



# HOW ADVANCED AI ADVANCES HEALTH

*Creating healthier members  
and a healthier bottom line*



## MARPAI

What will be.



Thank you for the opportunity to provide our recommendation on how to maximize the value of your health plan by creating the healthiest member population with the greatest cost efficiency for your health plan budget.

For the standard administration fee, we go far beyond providing standard best-in-class TPA services with our *Marpai Cares* offering. We leverage the most advanced AI, data and expert guidance to maximize population health outcomes, contain costs and generate savings across pharmacy, medical and stop loss. We proactively intervene with at-risk members and take steps to help all members reduce avoidable, overpriced, inappropriate and excessive care - and source affordable medications.

In addition to *Marpai Cares*, you have additional options to drive further value. *MarpaiRx* is our PBM where you can save 25%+ on pharmacy spend, receive all eligible rebates and deliver deep discounts to your members. Our PACCS (Pharmacy Advocacy Cost Containment Solution) pharmacy savings program works in conjunction with any PBM and any TPA to deliver up to 75% in cost savings on specialty and high cost medications. With our in-house, nurse-led Clinical Care Management team, at-risk members steer clear of costly obstacles and stay in the best care journey across the continuum.

We are a performance-driven TPA. I hope we have the opportunity to be your trusted health plan partner, so we can take care of your members and your bottom line, because *Marpai Cares*.



# Creating The Healthiest Member Population



# A Health GPS For Members



We put members first. Healthier members mean a healthier plan bottom line. With our *Marpai Cares* commitment, we go beyond delivering world class TPA services to take care of members in ways that maximize health outcomes - all under the standard administration fee. Like a personal health GPS, we leverage AI and data to guide members to live better through the best health journey. Here are the services included under your administration fee as part of our *Marpai Cares* commitment.



**Proactive Interventions:** Our AI-powered system analyzes massive member data to identify at-risk members where a meaningful intervention can affect near term outcomes. We proactively reach out and connect these members to proven clinical care solutions vetted by our clinicians and data scientists which are supported by valid outcome and quality data.



**High Value In-Network Provider Guidance:** We guide members to in-network providers who are fairly priced and ranked high in quality, safety and patient satisfaction (Healthcare Bluebook data). This includes specialists ranked in the top 10%. No more guesswork for members, and we protect them from inappropriate, overpriced and low-quality care.



**Proactively Filling Gaps In Care:** We leverage AI to proactively send personalized, friendly, timely appointment reminders to members so they stay on track with annual exams, screenings and vaccinations.



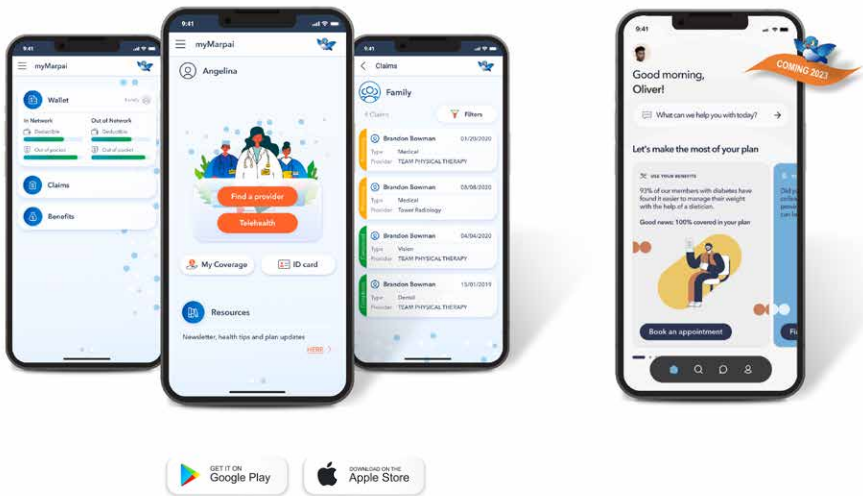
**myMarpai App:** With just a click, members can see benefits, their digital health ID card, spending, deductibles, claims, find a provider, manage family care access telehealth and more. In 2023, *MarpaiRx* PBM will be fully integrated into the app.



**Clinical Health Ecosystem:** Network of clinical care solutions vetted by Marpai clinicians and data scientists and backed by valid quality and outcome data. Marpai proactively connects members to these vendors to improve health outcomes.

# Creating Smart Consumers Of Healthcare

We give members tools, information and guidance so they become smart consumers of healthcare and stay on the best health journey.



