



# comma health

Community Oriented  
Medical Management  
Associations

Driving affordable expertise, quality and innovation through the collective bargaining power of local providers who share a common interest within a community.

*Proud to partner with:*



**PRAIRIE**  
HEALTH VENTURES



**UNICO**

**Auxiant**  
*Your Integrated Benefits Partner*

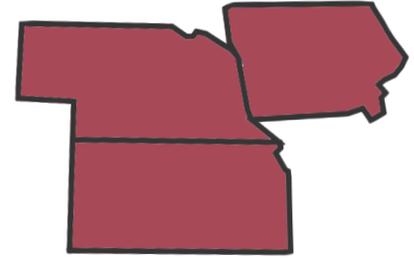
**ClearScript**<sup>SM</sup>



# Introducing comma health



The comma health program is excited to partner with Prairie Health Ventures and UNICO in forging strong relationships with community hospitals in Nebraska, Northern Kansas, and Western Iowa. Prairie Health Ventures and UNICO are pillars in the hospital and insurance brokerage markets within this region. The knowledge and experience that both organizations bring to comma health will be critical in the long-term success of the program.



Venture capital funding in the healthcare sector reached an all-time high of \$23B in 2018, and it's safe to say the bulk of that innovation is targeted for our nation's most populated urban areas. These trends continue to leave the local communities that are the life-blood of our nation to sort through the pieces and discover what new products and features are scalable in ways that benefit the diverse, rural population of our country.

This program has been designed exclusively for these communities, by using innovative strategies that only smaller communities can unify to achieve. The program has been designed by Group Benefit Partners, a health insurance consulting firm proud to thrive through immersion into these progressive communities.

Group Benefit Partners brings together the administrative innovation of a leading health plan administrator in Auxiant, with a Pharmacy Benefits Management firm in ClearScript that truly leads pharmacy cost containment strategies. Adding strong data analytics and population health analysis tools caps off this powerful program.

At its core, comma health utilizes health plans that are strategically designed to drive care and services locally, which results in negotiated buying power among stakeholders that share common interests within a community.

Offering plans on a platform independent of a traditional health insurance company provides employers with the flexibility to include an array of tools that can truly have a positive impact on the long-term financial success of an employer-based health plan.

The proactive wellness and data analytics platform offered through the Wellnelytics component of comma health allows for communities to use the power of data to help cure disease and lower the overall health risks of a population. This tool will create opportunities for communities to put strategies in place to help solve healthcare problems that are truly unique to their local population.

***A platform  
of innovative  
solutions created  
to strengthen  
through  
collaboration.***



## Group Benefits Partners

Group Benefit Partners is proud to be the marketing and consulting face to the comma health program. Employers utilizing the comma health program for their health plan will have a fully customizable benefit plan that is strategically bundled into in a package designed to maximize the ongoing success of your plan and your impact on your local economy.

The team at Group Benefit Partners is spread across multiple offices in Iowa, all of which are proud supporters of their communities. These communities just happen to be just like yours, which is the driving force behind the common bond formed by this program. The team at Group Benefit Partners has a strong understanding of small communities and the importance of a successful community hospital.

Group Benefit Partners will be available throughout the sales cycle and implementation of the program, as well as having an ongoing presence in the continuous support of the program. This ongoing service includes consolidating strong relationships with multiple outside advisors, firms, underwriters, and insurance companies that help the program reach its greatest cost-saving potential. These relationships are highlighted below.



Group Benefit Partners has established itself as one of the premier employee benefit firms servicing employers throughout the Midwest. GBP was founded by a small group of industry professionals who, prior to forming GBP, had successful careers with some of the nation's most well known fortune 100 global insurers.

**“Fort Madison Community Hospital has been working with Group Benefit Partners since 2013. They have always been extremely responsive, not only to the HR team but to our employees as well. Our employees are very comfortable asking questions and going to them for assistance. Each year, they provide an in-depth analysis of our options proving their expertise in the insurance industry while protecting our best interests. We can trust they will come prepared, whether for planning meetings or presentation of benefits to our employees. Group Benefit Partners have truly been great partners for FMCH for our employee benefits.”**

*- Kayla Riley, Director of Human Resources  
Ft. Madison Community Hospital*

## Integrating Wellness and Data Analytics

The integrated wellness capabilities within the program provide employers with a leading-edge data analytics platform that combines medical and pharmacy claims utilization with biometric screening results. This powerful combination of data affords employers the most effective model for predicting future health plan risks, while arming stakeholders with the most complete data possible for controlling future costs. This data will also be used to drive important behavioral changes through benefit and incentive design.

While this information is crucial for employers working to control their future healthcare benefit spending, it is also extremely enlightening when analytics can be combined at the community level to provide truly local population health analysis. This analysis can then be interpreted and deployed to create the most impactful community education and awareness programs possible.

Having the data to analyze is great, while having the team that helps put the data together in an understandable and actionable format is difference making.

Health Solutions, Inc. provides the innovative data analytics engine that provides the difference making results. While data analytics is a crucial piece of their business, they were truly founded as a wellness solutions provider, and have a history of providing employers with programs that can impact employees in a number of powerful ways.

