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Let's get real about disrupting healthcare as we know it

May 9, 2024

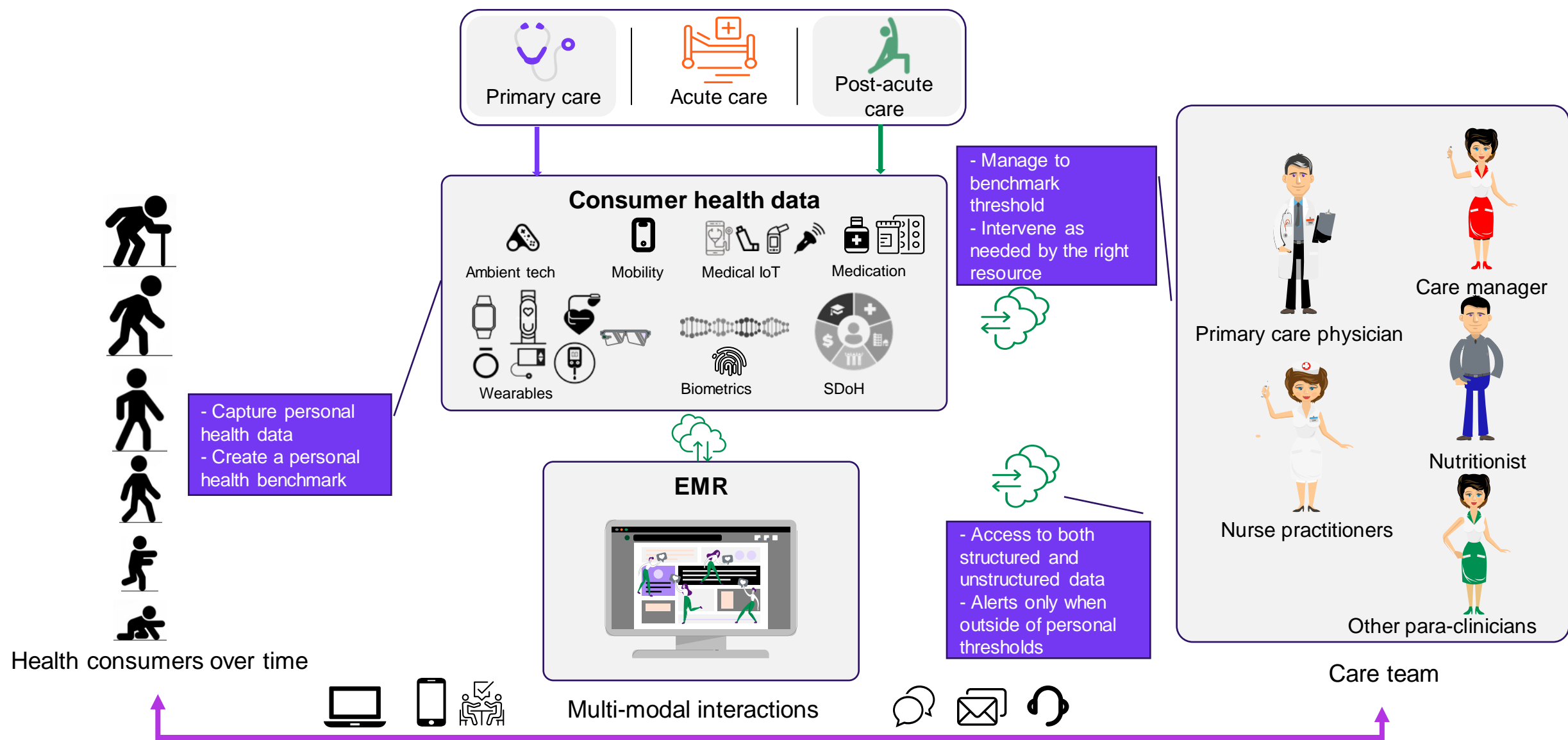
PRESENTED BY:

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The quadruple aim is heading in the wrong direction and there is no plausible way out, unless...



The journey – creating a new viable pathway to better health and healthcare



The payment: making it simple, inexpensive, and helps improve outcomes

Annual	Individual insurance plans		Subscriptions
	Typical	High deductible (HDHP)	Individual
Average premiums	\$5,724	\$1,715	
Average deductibles	\$1,763	\$1,600	
Average subscription			\$1,200
Total cost to consumer	\$7,487	\$3,315	\$1,200

- The average health insurance benchmark premium (silver plan) on the US exchange marketplace is \$477 per month in 2024; the average deductible is \$1,763.
- The combination of subscription-based primary care and a high deductible health plan (HDHP) could translate into savings of about \$3,000, or 40% lower than the benchmark plan for an individual.
- Out of pocket on medications with insurance can be higher than retail price on Mark Cuban Cost Plus for some drugs.

Clinicians **DO NOT** need incentives to care for their patients | Value-based is a risk management construct

Data: Kaiser Family Foundation, Government Employees Health Association (GEHA)
Source: HFS Research, 2024

The outcomes – drive to improved quadruple aim outcomes

Quadruple aim	Goals	Target outcomes (sample)
 HEALTH	Improving health outcomes of individual consumers and the community.	<ul style="list-style-type: none">• Better management of chronic conditions – A1C levels, blood pressure• More health conversations than care discussions
 FINANCIAL	Reducing the total cost of care without impacting health outcomes or experiences.	<ul style="list-style-type: none">• Transparent costs that are total & complete• Slow the rate of cost increases.
 EXPERIENTIAL	Enhancing the experience of care for both patients and providers.	<ul style="list-style-type: none">• Increase conversations between doc-consumers to reduce patient attrition• Allow clinicians to care; improve health outcomes + remain in the profession
 EQUITY	Addressing disparities, improving quality, and expanding access to care.	<ul style="list-style-type: none">• Increase access by eliminating or reducing barriers like PA, UM• Leverage tech to improve documentation & reduce errors

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