



Bright HealthCare: Making Healthcare Right. Together.

Individual & Family Plans

Our Mission: Make Healthcare Right. Together.

About Us

Who we are

Consumer-focused, technology enabled healthcare company

Our approach

Makes health insurance easy to understand and easy to use

Why it matters

We believe quality healthcare should be accessible, easy and affordable

Built on Alignment

Clinical Alignment

We believe that alignment in healthcare starts with those responsible for delivering care locally

Financial Alignment

We have developed value-based payment structures that enable us to take a staged approach to financial alignment with our Care Partners

Data & Technology Alignment

Our clinical and financial alignment with our Care Partners incentivizes platform interoperability in deeper ways than traditional partnerships allow

Focus on the Consumer

We make healthcare simple

We help consumers choose the benefits, care setting, and follow-up options that best support their individual needs and preferences

We make healthcare personal

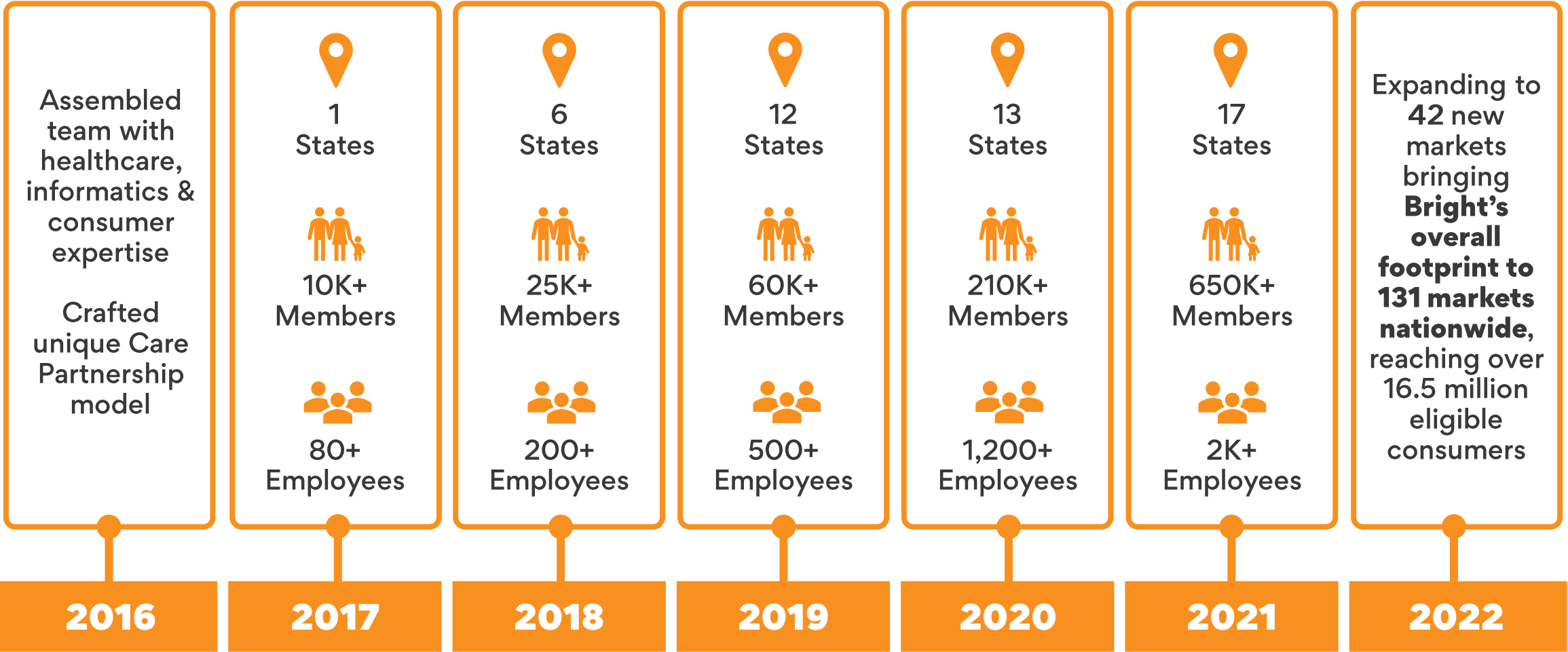
We interact with consumers in their accustomed language, through their preferred channel, and equip their Personalized Care Team with the information needed to serve their individualized needs

