

zelis[®]

2022 Performance and Savings Report

A Summary of SmartShopper[®] Program Performance

SmartShopper[®]



Increased Expectations for Healthcare Shopping

SmartShopper delivers increased employee satisfaction and healthcare cost savings through a guided healthcare shopping experience that empowers employees to make better healthcare choices, get rewarded and share in the savings.

SmartShopper consumers want to shop for healthcare and are comfortable doing so. When provided the proper programs, tools and support for empowered healthcare decision-making, members lower their out-of-pocket costs, increase satisfaction and make better healthcare choices. In turn, plans and employers benefit from reduced healthcare costs and elevated employee satisfaction with their benefits.

Shopping is up in the first half

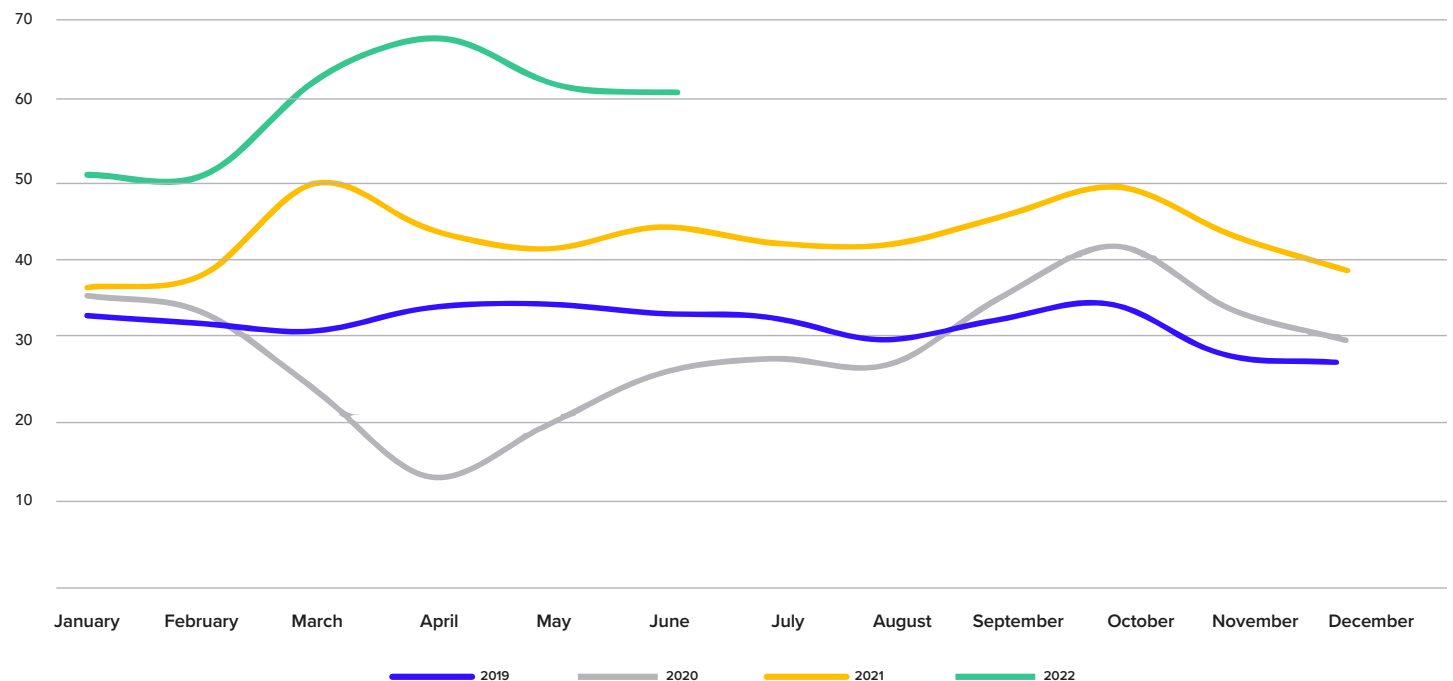
Healthcare shopping had a solid start in 2022. Historically, shopping peaks at the start of the year as consumers begin new benefits and again at the end of the year when they seek care before changing benefit plans.

SmartShopper use showed a significant increase in the first quarter of 2022 (Fig. 1), with use continuing to rise into the second quarter. Health plans and employer groups should note that comfort with online healthcare shopping means rising consumer expectations for those experiences. It is essential to provide access and motivation for members to shop for care, as there is significant upside.

Fig. 1

Annual Shopping Events

(Thousands)



2021 Snapshot



\$41.1M

Program savings for plan sponsors



\$6.5M

Cash incentives paid to consumers



\$528








Average claims savings per incentive paid



2.4:1

Program ROI

SmartShoppers by Age

	<18	1%
	18-25	3%
	26-35	11%
	36-45	20%
	46-55	32%
	56-65	32%
	66+	4%

Working families tend to be the biggest user group.

