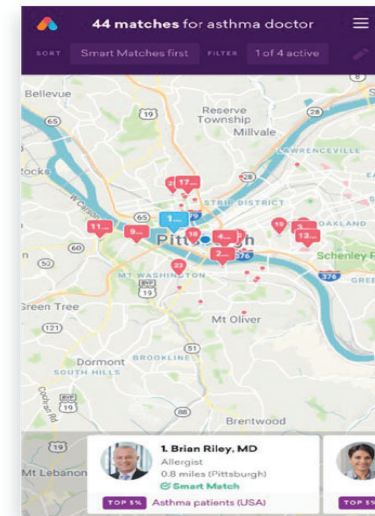
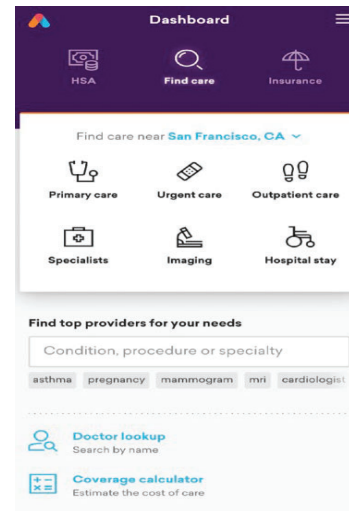

Amino Incentive Program

Insurance Networks Don't Control Costs

Price Variation with Major Insurance Carrier - Greater Los Angeles Area			
Procedure	High	Low	Price Variation
Painkiller Injection	\$5,000	\$80	6250%
Knee Replacement	\$50,000	\$15,000	333%
Remicade Infusion (8 per year)	\$1,000,000	\$152,000	658%
MRI	\$7,421	\$76	9783%
CT	\$8,834	\$61	14556%
X-Ray	\$1,237	\$26	4760%
USG	\$1,641	\$51	3210%

COSB added a great tool for your Employees with an HSA at the beginning of this year to help employees find more cost effective and high quality care in the area.

Amino identifies Smart Match providers which are those that have high quality ratings/metrics as well as lower overall costs.



Amino Smart Match Providers

There is a meaningful difference in cost without a justifiable increase in quality

County	Provider Encounter Type	Non-Smart Match Cost	Smart Match Cost	Unit Cost Savings	% Savings
santa-barbara-county-ca	Allergist	\$423	\$304	\$119	28%
santa-barbara-county-ca	Cardiologist	\$1,277	\$987	\$290	23%
santa-barbara-county-ca	Critical care doctor	\$1,233	\$1,026	\$207	17%
santa-barbara-county-ca	Dermatologist	\$1,050	\$804	\$246	23%
santa-barbara-county-ca	ENT	\$924	\$718	\$206	22%
santa-barbara-county-ca	Endocrinologist	\$389	\$321	\$68	17%
santa-barbara-county-ca	Family practice	\$457	\$382	\$75	16%
santa-barbara-county-ca	Gastroenterologist	\$648	\$419	\$229	35%
santa-barbara-county-ca	General surgeon	\$1,094	\$837	\$257	23%
santa-barbara-county-ca	Gynecologist	\$950	\$757	\$193	20%
santa-barbara-county-ca	Infectious disease	\$376	\$357	\$19	5%
santa-barbara-county-ca	Internist	\$480	\$428	\$52	11%
santa-barbara-county-ca	Nephrologist	\$430	\$269	\$161	37%
santa-barbara-county-ca	Neurologist	\$765	\$695	\$70	9%
santa-barbara-county-ca	Nuclear medicine	\$663	\$513	\$150	23%
santa-barbara-county-ca	Ophthalmologist	\$1,161	\$956	\$205	18%
santa-barbara-county-ca	Orthopedic Surgeon	\$1,956	\$1,621	\$335	17%
santa-barbara-county-ca	Pain medicine	\$3,733	\$393	\$3,340	89%
santa-barbara-county-ca	Pediatric surgeon	\$738	\$672	\$66	9%
santa-barbara-county-ca	Pediatrician	\$421	\$314	\$107	25%
santa-barbara-county-ca	Physiatrist	\$618	\$300	\$318	51%
santa-barbara-county-ca	Psychiatrist	\$483	\$317	\$166	34%
santa-barbara-county-ca	Pulmonologist	\$787	\$587	\$200	25%
santa-barbara-county-ca	Rheumatologist	\$361	\$310	\$51	14%
santa-barbara-county-ca	Urologist	\$1,031	\$588	\$443	43%

*Provider cost estimates are not for Evaluation and Management (E&M) visits alone, rather a typical basket of services provided by that specialty type. For example, the cost estimates for orthopedic surgeons include both the cost of E&M visits as well as the costs of common surgical procedures (knee arthroscopies, etc.)

