Population Science Management

Iron Health

EXCLUSIVE SALES AND SUPPORT FOR DETEGO HEALTH & POPULATION SCIENCE MANAGEMENT

Population Science Management

Agenda

- Welcome and Introductions
- Creating new opportunities for agents and ***recruiters***
- Working with 1099 and the massive growth of Gig Economy
- Iron Health and CHC partnership – a powerful team to help you grow your business
- About Detego Health
- Closing comments and next steps

Working Owner **MODEL**

Population Science Management

Population Science Management (PSM)

is a data analytics company with the mission of empowering individuals to earn money by sharing their personal data.

PSM employs **Consumer Data Respondents (CDRs)**, who provide insights into their health and consumer habits. As a CDR, each person is recognized as a **Working Owner** of PSM.

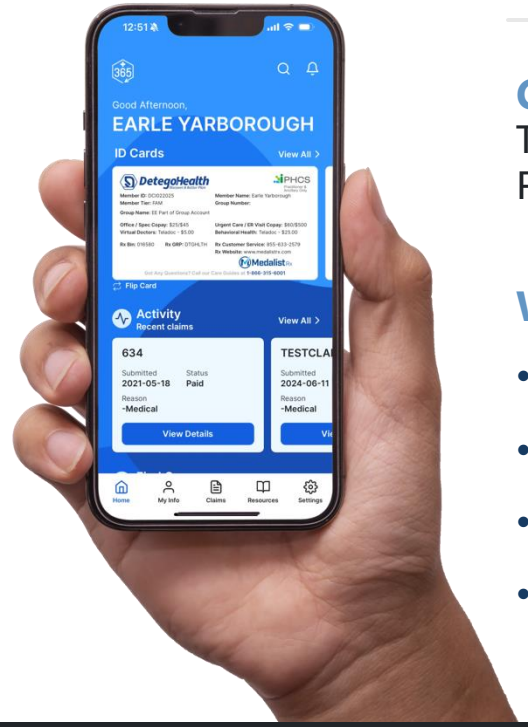
- **Active Working Owners are eligible to participate in benefit plans, including group medical insurance and other benefits**

Working Owner Model

Population Science Management

Job Requirements

- To receive payment, you are required to complete assigned tasks and surveys upon request through the Covered365 app that can be found in the Apple App Store or Google Play.
- As a Consumer Data Respondent, you must activate your account and watch the orientation video during your first quarter. This video will guide you on how and where your work will be posted.
- Completion reminders will be shown in your Covered365 account.

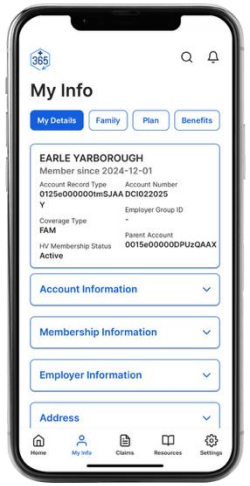


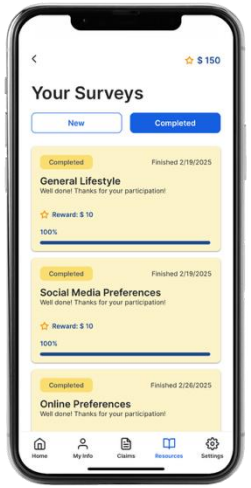
Covered365 App

The Covered365 app provides you with convenient, 24/7 access to your organization's Health Benefits Plan, all year round.

What's Inside?

- ID Card
- EOBs
- Claims
- Consumer Data Respondent Surveys





COVERED 365

Download on the App Store

GET IT ON Google Play

Available on iPhone, iPad, and all Android devices.

** Covered365 is exclusively available to eligible Detego Health LLC users.

Population Science Management

Prospect Assessment Questionnaire

As a Health Benefits Broker, your job is to connect your clients with the insurance and benefit companies you work with, ensuring they get coverage that fits their needs and budget. This requires knowing the details of different health benefit plans and understanding what each client needs. It's a role that calls for careful attention to detail and a commitment to helping clients. By recommending the right plans, you support their financial, emotional, and physical well-being, giving them peace of mind. Gathering accurate information and using it wisely also protects you from potential liability for recommending the wrong coverage.

Key Considerations for Your Client's Health Plan Needs:

- **Does the prospective client currently have comprehensive medical coverage?**
- **If they are dissatisfied with current coverage, find out the reasons why.**
- **Has the prospective client experienced a Qualifying Life Event (QLE)?**
  A QLE is an event that can change their eligibility or status for health benefit plans outside of the Open Enrollment Period (OEP).
  - **Changes in family status:** Marriage, divorce, birth or adoption of a child, acquisition of a foster child, legal separation, or death of a spouse or dependent.
  - **Changes in residence:** Moving to a different ZIP code or county, or a student moving to or from their school.
  - **Loss of health coverage:** Losing job-based, individual, or student plans, or losing eligibility for Medicare, Medicaid, or CHIP.
  - **Changes in income:** Changes that affect the coverage you qualify for, or if your household income is below a certain amount.
- **What is your client's budget for health benefits?**
  Determine if they qualify for subsidies or assistance programs to help make health coverage more affordable. Understanding their budget will guide the selection of plans that fit within their financial reach.
- **Does your client have specific doctors or hospitals they prefer?**
  Some health plans may limit access to certain providers. Asking about preferred healthcare professionals or facilities will help you identify plans that include those options.
- **Are there specific health services your client needs?**
  For individual clients, ask about their unique healthcare needs. For group plans, consider the needs of their employees.
- **Could the client, their dependents, or employees require maternity care or specialized services in the future?**
  Anticipating potential needs such as maternity or specialized care will help narrow down the range of suitable plans to discuss.
- **How frequently do your clients or employees typically visit medical professionals?**