## myMARPAI APP

Makes it easy. Members can show a digital health ID card, find a provider, manage family care, access telehealth and view benefits, deductibles, costs and claims. New features and the *MarpaiRx* PBM will be added in 2023.



## MARPAI CARE GUIDES

Licensed clinicians that proactively reach out to at-risk members, have them complete a Health Risk Assessment (HRA) and provide specialized disease management support every step of the way.

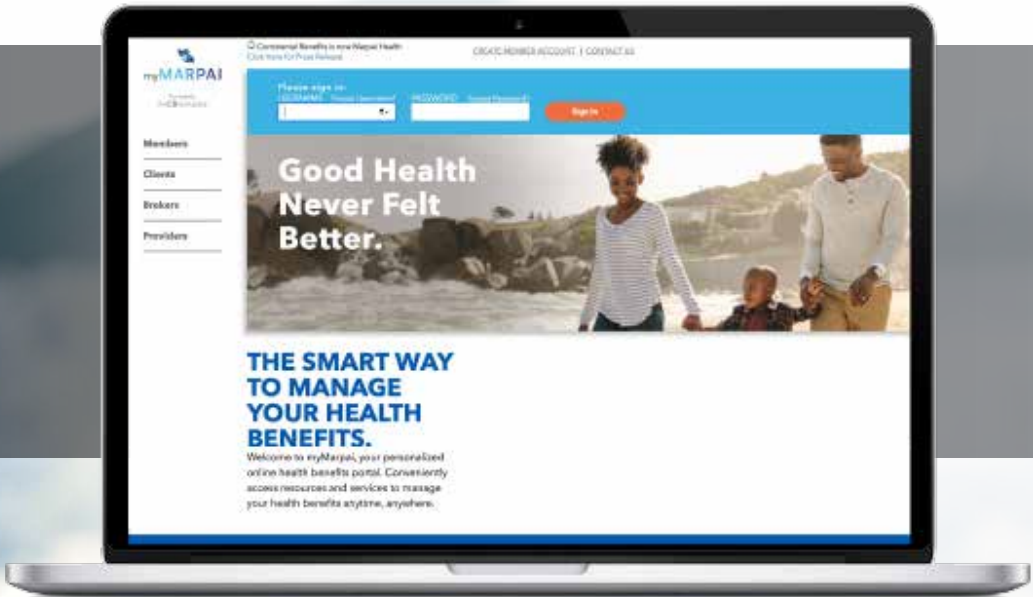


## MARPAI CARES ADVISORS

In-house experts on network providers who work with Healthcare Bluebook data to guide members to high quality, fair-priced providers that are right for their needs. When a member requests a top quality provider, or the AI system shows a member is at-risk for a near-term major procedure, these advisors provide data-based guidance.

## myMARPAI MEMBER PORTAL 24/7

At [www.myMarpai.com](http://www.myMarpai.com), members find everything they need to understand and use their health benefits and Marpai services. They can review their benefits, deductibles, spending and claims. They can see explanation of benefits (EOBs), claims, search for an in-network provider, download forms (e.g., reimbursables), view educational content, print health ID cards, request a top quality provider and more.



## SMART HEALTH TODAY NEWSLETTER

Members receive a free monthly newsletter in their email inbox that provides tips on how to live better through better health. Emphasis is on wellness, behavioral health, weight management, fitness, and national health themes.



# Best In Class TPA Services

We are unsurpassed in providing third party administration of self-funded health plans. From delivering top provider networks nationwide to expert claims processing, cost containment and compliance, Marpai delivers cost efficient, effective services.



**PBM**s  
We recommend *MarpaiRx* and offer Drex, Welldyne and access to other PBMs.

**MARPAI**Rx

**Member Care**  
myMarpai App, myMarpai Portal, responsive customer service, proactive gaps in care reminders, proactive interventions, newsletter and health content, expert guidance, care management, and pharmacy advocacy