Top Shopped Procedures



MRI	26%
Mammogram	13%
CT Scan	12%
Colonoscopy	12%
Ultrasound	11%

Distance Driven to Incentivized Facility

0-9 miles	45%
10-19 miles	36%
20-29 miles	14%
30-39 miles	3%
40-49 miles	1.5%
50+ miles	2%

Most prefer care within 20 miles of home.

SmartShoppers by Identifying Gender

	Female	67%
	Male	33%

Women tend to be the Chief Household Officer managing care and cost.

Incentive Amount

200+	9%
\$101-\$200	21%
\$51-\$100	13%
\$50 and under	57%

Members don't need big checks! most incentives are under \$50.

Higher Expectations in Healthcare

Insights Based on Consumer Healthcare Shopping Behavior

Consumers have increased comfort using digital tools to find care, and with increased use comes increased expectations that the experience is in line with other consumer shopping platforms. Sapphire does not see this growth slowing. COVID changed consumer shopping habits --including shopping habits in healthcare. It has also tested brand loyalty, which places greater importance on meaningful engagement and on improving healthcare Net Promoter Scores (NPS).*

Based on Sapphire's analysis of 1100 members' consumer healthcare shopping habits, the following key insights are revealed:



Members most want to see enhancements to their healthcare experience in the areas of:

Transparency and Predictability of Price (22.2%)

Facilitating Provider Choice in Shoppable Circumstances (21.1%)



High touch, concierge services coupled with digital consumer experiences increases engagement

and the likelihood of making more cost and quality effective healthcare decisions.



Personalized communication pathways matter to consumers.

Sapphire saw a 32% increase in savings when digital communication was targeted and personalized based on underlying demographic, claims and/or digital behavior.



"What I could not do in four days SmartShopper got scheduled in two phone calls."

– SmartShopper User



Healthcare demands multi-channel support both on and offline.

Consumers are getting more comfortable with digital engagement, such as chat, text and online appointment scheduling.

Sapphire has seen a 345% increase in online requests for appointment scheduling and shopping.



Loyalty is increasingly important for health plans and their employers

Employee satisfaction with their benefits leads to retention and recruitment. A best in class healthcare experience can increase employee satisfaction, as there is a direct correlation between consumer loyalty and NPS. SmartShopper delivers an industry high NPS of 88.

*Net Promoter Score (NPS) is a measurement of customer experience. A high NPS indicates a customer has had a positive experience, with 100 being a perfect score.

Personal Assistant Team Offers Total Support

“I used Smartshopper to find the least expensive MRI for my back and to see if I could find one that would be open air since I suffer from extreme claustrophobia. The Personal Assistant was so helpful and she found me exactly what I needed at a very reasonable cost.”

Healthcare choices are significant and personal, and many people benefit from a healthcare advocate to help them navigate their care. The SmartShopper Personal Assistant Team offers live support by phone, chat or text to help members understand their options and schedule appointments.

Personal Assistants can walk consumers through their options, provide information about incentives, help with reauthorizations, schedule appointments and provide reminders and follow-ups. **For those who have spoken to the SmartShopper Personal Assistant Team, 92% book the better value option.**

Concierge Service Results



82%

Scheduling Rate



91%

Conversion Rate



\$391

Average Claim Savings per Web Request

Web chat solutions are an effective driver of user engagement with the program.



\$389

Average Claim Savings per Email

SmartShopper provides a digital marketing strategy that onboards new members, reminds about procedures and targets key demographics.



6 Years of Savings

SmartShopper is a healthcare shopping and guidance platform that empowers employees to make better healthcare choices, get rewarded and share in the savings. An integrated, seamless member experience offers personalized support through a dedicated concierge healthcare team and digital engagement strategies. Our unique program has delivered measurable results for plan sponsors and consumers for more than ten years.

Our six year results show just how much value incentivized shopping brings to the US healthcare market.

SmartShopper provides customers with clear healthcare pricing by design, aligning health plans and employers with **Transparency in Coverage rules and regulations.**



\$163M+

6-year
Program Savings



\$22M+

6-year
Cash Incentives



\$526

6-year
Average Claims Savings
per Incentive Paid



SmartShopper is
used by shoppers
in every state

How SmartShopper Works



Compare Prices

Employees compare prices and incentives by shopping online or calling for concierge support.