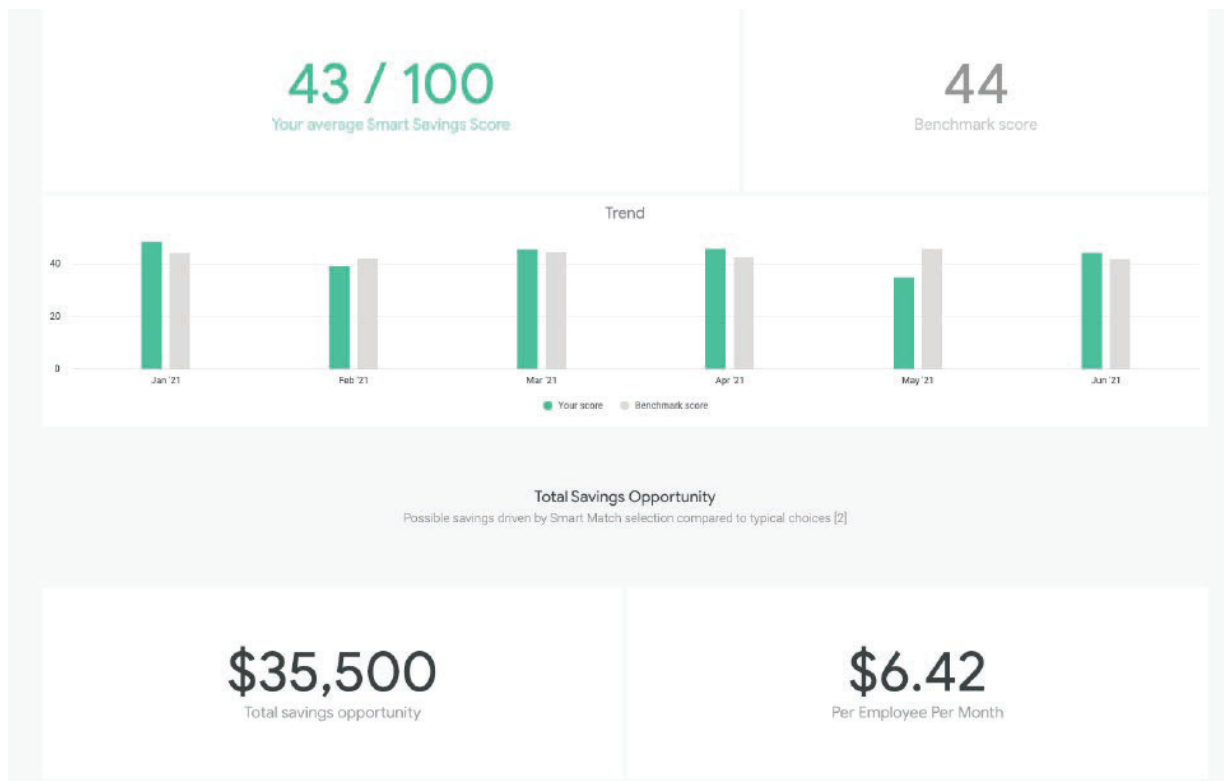
Amino Smart Match Providers

There is a meaningful difference in cost...without a justifiable increase in quality

County	Imaging Type	Non-Smart Match Cost	Smart Match Cost	Unit Cost Savings	% Savings
santa-barbara-county-ca	MRI	\$2,101	\$955	\$1,146	55%
santa-barbara-county-ca	X-ray	\$271	\$82	\$189	70%
santa-barbara-county-ca	Mammogram	\$480	\$252	\$228	48%
santa-barbara-county-ca	Ct-scan	\$1,615	\$552	\$1,063	66%
santa-barbara-county-ca	Ultrasound	\$664	\$376	\$288	43%

*Imaging cost estimates are an average of all procedure codes that fall under that type of imaging. For example, MRI estimates include both MRI for left knee and MRI for right shoulder, as well as all other MRIs.

Amino HDHP Utilization – through June 14, 2021



- 240 Total sign ups
- 272 Total Logins
- 474 Total Searches
- 24 Bookings

- Most popular integrated benefit: The onsite clinic

- Smart savings score = Engagement rate and utilization percentage

- Total Savings = Members using Smart matches vs choices they would have made without Amino

Incentive Strategy

The County's claims experience will benefit when employees see a Smart Match Provider or use Carrum for select Surgical Procedures and employees will benefit from higher quality care. Since this is a win-win for all parties, why not provide a dollar incentives for employees to use these high quality options within the Health Plan? It would benefit all members if the Amino tool was expanded to all plans.

Types of Service	Sample Incentive
Pediatrician	\$20
Family Practice	\$20
Specialist	\$30
Urgent Care	\$40
MRI	\$85
X-ray	\$10
Mammogram	\$20
Ct-scan	\$75
Ultrasound	\$20
General Surgeon	\$75
Orthopedic Surgeon	\$300
Carrum Procedures	\$1,000

How it would work:

- Member uses Amino to book an appt. or procedure with a Smart Match provider OR member uses Carrum for eligible procedures
- Carrum and Amino send booking reports to TPA
- TPA requests funds from PRISM and sends a taxable check to member
- Member is responsible for tax reporting or TPA can send an annual 1099 for any amounts over \$600

Amino Program Expansion into all plans – Cost/Savings

	County of Santa Barbara Engagement
Bookings/month, organic usage is excluded	82
Avg. Smart Match savings	\$305
Gross monthly savings	\$58,990
Months remaining in the year	12
Total Gross Savings (calculated by months remaining)	\$707,880
Number of employees enrolled in medical	3,300
Monthly fee per employee enrolled in medical	\$2.63
Annualized Total Cost	\$104,148
Total Annual Net Savings	\$603,732
Annual Net ROI	5.80

Based on current utilization, the estimated cost for an assumption of 984 bookings per year and an average incentive of \$50 is \$49k. An average of \$75 incentive is \$74k which leaves an estimated \$530k in plan savings