East Tennessee
Health Plan

THE KEY INCENTIVE PLAN

The Key to a Proactive Healthcare Solution

Employers are struggling under the weight of the cost of healthcare.

East Tennessee Health Plan is taking a broken system and turning it into a great opportunity for real change. For real results.

This is the solution you're looking for.

Tired of annual rate hikes and cost-shifting increases to your employees, with no improvement in health?

TAKE BACK CONTROL WITH THE KEY INCENTIVE PLAN

THE PROBLEM

EMPLOYERS are stuck in the benefit cycle of renewal-negotiation-change plans, and facing never-ending disruption and increased costs. They are just looking for a new way to gain control.

EMPLOYEES are struggling to afford the care they need, facing the choice between physical and financial health and leading to a decline in their overall health.

HEALTHCARE PROVIDERS just want to break free of allowing the Wall Street insurers to be in the driver's seat to deliver needed care to improve the health of the patients they serve.

THE RESULT:

- **Escalating healthcare expenses**
- **Increased long-term health issues**
- **Reduced employee benefit satisfaction**
- **Decreased workforce productivity and retention**

- **6 in 10 Americans are unable to afford a $500 emergency healthcare expense.**
- **23 million Americans are already dealing with significant medical debt.**

40% of employees covered under their employer group medical coverage report that they simply skip or postpone needed care due to cost.

The Key to Unlock the Solution to All These Challenges: THE KEY INCENTIVE PLAN

REDEFINING HEALTH BENEFITS FOR REAL CHANGE

THE KEY INCENTIVE PLAN (KIP)

Changing the way you think about managing your benefits and your health.

THE SOLUTION

THE KEY: Population Health Management!

East Tennessee Health Plan's focus is on proactive, preventive and personalized care that delivers measurable results, reducing costs by going beyond traditional solutions.

- Creative benefit plans designed to remove the barriers for members to be able to afford getting the care they need.
- Strategic incentive programs offering a comprehensive approach to managing both physical and financial health and well-being, improving the long-term health of members with long-term savings for the employer.

Coverage Through KIP Includes:

- **Improved Health:** Encourages proactive engagement in a members personal health journey.
- **Enlightened Preferred Providers:** A comprehensive network of preferred providers who share your goals for your health journey. Access Designated Preferred Providers in the East Tennessee Health Plan area and more access to care nationwide.
- **Preferred Plus Benefits:** Additional layers of benefits built into the Benefit Plan providing extra financial support as members work through their healthcare **needs.**
- **Financial Security:** Getting the Big Care done while spending the Little Dollars, allowing the amount you spend on your care to stretch farther!

Coverage Through KIP Includes:

Comprehensive Medical Plans	Preferred Plus Benefits	Chronic Disease Management	Healthcare Convenience Card
Broad options of Major Medical Benefits	***Included in all Benefit Plans!*** Additional Benefits payable for care at any Preferred Plus Provider	***Support for Proactive Engagement in managing your Chronic Conditions*** A full team of Healthcare Navigator Nurses to coach you to good health	0% Interest, Fee-Free payment card to cover your Out of Pocket costs
Medical Benefits designed to point you toward your good health and well-being goals	Designed to boost your benefits and stretch your dollars further	Targeting 27 Chronic Conditions	Eligible at any Preferred Plus Provider in the East Tennessee Health Plan network
Completive Deductible and Out of Pocket Levels	"Vanishing" your out-of-pocket, minimizing the financial worry as you get the care you need.	$0 Copay for each visit to your doctor for your defined Regimens of Care	Allows you to pay for care over time with no interest - and no fees!

THE KEY INCENTIVE PLAN

A PARTNERSHIP BETWEEN EMPLOYERS, EMPLOYEES, & DESIGNATED PREFERRED MEDICAL PROVIDERS.
East Tennessee Health Plan
Supported by: KEY BENEFIT ADMINISTRATORS, with Proven, Patented Solutions

Superior Engagement = Revolutionary Healthcare

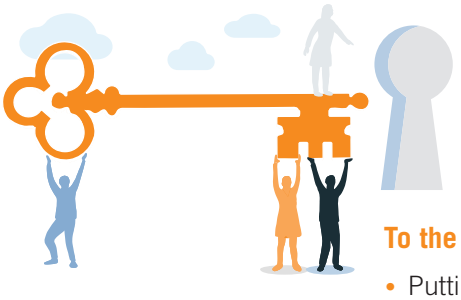
Mission: Improve the health in the community. Bring value back to the patients.

Achieve exceptional outcomes in an affordable way.

THE EAST TENNESSEE HEALTH PLAN PARTNERSHIP DIFFERENCE

Bringing the Health Providers into the Plan

"He who controls the direction of the care controls the healthcare in the community!"



Taking Control FROM:

- **Insurance companies** directing the care. Controlling the cost of care.
- Protecting their profits.
- **Local health care providers** forced to sacrifice their ability to give care to neighboring employers in their community. They've lost control.

To the Cure: GO DIRECT!

- Putting the **healthcare providers** back in the driver's seat.
- Focusing on improving the health of their patients.
- Redefining Healthcare for Real Change

Employers, brokers, and healthcare providers. Working together. Collaboratively.
To solve the problems the insurance companies have created.

Unique, Creative Benefits. Layers of Incentive Benefits Included.
Designed to Encourage Employees to Get the Care they Need. When they Need it.

Unlock KIP Today!

Partner with East Tennessee Health Plan and support your employees with a benefit that pays them back.

<QR code>

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East Tennessee
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easttnhealthplan.com