rule enforcement to maintain the program's integrity.
  - Ensure all steps taken are in compliance with the program's guidelines and regulations as outlined.
- **Document and Report:**
  - Keep thorough records of all interactions and approvals throughout the sales process.
  - Report any issues or exceptions to ProVision for escalation guidance and resolution.

## Step 7

## Post-Sale Support

- **Ongoing Communication:**
  - Maintain open communication with the client to ensure smooth implementation and address any concerns.
- **Leverage Available Resources:**
  - Utilize ProVision Sale & Marketing support structures, including account managers and legal compliance teams, to provide a seamless client experience.
  - Ensure the client understands and adheres to the program's guidelines and processes.
  - Use ProVision **Sales & Marketing Kit** ([Next Slide](#))

## Step 8

## Feedback & Optimization

- Gather feedback from clients to identify areas for improvement in the program and sales process and submit those findings to the ProVision Sales & Marketing Support Team.
- Stay updated with any changes in program guidelines or market conditions via the **ProVision Sales & Marketing communication system**. ([Next Slide](#))
- Inquire if account would be willing to participate in NET Promoter Scores

## Step 9

## ProVision Health

# Marketing & Sales Onboarding & Marketing Kit

## 1. Schedule Onboarding Meeting

### During the call we will discuss:

- Creating your ProVision Broker's account
  - Review the Prospect Submission Process
    - How-to submit prospect for qualification & quote request
    - How-to submit supporting documentation
    - Oversight & Compliance
    - Communication Checkpoints
- Access to Marketing & Sales Kit
- View posted updates regarding ProVision Program
- Initial Cost 5K refundable after 3rd account written in 1 year.

## 2. Sales & Marketing Kit

### What you will receive:

- PRE NDA email templates & call/meeting scripts
- Post NDA ProVision Sales Deck (\*Can be Co Branded with your agency)
- Dedicated ProVision landing page
- Resource Sales Materials
- Access to the web based ProVision Savings Calculator

## ProVizion Health

# Summary

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- **Recap of Unique Value Proposition**
  - Integration of Anthem Blue Cross professional services and focus on cost containment
  - Addressing shortcomings of RBP programs
- **Importance of Following Guidelines**
  - Strict adherence to established rules and protocols
  - Leveraging available resources for successful implementation and sales
- **Encouragement for Collaboration**
  - Utilize support and strategic partnerships to maximize program benefits

\*\*\*These materials are for internal use only and should not be used in marketing.\*\*\*



# Thank You

ProVision Health Plan

**Empowering Business  
Enhancing Lives**

## Presentation Speakers:

**Donny Grun** - COO Leading Edge Administrators (LEA)

**Nicholas Kubian** - VP of Business Development LEA

**Mayer Majer** - Program Director LEA

**Manny Yifat** - Chief Strategy Officer LEA

**James Cahill** - Head JAA (Director of Labor) Anthem BCBS

**Doug Siegel** - 1st VP of Employee Benefits Hub Int'l.

**Bruce Monteith** - Principal ProVision Health

**Dominick Rodriguez** - CMO ProVision Health