**Plan Design**  
Deliver data-driven, insight-guided plan design to maximize value.

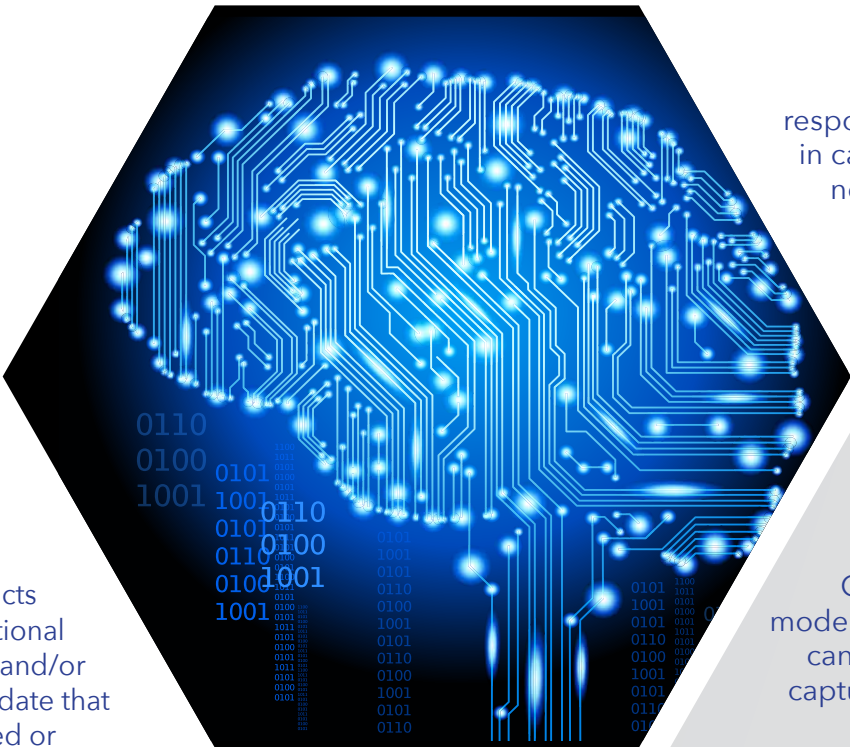
**Actionable Analytics**  
Provide ongoing, customized reports on performance to drive continuous improvement.

**Captive Solutions**  
Captures experience of fully insured model with self-insured cost savings. Employer can reduce fixed insurance expenses and capture underwriting profits and investment returns. Estimated savings 10-30%.

**Stop Loss**  
We obtain competitive Stop Loss quotes from A+ carriers. Our AI-powered services, PACCS and Clinical Care Management help to reduce Stop Loss costs.

**Compliance**  
With our fully dedicated Compliance team, we proactively keep your plan compliant through all the changing regulatory requirements.

**Account Management**  
Strategic consultants with decades of experience in self-funded health plans are collaborative partners with insight into your plan and population.



**Claims Processing**  
SMART automation and “eyes on” review of high cost codes. Clinical review of high dollar claims that may be excluded from Medical Bill Review based on network contracts to identify savings opportunities. Perform additional pre-certification reviews on specific procedures and/or diagnosis codes (high cost/complex cases) to validate that a procedure is not a plan exclusion, overpriced or with a low-quality provider.

**OON Claims Repricing**  
End-to-end claims repricing platform supported by HIPAA compliant, custom-built software and backed by the most comprehensive and up-to-date price reference database in the industry. Achieve up to 60% average savings on out-of-network claims.

**Cost Containment**  
Diverse options including narrow networks, RBP, direct contracting, dual option plans as well as traditional networks, and PACCS (Pharmacy Advocacy Cost Containment Solution).



**Top Networks**

**Non-network solutions through direct contracting.**

# Drive Up Outcomes While Reducing Pharmacy And Medical Spend

In addition to *Marpai Cares*, we offer options to further drive health plan value.

## MARPAI Rx

### HIGH VALUE PBM

Our in-house PBM, powered by MedOne, delivers **25%+ savings** on pharmacy spend, passes eligible rebates to employers and reduces member copays. Focuses on reducing net per member per month (PMPM) spend after discounts, rebates and fees. Pay one flat fee. No hidden costs.

- Outperforms minimum guarantees
- 60,000 in-network pharmacies nationwide
- Members compare Rx discounts to find the lowest cost
- Pharmacy discount card reductions (including GoodRx) automatically applied at point-of-sale
- In-house specialty and mail order pharmacy
- Proprietary pharmacy claims processing
- Drug mix optimization
- 88.84% Generic Dispensing Rate (GDR)
- Low-value drug exclusions
- OON pharmacy option
- International sourcing
- Clinical review and utilization management: Prior to approval, medications and claims over a specific dollar threshold are reviewed by the MarpaiRx Clinical team for safety, efficacy, and cost-effectiveness.

### PHARMACY ADVOCACY COST CONTAINMENT SOLUTION (PACCS) DRIVES SAVINGS

Our member-driven pharmacy savings program generates up to 75% in savings on specialty and high-cost medications. You pay only a portion of savings when savings are generated.