Population Science Management

Working Owner PAQ

Prospect Assessment Questionnaire

Prospect Assessment Questionnaire

- **Are dependents included in the proposed coverage?**
  Again, demographics may be a factor in answering this question. If your clients, family members, and enrolling employees have a need for frequent medical attention, that should be weighed in selecting plans for quoting.
- **What is your client's level of understanding and comfort with health insurance terms and processes?**
  Your client's answer will help you gauge how much guidance he/she/they might need in understanding the proposed health policy and its benefits.
- **How does your prospective client earn his or her living?**
  Certain plans are not available to people with particular employment statuses. Your client's answer will help you determine what alternative plans may be available to them.
- **Is your client willing to share personal health and consumer insights data in order to qualify for lower monthly contributions?**
  Your client's answer will help you determine what alternative plans may be available to them.

Health Disclosures
Is the prospective client, spouse/domestic partner/significant other, dependent children, or any other member of their household currently being treated for, or expect to be treated for any of the following over the **next 12 months**?

YES	NO	
☐	☐	**1.** Organ failure, leading to Bone Marrow or Organ Transplant.
☐	☐	**2.** Any genetic condition that requires cell or gene therapy treatments.
☐	☐	**3.** Any cancer that requires chemotherapy, radiation, bone marrow treatments, and/or cell therapy treatments.
☐	☐	**4.** Kidney failure requiring dialysis treatments.
☐	☐	**5.** High risk pregnancy, or pregnancies involving multiple fetuses.
☐	☐	**6.** Hemophilia, or other blood clotting disorders.

Disclaimer: If the account holder, their spouse, or any dependents answer "yes" to any of these questions, they will not be eligible for coverage.

600-1040-3

Population Science Management

Working Owner PAQ

Prospect Assessment Questionnaire

Population Science Management

11 Required Questions

Health Disclosures
Please answer the following questions for yourself, your spouse, and any dependents included in the application for coverage. *NOTE: Dependent children are covered until the end of the month in which they turn 26. Domestic partners are not eligible for coverage—only legal spouses qualify.*

YES	NO	
☐	☐	**1.** Has the prospective client or any of his/her dependents been under a doctor's care currently or within the past five years for any of the following conditions: cancer, heart disease (including bypass), heart attack, heart surgery, or stroke?
☐	☐	**2.** Has the prospective client or any of his/her dependents applying for coverage been home-bound, incapacitated, or incapable of self-support due to a medical condition within the past five years?
☐	☐	**3.** Has the prospective client or any of his/her dependents applying for coverage been under a doctor's care currently or within the past five years for an autoimmune or blood disease (e.g., lupus, MS, anemia, AIDS, HIV, hemophilia, IBS, or Crohn's)?
☐	☐	**4.** Has the prospective client or any of his/her dependents been under a doctor's care currently or within the past five years for organ failure or an organ transplant involving the kidney, liver, lung, or heart, or for any form of organ support (e.g., dialysis)?
☐	☐	**5.** Is the prospective client or any of his/her dependents applying for coverage currently pregnant or expecting?
☐	☐	**6.** Is the prospective client or any of his/her dependents currently receiving treatment for a condition that required hospitalization within the past five years?
☐	☐	**7.** Has the prospective client or any of his/her dependents been under a doctor's care currently or within the past five years for a respiratory disorder, such as emphysema, chronic bronchitis, COPD, or chronic pneumonia?
☐	☐	**8.** Has the prospective client or any of his/her dependents seeking coverage been under a doctor's care currently or within the past five years for a musculoskeletal disorder, such as back disorders, muscula dystrophy, cerebral palsy, dermatomyositis, compartment syndrome, sciatica, or osteoporosis?
☐	☐	**9.** Has the prospective client or any of his/her dependents seeking coverage been under a doctor's care currently or within the past five years for alcohol or substance abuse or dependency?
☐	☐	**10.** Has the prospective client or any of his/her dependents seeking coverage been under a doctor's care currently or within the past five years for Type 1 diabetes, required insulin on a semi-regular or regular basis, or been under the care of a healthcare professional for any diabetes-related conditions?
☐	☐	**11.** Has the prospective client or any of his/her dependents seeking coverage been under a doctor's care currently or within the past five years for a previous major surgery, or have an upcoming planned surgery?

Disclaimer: If the account holder, their spouse, or any dependents answer "yes" to any of these questions, they will not be eligible for coverage.