We make healthcare affordable

We deliver low cost, high-quality healthcare in every market we serve

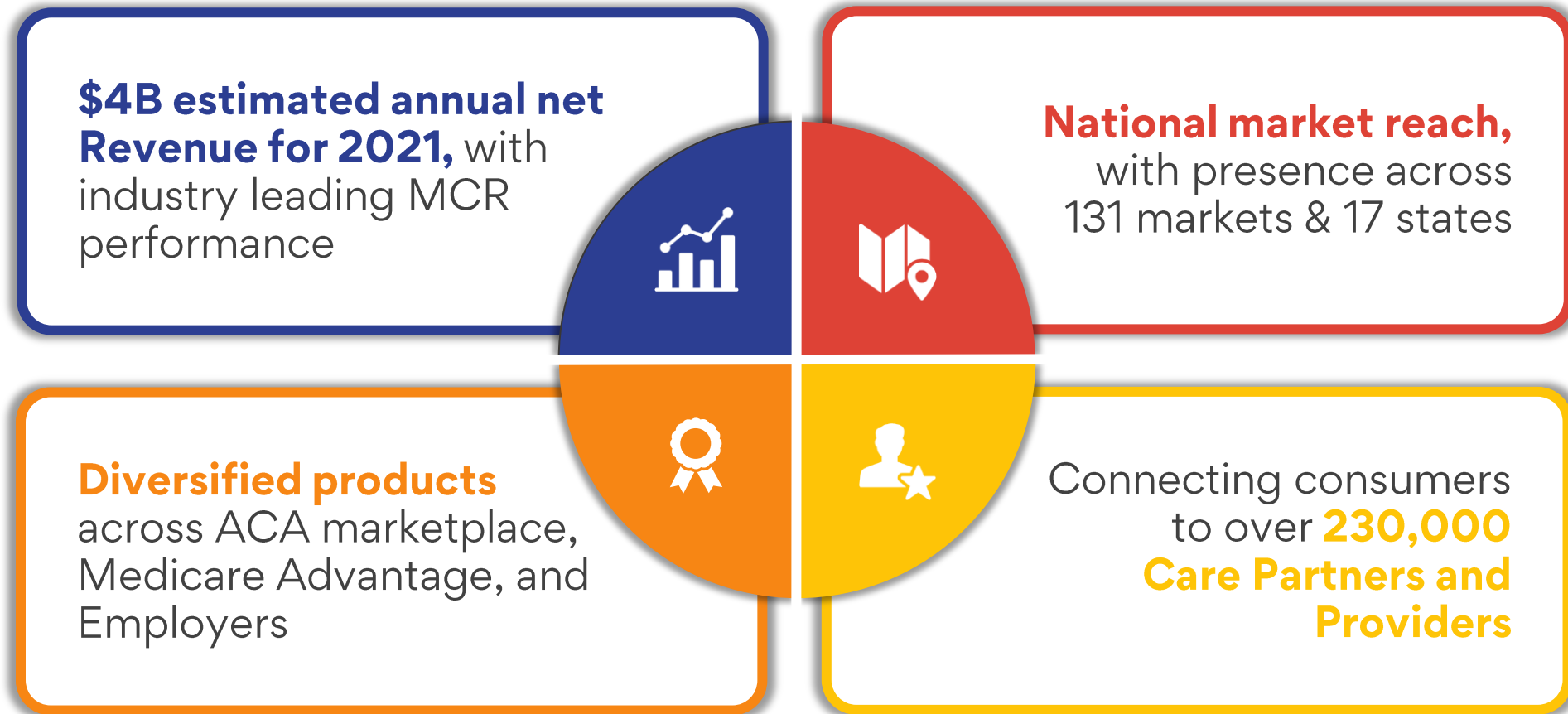
Historical Performance

Continued Growth and Expansion



Bright HealthCare at-a-glance as we approach 2022

A leading consumer focused, high growth, technology enabled healthcare company

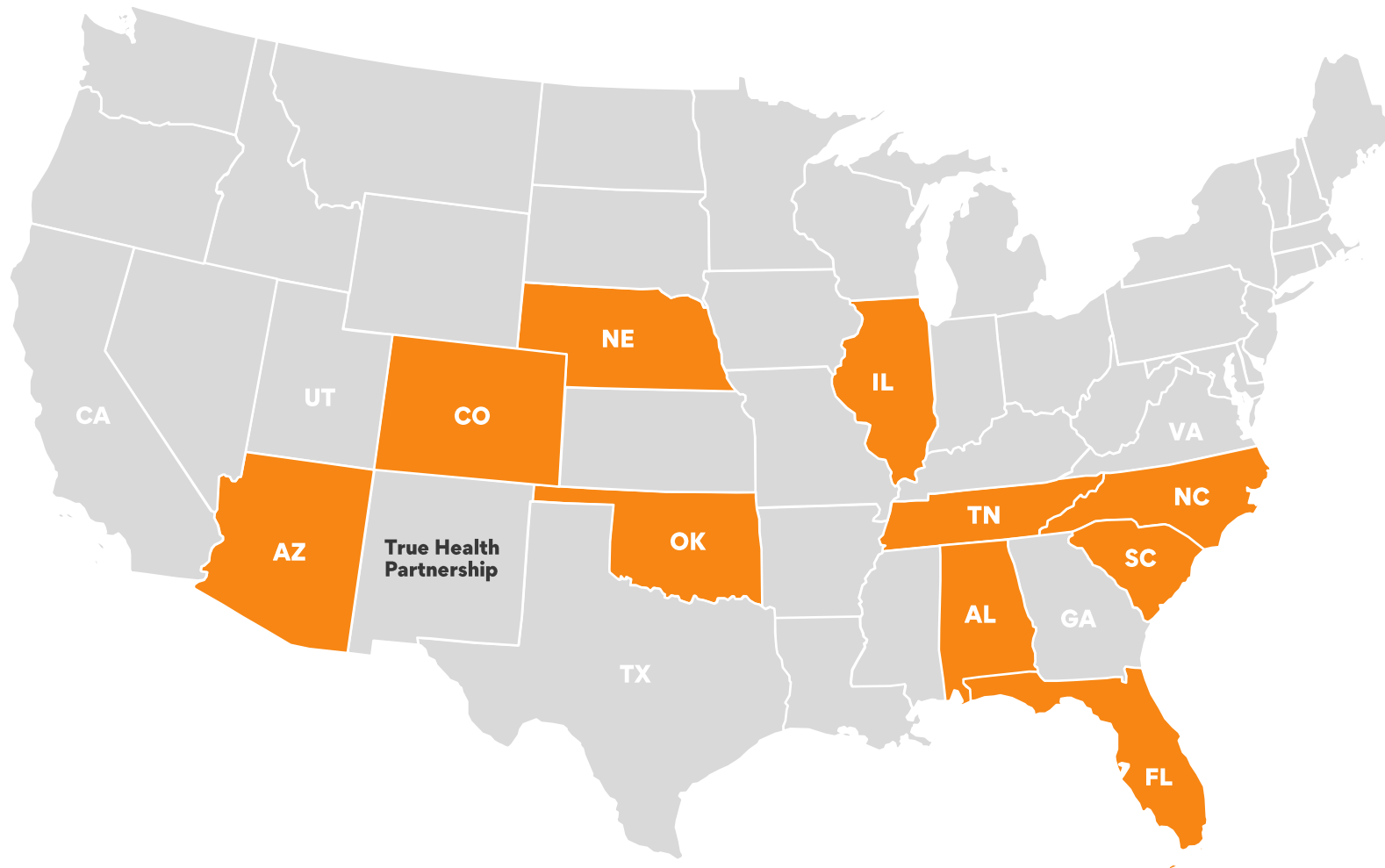




2022 Individual and Family Plans Overview

Bright HealthCare 2022 Expansion – IFP continues to grow!

5 new markets, 136 new counties and over 550K members



New Markets

- California
- Georgia
- Texas
- Utah
- Virginia

County Expansions

- Alabama
- Colorado
- Florida
- Nebraska
- N. Carolina
- S. Carolina
- Tennessee

2022 IFP Service
Area Maps



2022 National Plan Strategy









Overarching Product Suite Goals

- Meet the financial and medical access needs of the consumers
- Offer simple, affordable, and transparent plan designs
- Differentiate plans with meaningful value proposition to consumers

Product Design Focus for 2022

- Maximize opportunity for renewals
- Appeals to ICHRA consumers transitioning from group plans
- More benefits available before high deductibles
- Appeal to consumers with high subsidies
- Improve ability to obtain data for case risk and quality scoring
- Forward and innovative thinking as new entrants come into the marketplace

