



Cash PrePay

Contracted services often paid at or below the designated plan reference price



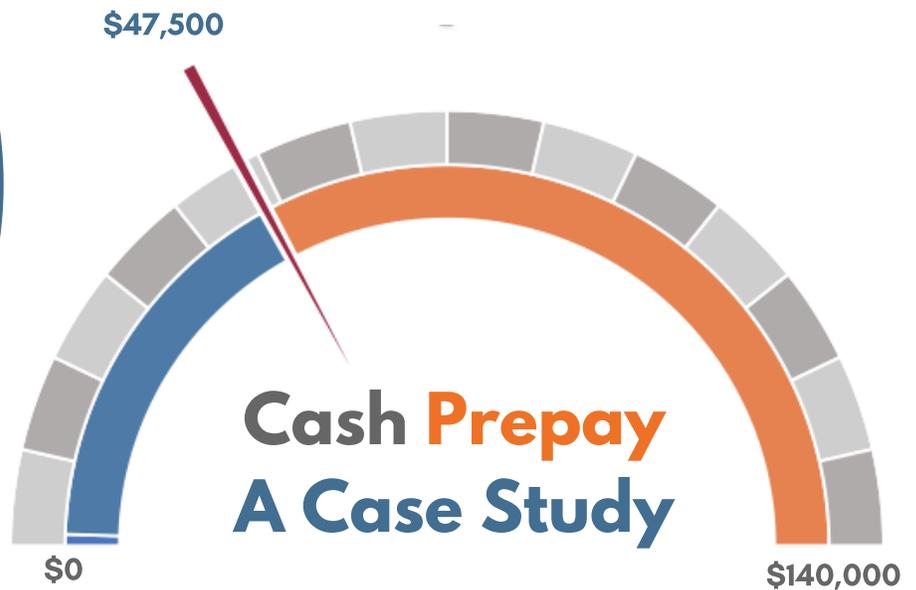
Provider Partnerships

Trading volume and elimination of provider collections for superior pricing



No Access Issues or Balance Bills

Hassle-free healthcare for both providers and members



A plan's member required a pacemaker, but the hospital initially visited would not accept an open access health plan, **quoting \$140,000.**

6 Degrees Health contacted the hospital to negotiate, but the hospital only offered a small 15% discount that was still four to five times the Medicare rate, **totaling \$120,000.**

6 Degrees Health knew that a better discount for the plan could be accomplished and reached out to other local quality providers.

Two alternative high-caliber providers identified were willing to provide a cash bundled rate. The member selected a provider who offered the cash rate, **negotiated at \$47,500**, a third of the price from the original hospital.

The member switched to the higher quality alternative, enjoying a great outcome, while the **plan saved \$92,500.**



DEGREES HEALTH

FREQUENTLY ASKED QUESTIONS

Who manages the Cash Prepay program?

The 6 Degrees Health team manages the process from the referral to the final procedure.

How is 6 Degrees Health notified of prepay cases?

We learn about possible prepay procedures through pre-cert reports or directly from the member or TPA.

Does the member have to change providers?

No. We will provide the member and plan with information about the best available options, but the decision is left up to the member.

What if there are complications?

If there are complications in the planned procedure, we can facilitate additional payment to the provider to settle up any difference.

Does every plan have to use the prepay program?

No. Plans may opt out of the program, but there is no risk to the plan. Cash Prepay can be used with procedure networks, direct contracts, etc.

How does 6 Degrees Health negotiate?

Cash pre-payment negotiation typically falls within the plan allowed amount, but the plan has the option to increase 6 Degrees Health's authority.

Will I have to change my plan language?

We have suggested plan language to encourage compliance and participation. We also provide a suggested shared savings model.

How are Cash Prepay cases being reported?

We will provide a no-pay claim to the TPA for the purpose of generating an EOB and through reporting.

Are there educational materials available?

Yes. We have both process and member-facing documents that can be used during open enrollment or any point during the plan year.