600-1040-3

Population Science Management

Working Owner PAQ

Prospect Assessment Questionnaire

PSM Full PPO Health Plan Offerings

Major Medical Health Plans

Network	BCBS PPO NE GigCare	First Health	HealthSmart	PHCS
Plan				
PPO 500	X	$$$	$$$	$$$
PPO 1,000	X	$$$	$$$	$$$
PPO 1,500	$$$$	$$$	$$$	$$$
PPO 2,500	$$$$	$$$	$$$	$$$
PPO/HSA 2,500	X	$$$	$$$	$$$

NEW NETWORKS BEING ADDED THIS YEAR!

Population Science Management

DetegoHealth Discover A Better Plan

PSM Full PPO Health Plan Offerings

Major Medical Health Plans

Network	BCBS PPO NE GigCare	First Health	HealthSmart	PHCS
Plan				
PPO 3,500	X	$$$	$$$	$$$
PPO 5,000	X	$$$	$$$	$$$
PPOHSA 5,000	$$$$/	$$$	$$$	$$$
EPO 5,000	$$$	X	X	X
PPO 7,350	X	$$$	$$$	$$$
EPO 7,350	$$$	X	X	X

*EPO has no out of network benefit.

NEW NETWORKS BEING ADDED THIS YEAR!

Population Science Management

DetegoHealth Discover A Better Plan

PSM RBP and Limited Health Plan Offerings

Major Medical Health Plans

Network	PHCS Practitioner & Ancillary
Plan	
RBP 500	$$
RBP 1,000	$$
RBP 1,500	$$
RBP 2,500	$$
RBP/HSA 2,500	$$
RBP 3,500	$$
RBP/HSA 3,500	$$
RBP 5,000	$$
RBP/HSA 5,000	$$
RBP 7,350	$$

Limited Medical Health Plans

Network	PHCS Practitioner & Ancillary
Plan	
1M/5M 250	$
1M/5M 500	$
1M/5M 750	$

ALL PSM PLANS EXCLUDE SPECIALITY MEDICATONS

Population Science Management

DetegoHealth Discover A Better Plan

HEALTH BENEFITS

1099 Employees

- W-2s (under 5 in Nebraska)

W-2

- No employer sponsored healthcare (i.e. Starbucks)

Enrollment

- 18th of the month for GigCare
- 23rd of the month all other plans

Stable Renewals

- **Average Increases 3.5%**
- **Some plans need to be adjusted**

About Detego Health

Third-Party Administrator (TPA)
Established in 2021, Detego Health specializes in the sourcing and management of health benefits plans.

Mission:
Detego Health exists to simplify healthcare navigation and ensure that you and your employees receive the right services from the right partners at the best possible price.

Values:
Excellence, Empathy & Compassion, Honesty & Integrity, Tenacity, Growth Oriented, & Transparency.

100+	136,406	60,000+
employees in 3 countries	**claims processed in 2024**	**members**

DetegoHealth®
Discover A Better Plan

Services

- Customer Care
- Claims Processing
- Member Portal

Ancillary Companies

NaviClaim
- Single Case Agreements
- Member Advocate

ScriptAide
- Pharmaceutical Advocacy Services (PIP, PAP, SPIP)

GuideCM
- Case Management
- Preauthorization

urac
ACCREDITED
Health Utilization Management
Expires 02/01/2028

HIGHLIGHTS *Continued*

Population Science Management

GIGCARE POWERED BY DETEGO HEALTH

Nationwide Access:
Members have access to a national networks

Pharmacy Benefits:
Always excludes Specialty Medications
Great access to PIP and PAP the gaps between medical and pharmacy benefits and delivering holistic care

MyLiveDoc
Your health, your time

Telemedicine:
24/7 access to primary care, urgent care, and mental health care!

Diathrive HEALTH™

Diabetic Solutions:
Diathrive makes sure you're getting the best diabetic care.

Green Imaging
Easy Affordable Medical Imaging

Affordable Medical Imaging:
Make the most informed decision about MRIs, CTs and other imaging procedures.

HIGHLIGHTS *Continued*

Population Science Management | GIGCARE POWERED BY DETEGO HEALTH

ScriptAide

Pharmaceutical Advocacy Services:

ScriptAide provides pharmaceutical advocacy services, reducing the financial burden using one of the 3 programs listed below. ****A valid prescription is required to participate in all 3 programs.*

Personal Importation Program (PIP): For covered medications, we compare pricing and import prescriptions from our Canadian pharmacies. For qualifying prescriptions, the co-pay is waived, making the medication free for the member.

Patient Assistance Program (PAP): PAP is designed for members in the United States who require non-covered medications *and* demonstrate qualifying financial need. Those who qualify will receive their medications for free, with no co-pays or shipping costs.

Self-Pay Importation Program (SPIP): SPIP is available to members in the United States who require non-covered medications. Through this program, individuals can import their prescribed medications at their own cost, typically saving 40-45% compared to U.S. pharmacy prices.

Iron Health

EXCLUSIVE SALES AND SUPPORT FOR DETEGO HEALTH
& POPULATION SCIENCE MANAGEMENT

Thank You