2022 Qualified Health Plan Key Features

 \$0 primary care	 \$0 on many generic drugs			 \$0 mental health
	Urgent Care copays at \$50 or less	 \$0 deductibles	Generous rewards program	
 \$0 specialist visits	Focus on improved diabetes care		Convenience Care visits at \$25 or less	 \$0 telehealth
 Dental & vision benefits for both adults and children 				

*Benefits listed above are not included on all plans – please review our Plan Grids for detailed information

Disease management program offerings across all plans



**Heart
Disease**



Diabetes



Asthma

**High Blood
Pressure &
High
Cholesterol**



Depression



Pregnancy



**Lower Back
Pain**



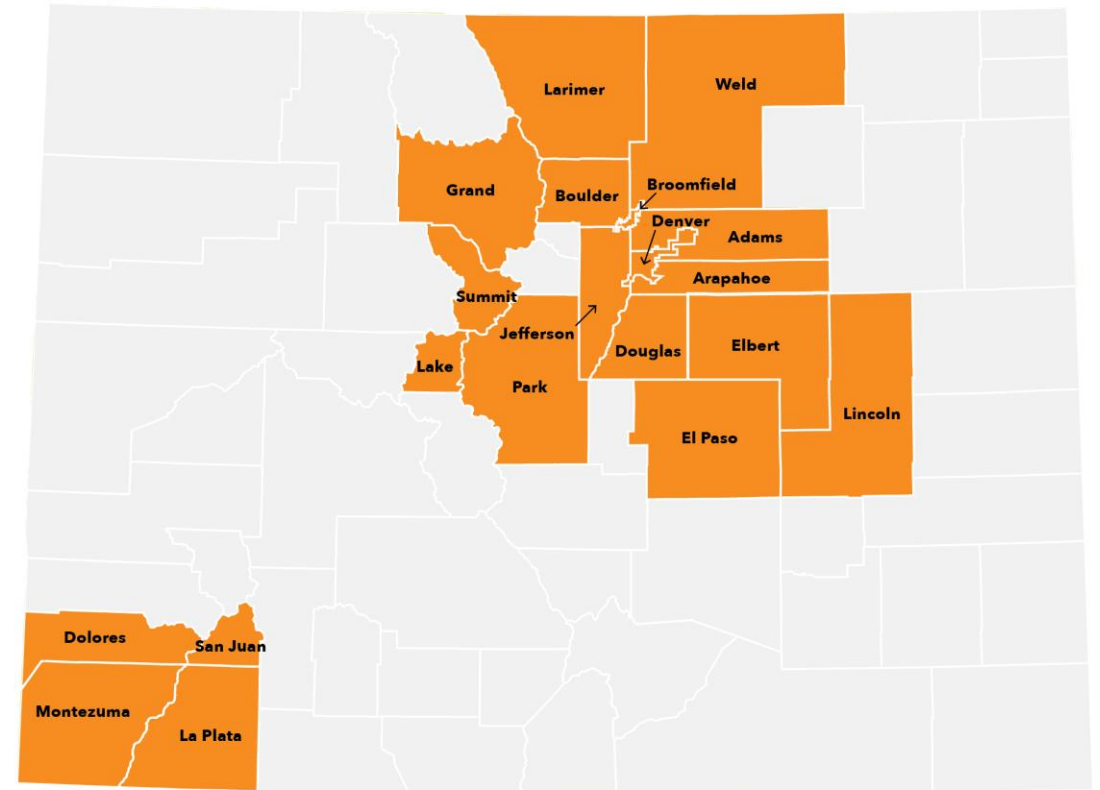
State Specific Overview

Colorado

Colorado

Expansion Counties

- Larimer
- Park
- Weld



Colorado

Denver Markets

Market Plans

	Gold	Silver	Bronze	Cat
On-Exchange	2	7	7	1
Off-Exchange	2	7	7	1

Key Market Details

On-Exchange lives: 139,576

Competitors: Anthem BCBS, Cigna, Denver Health, Friday, Kaiser, Oscar, Rocky Mountain