Our pharmacy experts guide members one-on-one to navigate the pharmacy landscape. They assess needs, review prescriptions, source affordable medications, find alternate funding sources and support compliance.

Integrates with the in-house Marpai Care Management team to ensure member stays on the best medication and care journey.

Works with most PBMs and can work with any TPA, not just Marpai. Available any time of year, no need to wait for renewal.

### CLINICAL CARE MANAGEMENT TEAM CARES FOR AT-RISK MEMBERS

Multi-disciplinary, nurse-led Marpai Care Management team has a consistent track record of saving money and improving lives by guiding members to the right providers at the right time for the best outcomes.

Our team engages members one-on-one to discuss needs, and directs them to a proven healthcare solution so they steer clear of avoidable, overpriced, excessive and inappropriate care.

We work closely with each member to set up an action plan that meets their needs and supports healthy outcomes.

### REAL SAVINGS - OUR 2021 CLINICAL CARE MANAGEMENT SAVINGS\*

#### Utilization Management: \$3,900,000

- Out-patient not medically necessary services avoided
- Level of care decrease/change
- Decrease in # of visits from original request
- Averted SNF admission
- Averted rehab transition

#### Patient Activation Measure: \$185,000

Personalized Care PAM- \$140k  
Chronic Care PAM - \$45k

#### Care Management: \$6,500,000

- Avoid additional charges to plan
- Averted inpatient admission
- Negotiated discount
- Level of care decrease/change
- Length of stay decrease
- Medication utilization decrease/increase
- Negotiated laser removal - \$550k

**Estimated Program Savings:**  
**\$10,585,000**

### REPRESENTATIVE CLIENT SAVINGS

For Sample Marpai Clients -  
Over **\$1.5 Million** in Savings!

#### Client A

- 1 member taking a specialty drug
- Before PACCS: \$1,050,000
- After PACCS: \$50,000
- Annual savings: **\$1,000,000**

#### Client B

- 5 members taking specialty drugs
- Before PACCS: \$435,000
- After PACCS: \$205,000
- Annual Savings: **\$230,000**

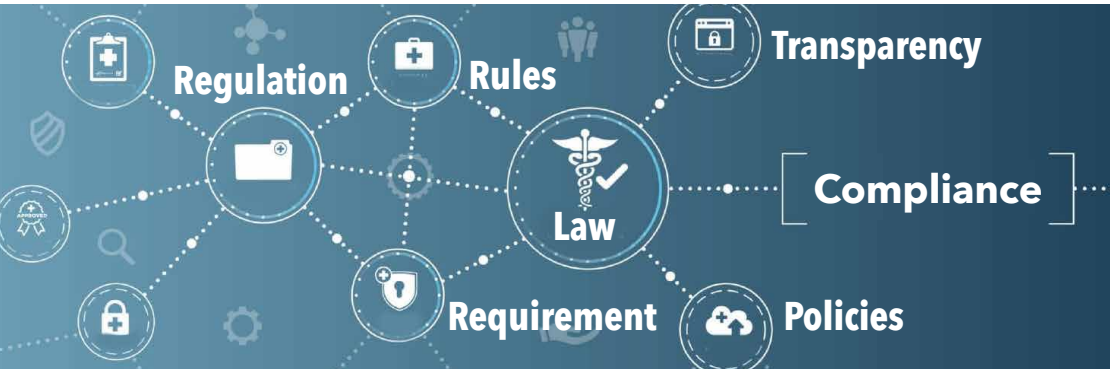
#### Client C

- 5 members taking specialty drugs
- Before PACCS: \$300,000
- After PACCS: \$150,000
- Annual Savings: **\$150,000**

#### Client D

- 3 members taking specialty drugs
- Before PACCS: \$200,000
- After PACCS: \$50,000
- Annual Savings: **\$150,000**

# Effective Compliance You Can Trust



Legislation is always changing and is increasingly complex. It is one of the top challenges facing self-insured plans today. Marpai has built a best-in-class compliance practice with a dedicated team that monitors and interprets legislation for clients well in advance of required actions, so you can stay ahead of the game and never incur risk. Our Vice President of Compliance & Quality and Corporate Privacy Officer, remains on the leading edge, working with diverse professional advisors and experts to deliver the right compliance solution for Marpai clients.

