



MARPAI

HOW TO GET TO A BETTER PLAN FROM HERE



Potential Health Plan Savings

Marpai works to create the healthiest member population with the greatest cost efficiency for any health plan budget. We are a data-driven technology company that tracks, measures and reports performance. Here's a look at how we can help you save money. The anticipated savings projections are based on Marpai book of business for 2021 or data derived from other sources. Meet with your Marpai representative to learn about the data, methodology and what you can expect as potential savings when with Marpai as your TPA.

**Provider
Network Discounts**
Average Savings on Billed

Aetna	Cigna
56%	48%

Cost Containment

OON Repricing % Discount 70% Discount on Billed Charges Fee: 25% of Savings	UM/CM Net PEPY Savings AHH UM \$218.40 AHH CM \$79.23 Cigna UM \$134.40	Marpai UM/CM Net PEPY Savings UM (RBR Only) \$200.16 CM \$196.20	Subrogation PEPY Savings \$26.00
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Marpai Cares

High-Value Provider Guidance PEPY Savings \$33.57	Proactive Gaps in Care PEPY Savings \$1.55	Proactive Health Interventions Net PEPY Savings Diabetes \$41.94 Cardio \$57.89 MSK \$118.14	Pharmacy Advocacy Program (PACCS) Savings on Rx Billed Specialty Rx 75% Fee: 25% of Savings
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Optional Services

MarpaiRx Total Billed Discount 11.5%	Telehealth Net PEPY savings \$22.88	Stop Loss Placement Carrier Discount 7.5%
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NOTE: Net savings = total savings less Marpai share of savings and/or any fees.



Savings are Great. Positive Outcomes Are Priceless.

With Marpai, create healthier lives, conquer rising costs, stay ahead of costly health events and give your employees and their loved ones the healthcare they deserve. Meet with your Marpai representative to learn more or visit www.marpaihealth.com.

Illustrative Example: 300 Life Employee Health Plan

DATA USED FOR ANALYSIS	
Total Number of Employees Enrolled in Medical Plan	300
Total Number of Members on Medical Plan	600
Total In Network Billed Charges	\$6,580,862.00
Total Out of Network Billed Charges	\$278,803.00
Total Prescription Drug Claims	\$791,437.00
Total Specialty Prescription Drug Cost (Included in Total Spend) ¹	\$237,431.10
Total Medical Claims	\$7,116,593.63
Total Billed Claims of Plan (Medical & RX)	\$7,908,030.97

Aetna Example	PEPY Admin Cost	PEPY Net Savings	Annual Net Savings	ROI %
Total Network Savings	\$198.00	\$13,091.00	\$3,867,915.00	6,511.64%
Cost Containment				
OON Repricing	\$0	\$532.80	\$159,840.00	
AHH UM	\$39.00	\$218.40	\$65,520.00	560%
AHH CM	\$39.61	\$79.23	\$23,769.00	200%
Subrogation	\$0	\$26.00	\$7,800.00	
Total Cost Containment Savings	\$78.61	\$856.43	\$256,929.00	3,268%
Marpai Cares				
Guidance to High Value In-Network Providers	\$0	\$33.57	\$10,071.00	
Proactive Gaps in Care	\$0	\$1.55	\$465.00	
Proactive, Health Interventions* - Diabetes	\$0	\$41.94	\$12,582.09	
Pharmacy Advocacy Program (PACCS)	\$0	\$445.18	\$133,554.00	
Total Marpai Cares Savings	\$0	\$522.24	\$156,672.09	
Optional Services				
MarpaiRx (No PACCS)	\$120.00	\$174.00	\$16,234.00	135%
Telehealth (Wellvia)	\$44.40	\$22.88	\$6,864.00	155%
Total Optional Services Savings	\$164.40	\$76.99	\$23,098.00	140%
Total Net Savings	\$441.01	\$14,546.66	\$4,304,614.09	9,760%

NOTE: Net savings = total savings less Marpai share of savings and/or any fees.

Illustrative Example: 300 Life Employee Health Plan

Cigna Example	PEPY Admin Cost	PEPY Net Savings	Annual Net Savings \$	ROI %
Total Network Savings	\$169.00	\$5,379.88	\$3,329,090.00	3,191%
Cost Containment				
OOB Repricing	\$0	\$532.80	\$159,840.00	
Cigna UM	\$24.00	\$134.40	\$40,320.00	560%
Marpai CM	\$63.96	\$196.20	\$58,860.00	307%
Subrogation	\$0	\$26.00	\$7,800.00	
Total Cost Containment Savings	\$87.96	\$889.40	\$266,820.00	3,033%
Marpai Cares				
Guidance to High Value In-Network Providers	\$0	\$33.57	\$10,070.00	
Proactive Gaps in Care	\$0	\$1.55	\$466.00	
Proactive, Health Interventions* - Diabetes	\$0	\$41.94	\$12,582.09	
Pharmacy Advocacy Program (PACCS)	\$0	\$445.18	\$133,555.00	
Total Marpai Cares Savings		\$522.24	\$156,673.09	
Optional Services				
MarpaiRx (No PACCS)	\$120.00	\$174.00	\$16,234.00	135%
Telehealth (Wellvia)	\$44.40	\$22.88	\$6,864.00	155%
Total Optional Services Savings	\$164.40	\$76.99	\$23,098.00	140%
Total Net Savings	\$421.36	\$6,869.00	\$3,775,681.09	8,961%

NOTE: Net savings = total savings less Marpai share of savings and/or any fees.

*Clinical Services Ecosystem

Partner/Condition	PEPY Cost \$	PEPY Savings \$	Net Savings \$	ROI%
Virta - Diabetes	\$53.00	\$95.00	\$42.00	79%
Marpai Chronic Condition Management	\$6.92	\$55.20	\$48.28	70%
Cardio	-	\$72.00	\$72.00	
Musculoskeletal	\$92.00	\$210.00	\$118.00	128%
Digestive	\$53.00	\$152.00	\$99.00	187%
Mental Health	-	\$309.00	\$309.00	

NOTE: There are non administrative fee costs associated with the programs that are based on savings or utilization.

NOTES: Cigna PEPM is \$16.05 with \$2.00 allocated to UM. All numbers are illustrative, based on claims and vendor data reported. Sample Claim Data all \$0 payment claims have been excluded (not just plan paid - total paid).

Cigna UM utilized AHH performance information. Sample Claim Data all \$0 payment claims have been excluded (not just plan paid - total paid).