Care Partners



Colorado

Peak Markets

Market Plans

	Gold	Silver	Bronze	Cat
On-Exchange	2	6	5	1
Off-Exchange	2	7	5	1

Key Market Details

On-Exchange lives: 4,243

Competitors: Anthem BCBS, Friday

Care Partners



Colorado

Southwest Markets

Market Plans

	Gold	Silver	Bronze	Cat
On-Exchange	2	6	5	1
Off-Exchange	2	7	5	1

Key Market Details

On-Exchange lives: 4,580

Competitors: Anthem BCBS, Friday, Rocky Mountain

Care Partners



Denver Plan Suite Portfolio

Metal	2022 offering	Base plan name	Exchange Status
Gold (2 plans)	Renewed	Gold 1000	Both
	Renewed	Gold \$0 Deductible + Adult Dental & Vision Rx Copay	Both
Silver (7 plans)	Renewed	Silver 5000 Rx Copay	On Only
	Renewed	Silver 5000 Rx Copay Direct	Off Only
	Renewed	Silver 4000 HSA	On Only
	Renewed	Silver 4000 HSA Direct	Off Only
	Renewed	Silver 3000	On Only
	Renewed	Silver 3000 Direct	Off Only
	Renewed	Silver 4200	On Only
	Renewed	Silver 4200 Direct	Off Only
	Renewed	Silver 6700	On Only
	Renewed	Silver 6700 Direct	Off Only
	NEW	Silver 6700 + Adult Dental and Vision Direct	On Only
	NEW	Silver 6700 + Adult Dental and Vision	Off Only
	Renewed	Silver \$0 Deductible	On Only
	Renewed	Silver \$0 Deductible Direct	Off Only
Bronze (7 plans)	Renewed	Bronze 7000	Both
	Renewed	Bronze \$0 Medical Deductible	Both
	Renewed	Bronze 7200	Both
	NEW	Bronze 7200 + Adult Dental & Vision	Both
	NEW	Bronze 8700 Limited	Both
	Renewed	Bronze 8700 Rx Copay	On Only
	Renewed	Bronze 8700 Direct	Off Only
	Renewed	Bronze 5300 HSA	On Only
Catastrophic (1 plan)	Renewed	Bronze 5300 HSA Direct	Off Only
	Renewed	Catastrophic 8700	Both

Peak & Peak SHA Plan Suite Portfolio

Metal	2022 offering	Base plan name	Exchange Status
Gold (2 plans)	Renewed	Gold 1000	Both
	Renewed	Gold \$0 Deductible + Adult Dental & Vision Rx Copay	Both
Silver (5 plans)	NEW	Silver 3000	Both
	NEW	Silver 4000 HSA Direct	Off Only
	Renewed	Silver 5000 Rx Copay	On Only
	Renewed	Silver 5000 Rx Copay Direct	Off Only
	Renewed	Silver 4600	On Only
	Renewed	Silver 4600 Direct	Off Only
	Renewed	Silver 6700	On Only
	Renewed	Silver 6700 Direct	Off Only
	NEW	Silver 6700 + Adult Dental and Vision Direct	On Only
	NEW	Silver 6700 + Adult Dental and Vision	Off Only
	Renewed	Silver \$0 Deductible	On Only
	Renewed	Silver \$0 Deductible Direct	Off Only
Bronze (7 plans)	Renewed	Bronze 7000	Both
	Renewed	Bronze \$0 Medical Deductible	Both
	Renewed	Bronze 7200	Both
	NEW	Bronze 7200 + Adult Dental & Vision	Both
	NEW	Bronze 8700 Limited	Both
	Renewed	Bronze 8700 Rx Copay	On Only
	Renewed	Bronze 8700 Direct	Off Only
	Renewed	Bronze 5300 HSA	On Only
Catastrophic (1 plan)	Renewed	Bronze 5300 HSA Direct	Off Only
	Renewed	Catastrophic 8700	Both



Additional Benefits

Supplemental Benefits

Great extras to help members enjoy the highest attainable standard of health

Adult & Pediatric Vision

EyeMed Vision Care

- Over 34,000 provider locations and 131,000 unique providers
- Members can select their own optometrist or ophthalmologist within the EyeMed network
- Pediatric vision included on all Bright HealthCare plans



Adult & Pediatric Dental

Liberty Dental Plan

- Members can self-select and change their dentist (no dentist assigning).
- Pediatric dental embedded on all Bright IFP
- Adult dental included on at least one IFP plan per market



