



SIMPLEPAY
HEALTH



SimplePay Health: Simplifying the Path to Savings and Top-Quality Health Care

We're an administrator built around making health plans **simple**, **transparent** and **versatile**. So, naturally we're drawn to other solutions in the marketplace who are doing this, too.

SimplePay Health is transforming health care from the inside out. Plus, they share many of our own values, including improving savings, member experience and access to high-quality care.

But what is SimplePay? And what can clients expect when they implement an alternative health care plan such as this?

Our latest case study will dive into this. We'll also be exploring real-life results Meritain Health® customers have experienced after implementing SimplePay Health.

Meritain Health®
an  **aetna**® company

What's driving customers to alternative health care plans?

- Employers are looking for new strategies and new models of insurance as inflation climbs.
- Employees need help with costs in the midst of an affordability crisis.
- Health care as an industry consistently ranks low in terms of simplicity and being able to use and understand.
- Customers want a simpler, all-around streamlined experience with fewer obstacles.

Is the adoption of alternative health care plans expected to grow?

Yes. Alternative health care plans are expected to grow to approximately 30 percent of market share in coming years. It's being compared to the adoption of high-deductible health plans (HDHPs) in the early 2000s.

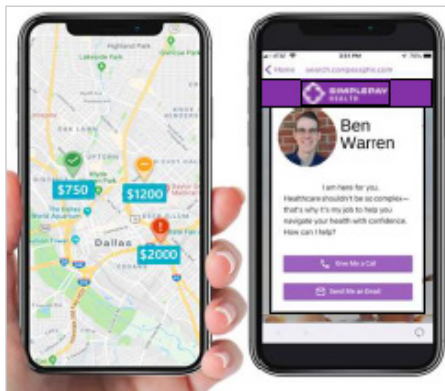
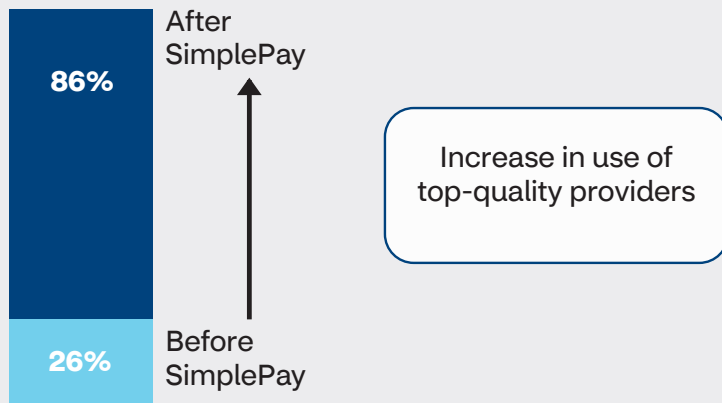
How does SimplePay work?

SimplePay offers a simpler model and experience with less confusing paperwork. In this model, deductibles and coinsurance are removed in favor of copays which are aligned around provider quality. Copays can be low, medium or high—but are lower for higher quality providers. This is what drives the bulk of the cost savings.

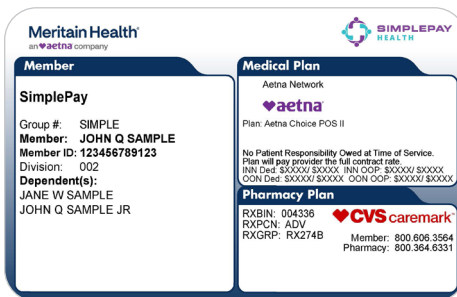
On average, plan sponsors and members can expect 12 percent net savings.

12% savings
for employers
and members

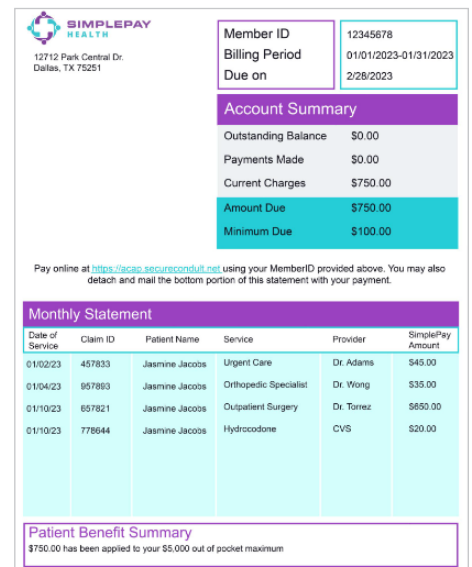
SimplePay Health Book of Business, 2024



Select a provider based on cost and quality rankings



Present your Meritain Health® ID card and pay nothing at the time of service



Receive one monthly statement and pay over time with zero percent interest

So, as an example, if a member patient needs knee surgery:

- They can choose any in-network provider they prefer.
- The patient is able to zero their decision around price (also based on quality).
- One bundled copay amount will cover everything, from admission to discharge.
- They'll receive one total monthly statement.
- They can pay this over time, with zero percent interest.
- The member patient has price certainty for services and no unexpected out-of-pocket costs.



Average results from SimplePay

SimplePay Health has worked with clients around the country. And those experiences have been producing consistent results. Here are some typical results they project for clients:

- Average cost savings of 12 percent.
- Greater utilization of top-tier providers, up to a 60 percent increase after implementation.
 - Average rise from 26 percent utilization before SimplePay to 86 percent after.
- 92-percent satisfaction rate from members (based on how they felt about SimplePay versus their prior year medical plan).

Conclusion

While we recognize alternative health plans might not be right for everyone, they can be the right fit for certain clients. Results we've seen from our own book of business have shown solutions like SimplePay can in fact lower employee and employer costs, while making a significant dent in the total cost of care.

To learn more about what's possible with solutions like SimplePay, contact your Meritain Health representative.

Real results from our clients

Below are some actual savings our own customers have experienced after implementing SimplePay. This data was pulled looking at a two-year span, from 2021-2023.

**Total cost of care
decreased by**

12%

Net employee
costs down

15.6%

Employee out-of-pocket
claims down

36.3%

Net employer costs
reduced by

10.4%

Based on select clients, Meritain Health Book of Business 2021-23

The reference to previous outcomes made as a part of this communication does not guarantee success in any new or future case(s), as the result of each case depends upon many factors, including the facts of each case.

This material is for information only and is not an offer or invitation to contract. Health benefits and health insurance plans contain exclusions and limitations; see your plan documents for complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary and are subject to change.

Simple. Transparent. Versatile.

At Meritain Health®, we're creating unrivaled connections.

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