## OUR COMPLIANCE SERVICES COVER REQUIREMENTS RELATED TO:

- Health ID Cards:** Notifies you if member ID cards need to be re-issued based on new regulatory requirements.
- Provider Directory:** Ensures directory updates are completed within the required time frame, as well as verifying and updating information at least every 90 days.
- Continuity of Care:** Provides report comparisons, assessments, system configuration and notice generation monthly.
- Surprise Billing & Independent Dispute Resolution (IDR)** – A full review of Out-of-Network (OON) claims to ensure they meet the No Surprises Act (NSA) requirements and are priced using the Qualified Payment Amount (QPA). Our process also entails a full period of negotiation with the provider/facility, making sure a full IDR package is available if Marpai needs to represent your company’s interests with the IDR entity. Our dedicated team monitors developing legislation to make sure you are prepared. We are already working on the Mental Health Parity Addiction Equity Act and Advanced EOBs legislation.

We bring unlimited access to best-in-class industry experts and attorneys who provide independent consultation and evaluation. We also work with leading industry associations and other organizations to drive change that serves the best interests of our clients.

# SMART Partners

Our Account Management team is anticipatory, responsive and accountable for continually improving your health plan and Marpai experience. You never have to run around to find the right person, because our Marpai Account Management Team, including the Account Executive, Client Services Team and Client Relations Manager, is here to meet all your needs. They are located across the U.S. providing localized support to clients nationwide. We have a seasoned team that brings decades of experience and who is continually informed by data-driven insights generated by our SMART system.



Responsive, proactive, anticipatory

Data-driven

Strategic program design

Compliance  
Expertise with  
Diligent Monitoring

Audit: Monthly  
scorecard tracks  
performance

Top  
Program  
Evaluation

# MARPALABS



**Dr. Eli David**  
Co-founder Chief  
Science Advisor



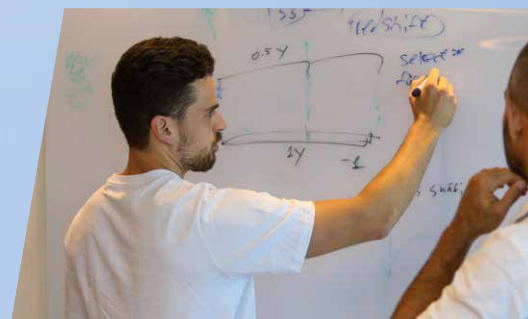
**Lutz Finger**  
President, Product  
& Development

Marpai Labs is a hotbed of deep learning (the most advanced AI) innovation. Teams of data scientists work intensely with AI, health data and healthcare analytics to develop predictive algorithms and advanced technologies that enable healthier lives, radically reduce healthcare spending and empower proactive health. Renowned deep learning expert and Marpai co-founder Dr. Eli David keeps Marpai on the leading edge of AI developments while the teams develop AI-powered products and services to transform healthcare.

## DEEP LEARNING POWER

As a neural network that mimics the operations of the human brain, deep learning has the unique capability to analyze diverse data including:

- Medical and Rx claims data
- Social determinants of health and psychographic data
- Blood tests and other laboratory results
- Pathology images
- Advanced images from X-rays, magnetic resonance imaging (MRI), and computed tomography (CT)
- Electronic health records
- Health risk assessments
- Personal health devices like SMART watches
- Connected health devices in the home





## WHAT WILL BE

A life journey is really a health journey. When you have your health, you have everything you need to enjoy every *What Will Be* in life. We are committed to helping every member live their every *What Will Be* through staying on the best health journey.

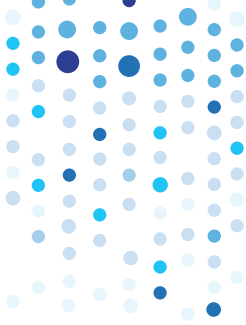
We make good health and quality care easier and more affordable, so members can get the most out of every day today and tomorrow. Because when it comes to health, the future is now.

By addressing member health with foresight and insight rather than hindsight, we empower members to take action. With powerful tools and information, we make them into smart consumers of healthcare so they make better choices. This leads to healthier members and a healthier plan.

Since no one ever plans on getting sick, we help people act to stay well. So they can BE in the moment, BE at their best, BE everything they want to BE, and everything they imagine in their future.

## MARPAI

What will be.



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What will be.

## CORPORATE OFFICE

401 Park Avenue South, Floor 10  
New York, NY 10016

## OPERATIONS

5701 E Hillsborough Ave., Suite 1417  
Tampa, FL 33610

## RESEARCH & DEVELOPMENT

Marpai Labs, Marpai, Inc.  
Azrieli Towers,  
Derech Menachem Begin 132, Round Tower, 24th Floor.  
Tel Aviv-Yafo, 67012  
Israel

[MarpaiHealth.com](https://MarpaiHealth.com)

