



COPAY CLARITY

Value-Driven Copay-Based Plan Design



INNOVATIVE PLAN DESIGN MADE EASY

Employers traditionally address rising health plan costs by increasing employee cost share, decreasing the quality of benefits, or implementing complex plan strategies. **The alternative, simplified solution? Copay Clarity, Prairie States' variable copay plan design!** With easy-to-use coverage and high touch member support services, both employers and employees experience significant cost savings.

ACCESSIBLE & AFFORDABLE

- No deductibles. No coinsurance. Just copays and out-of-pocket maximums (OOPMs).
- Upfront copay pricing so members know their full cost share prior to receiving care.
- **Copay Clarity** online search tool (powered by Helm Health) to drive healthcare consumerism, encouraging members to shop for care and make informed decisions for their health and expenses.
- Our FiveStar Health concierge provides guidance and searches for care on behalf of members.

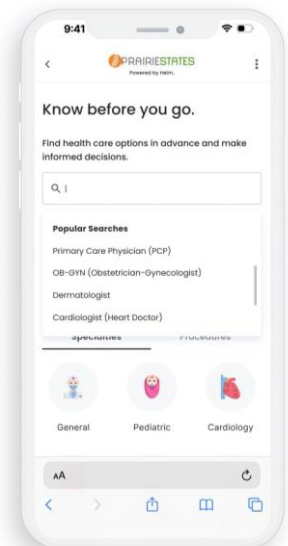
HIGH VALUE PROVIDER UTILIZATION

Copay amounts are assigned based on quality, cost, and experience. This means that the platform can seamlessly incentivize utilization of in-network high value providers such as Direct Primary Care (DPC) and bundles.

The **Copay Clarity** search tool displays a list or map view to recommend providers based on copay level and geographical location. And the quoted copay is the bundled price, including all claims that make up the care visit.

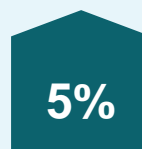
HEALTH PLAN CRITERIA

- Networks: Trilogy, HPS/PayMedix, First Health
- Any choice of PBM and all Rx rebates passed through to the customer
- Pre-designed copay and OOPM models, plus the flexibility to customize
- Price includes Prairie States' FiveStar Health member concierge service

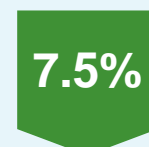


Variable Copay Plan Design is Proven to Increase Benefits & Lower Costs

2024 Aon Study on the largest variable copay plan on the market



Higher
Actuarial
Value



Lower
Total Cost
of Care