Telehealth

Doctor On Demand

- Access medical and mental health services from the convenience of home
- Telemedicine services available through Doctor On Demand (eMD in Austin, TX)
- Easy access through the Member Hub or Doctor On Demand website



Health Savings Account

- No cost to members
- Exclusive discounts and prescription saving
- Includes HSA debit card and mobile wallet to track qualified healthcare expenses



Bright HealthCare Rewards Program

Bright HealthCare members get more

Members can start earning rewards by taking simple actions such as:

- Signing up for Rewards within their Member Hub account
- Completing a short health survey
- Selecting their Primary Care Provider (PCP)
- **+ More!** Members can log in to the Member Hub to see all rewards opportunities available

Throughout the year, members will receive opportunities to earn more on their reloadable prepaid Visa card.



Bright Healthcare Rewards card can be utilized at all retailers that accept Visa



Walgreens



Walmart

CVS pharmacy



amazon

FAMILY DOLLAR

Chick-fil-A

DUNKIN'

T.J. maxx

DOLLAR GENERAL

Convenience Care & Urgent Care

Immediate care options avoiding the Emergency Department

Convenience Care

Convenience Care is also known as a walk-in clinic, found at a Minute Clinic or The Little Clinic. These clinics are open longer hours and are in convenient locations, making them a great option when not able to visit a PCP. This is the place to go with common, non-life-threatening medical conditions such as ear infections, sore throats, pinkeye, and minor burns and rashes.

- Bright HealthCare has built a national network of Convenience Clinics
 - 215 clinics in grocery stores owned by Kroger in 9 states
 - More than 1,100 clinics in 33 states operated within CVS stores



Urgent Care

Urgent Care facilities can be a helpful alternative when the need for care happens outside PCP office hours. This is the place to go with minor fractures, fever, severe headache, and cuts that may require stitches.

- Bright HealthCare has over 1,100 in-network Urgent Care locations.



Our pharmacy network

Our extensive network of pharmacies and major outlets makes it easier for you to fill your prescriptions in places you already shop. You can also order prescriptions online and have them delivered directly to your doorstep.

Our network includes leading large retailers such as:





Marketing

OEP Campaign History

Timeline



2019

Fake People Puppets
“Join. Save. Be Happy.”



2020

“Real People” Animated
“For All the Bright Reasons”



2021

Real, Optimistic People
“Always Looking Up”

Individual & Family Plan: TV and Digital Video

\$0 Primary Care



English and Spanish

30 second
15 second
6 second

Rewards



English and Spanish

30 second
15 second
6 second
Cannot be used in CA

Zeros



English and Spanish

30 second
15 second
6 second



Broker Resources



**Bright
HealthCare™**
BROKER SERVICES

Email: brokers@brighthousecare.com
Telephone: 888-325-1747
Hours: Monday – Friday 8A-6P CST

Broker Services Unit (BSU)



**Contracting &
Appointments**



**Enrollment
Support**



**Commission
Questions**



**Update Agent
Demographics (Info)**



**System Access &
Troubleshooting**

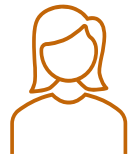
Broker commissions

Bright's commission structure will be released closer to OEP.

**However,
Bright is dedicated to:**



Paying competitively, fairly and on-time



Monthly Commissions



New Member Bonus Program during OEP



Commission System available for you to stay up to date on your statements

Individual and Family Plan Sales Events

Check out the IFP events calendar to learn more about Bright HealthCare!



Meet Bright Events: Meet and mingle with your local sales team and get acquainted with all things Bright HealthCare. Whether you're already contracted or curious about partnering with Bright HealthCare, Meet Brights are for YOU! (In Person)



Sneak Peeks: Be among the first to check out what to expect with Bright HealthCare IFP/ACA products this upcoming Open Enrollment Period. (In Person and Virtual)



2022 IFP Bright HealthCare Product Rollout: Learn about who we are and how we strive to be different, Bright HealthCare's IFP/ACA products and footprint, what happens after enrollment and the BRIGHT support available to you. (In Person and Virtual)



Coffee & Conversation: An opportunity to meet one-on-one with your local market Broker Manager. You will be able to get answers to specific questions and discuss the topics that are relevant to you. (In Person and Virtual)



And more: We also offer a variety of trainings including National Market Overviews, IFP 101 and System Overviews. (In Person and Virtual)

Bright HealthCare
IFP Events Calendar