Within the comma health program, Health Solutions will work with the resources available at your local community hospital to tailor a wellness program that fits your culture and objectives. The wellness landscape is changing, and the team at Health Solutions is leading the pack when it comes to offering data-driven programs that can truly deliver a return on your wellness investment. Working with the resources currently available within your local community is the essence behind this entire program, and encompassing wellness concepts at the community level will help your population thrive.



Pioneered by Health Solutions, LLC, Wellnelytics™ identifies participants who are most at risk for catastrophic claims, characterizes their specific chronic issues, and using a predictive analytics engine, determines the risk potential. Our clinical coaching teams then reduce risk using targeted solutions concerning diet, exercise, and intervention coaching.

## Local Performance-Based Pharmacy Network

In addition to creating a proprietary, community-based pharmacy program, ClearScript offers 100% transparency and accountability in their pharmacy benefits management operations through the following practices:

- They fully disclose all fees in their proposals and contracts with clients
- They have no other sources of income apart from their contracted, fully disclosed fees that are designed to align with your objectives
- They have eliminated the “retail spread” that is common in pharmacy benefit plan design today
- They do not seek to profit from increases in drug utilization
- They fully disclose and share manufacturers’ rebates with you
- They make sure you understand how their program is structured
- They are committed to maximizing the use of generic medications
- They do not sell your utilization data to drug manufacturers



ClearScript provides comprehensive, care-driven pharmacy services. They are designed to partner with you to optimize your benefit plan’s financial performance and deliver exceptional health outcomes. Their services include a national network of pharmacies, however it is their approach to creating a community-based prescription drug plan that provides cost-saving strategies to local employers, when local pharmacies and hospitals extend a best-in- class pricing structure.

## Medication Therapy Management

The ClearScript Medication Therapy Management (MTM) services help members with chronic conditions get the best results from their prescriptions, holding down overall health care costs by ensuring the appropriate use of a member’s medications and reducing the need for physician visits, urgent care, emergency department visits, and hospitalization.

The ClearScript MTM services are available using a virtual model for pharmacist-patient consultations, where a specially trained pharmacist becomes a critical part of each patient’s clinical care team. The pharmacist, physician, and patient work together to help the patient understand his or her drug therapy, identify drug-related problems, remove lifestyle barriers to compliance, prevent interactions, and optimize treatment.

# Auxiant Health Plan Administration

Full service health plan administration with comma health is offered through Auxiant, an independently owned provider of healthcare third party administration services since 1982. Auxiant created the innovative FocusHealth network, which sits at the core of comma health to provide the most impressive cost containment features in the industry. Auxiant provides seamlessly integrated plan administration from membership enrollment, to coordination of pharmacy benefits, to management of the most complex medical claims, and everything in between.

**Stop-Loss Protection** | The innovative medical management components of the comma health program create an environment conducive to a very attractive reinsurance market. Auxiant has used the long-term relationships that they have forged with their A-rated reinsurance partners to negotiate the best reinsurance agreements possible for comma health.

**Pharmacy Benefits Management** | Formulary management, purchasing strength, and medication adherence are paramount in managing the costs of a plan's prescription program. Auxiant has relationships with the industry's most trusted and proven pharmacy benefits management firms and is confident the services and programs provided through comma health's relationship with ClearScript will maximize the value of that extremely important component of the program.

**National PPO Network Access** | Auxiant provides deep analysis to ensure that your employees are paired with the most effective PPO networks across the country for accessing services that are not available within the local healthcare market.

**Disease Management Services** | Auxiant will work hand-in-hand with a variety of disease management programs to maximize the value of the self-insured health plan. These could be programs integrated through a wellness and data analytics solution, or perhaps services offered through your local community hospital.

**Telemedicine** | Auxiant can integrate with a number of telemedicine vendors for convenient care at times when your local providers are not available.

**Transplant Management Services** | Auxiant provides a selection of transplant management services to help manage the financial impact of some of your plan's largest claims. These services include the choice of a fully insured transplant rider or access to a high value transplant network within the self-insured plan.

**Wellness Plan Integration** | Auxiant will integrate with any level of wellness plan design innovation chosen for implementation.

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Auxiant provides both employers and employees with access to highly customized technology platforms to assist with plan administration and enhance the overall plan experience.

**Employers** | Auxiant allows employers to truly capitalize on the self-funded plan's ability to capture data. The reporting capabilities provided by Auxiant's information technology platform are nearly limitless. In addition, employers have access to valuable enrollment reports within their standard online account access.

**Employees** | Auxiant provides employees with many useful tools within their accounts, such as a PPO provider search, the ability to view and print EOBs and claim information, and access to plan documents. Employees will also be able to view a library of health information, and chat with the customer service team.



Auxiant is a Third Party Administrator (TPA) of self-funded benefit plans. Our specialty is customization, technological tools for clients and individuals, and cost-control and health management.

As a TPA, we are dedicated to taking excellent care of the employer and the individuals covered under their employer-sponsored health plans.