Schedule an Appointment

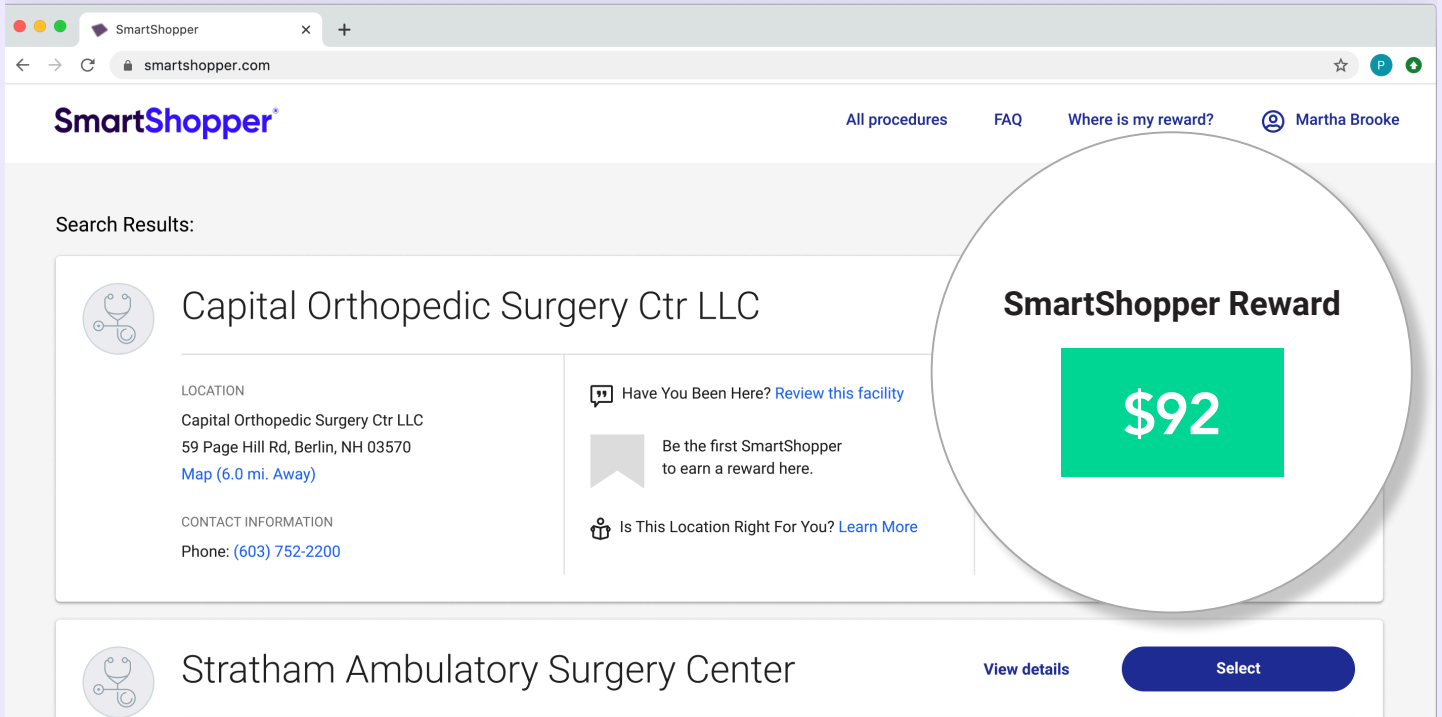
SmartShopper helps schedule appointments online or with the concierge.



Earn Cash

Employees receive cash after completing the scheduled appointment.

SmartShopper® empowers employees to make better healthcare choices, get rewarded and share in the savings.



Total Support

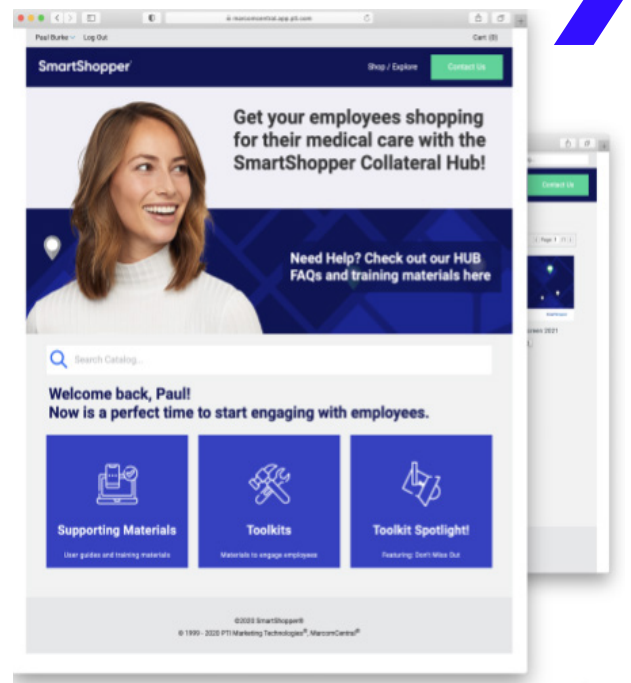
Concierge Phone Services

91% of members select a lower cost option for care after speaking with SmartShopper's concierge team

Employee Engagement Toolkit

Self-service portal for employers provides easy access to email templates, newsletter copy, flyers and videos.

 **Clients Love SmartShopper®**
92% Health Plan Renewal Rate



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