



Commercial Group employer plans

Geisinger
HEALTH PLAN

Geisinger Health Plan + Geisinger



Integration leads to
better outcomes



Local legacy of
serving PA



Innovation at
the core

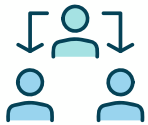
Why Geisinger?



Integration



Technology



Network



Pharmacy



Innovation & excellence



Affordability



Local



Whole-person care



Award-winning service



Risant Health



Integration

INTEGRATION

Doctors and insurance working together to improve access, outcomes and customer experiences



Improved outcomes



Elevated access



Reduced costs

Geisinger Health Plan isn't just another insurance company. It's a locally serviced and innovative health plan that is tightly integrated with Geisinger, a leader in care.

Members get access to world-renowned care and seamless information-sharing between providers and insurance. And even less waiting.

All of this comes from the same people who have been taking care of Pennsylvanians for over 100 years.

INTEGRATION

Improved outcomes and better access

Simply put, Geisinger Health Plan removes barriers between doctors, insurance and members, and the care members deserve. When this happens, service is enhanced, care is more seamless and outcomes improve.

Quality measures	Commercial average**	GHP average	GHP with Geisinger provider average
Colorectal cancer screening	57%	60%	63%
Breast cancer screening	74%	75%	83%
Controlling diabetes HbA1c ($\leq 9\%$)*	72%	82%	83%
Controlling high blood pressure	64%	82%	83%
Timeliness for prenatal care	85%	93%	98%

*Measure inverted so that a higher rate is better performance. GHP average data is measurement year 2022 and audited using GHP HEDIS submissions.

**The commercial average is the National Quality Compass average using all lines of business, excluding PPOs/EPOs.

INTEGRATION

Reduced costs

Fewer barriers between doctors, insurance and members means better care is delivered more efficiently, with lower costs for everyone involved.

Integrated care and coverage focuses on health and wellness, prevention and effectively controlling chronic conditions. This leads to better outcomes and significant savings for you and your employees.





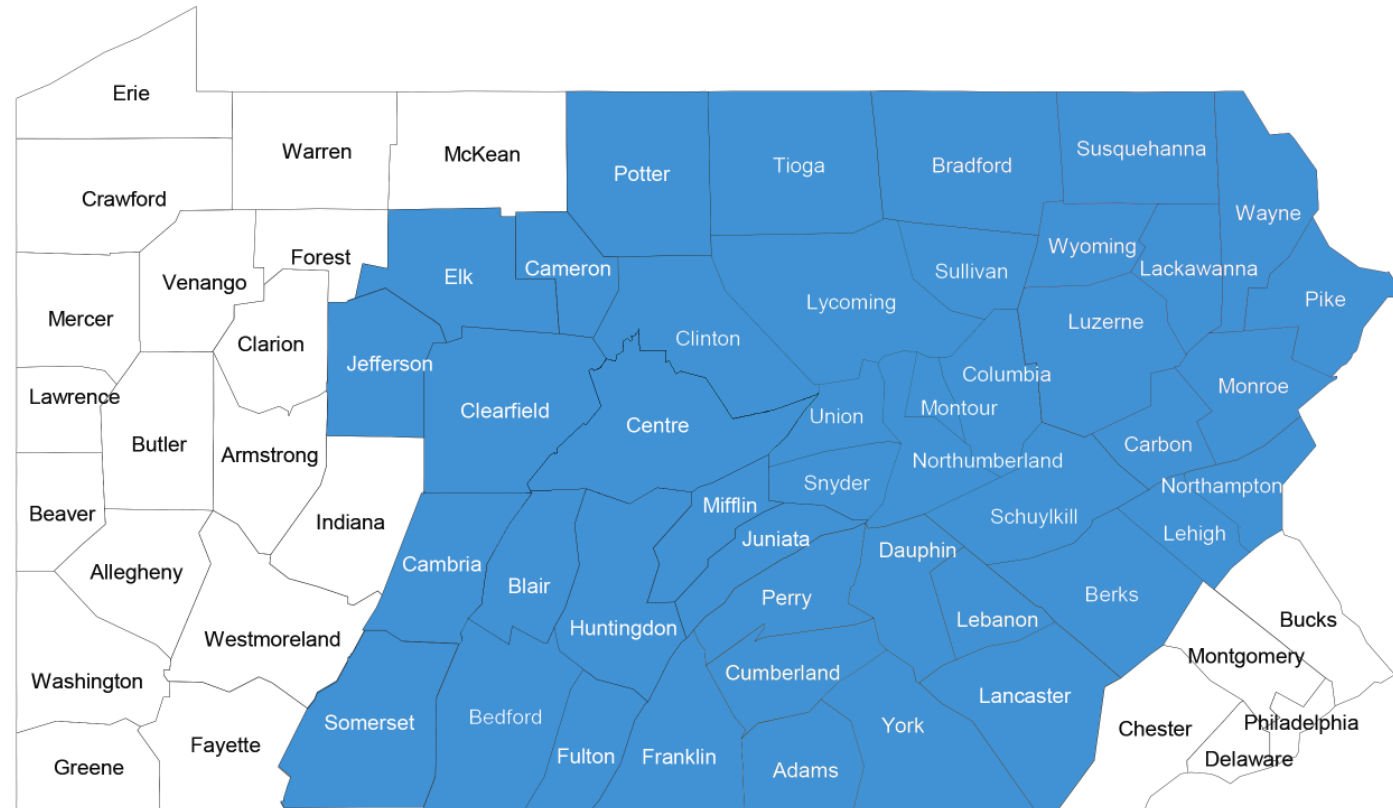
Network

NETWORK

Partnerships and programs

Members reap the benefits of our robust partnerships, innovative wellness programs and highly regarded specialists.

Not only do Geisinger Health Plan members have access to Geisinger's clinical services, but they can also access thousands of other independent doctors and hospitals across Pennsylvania and the United States.



Geisinger Health Plan is available to employer groups located in the highlighted counties.

NETWORK

One of the most sought-after health systems in the country

Geisinger was founded in Pennsylvania more than 100 years ago with a mission to make better health easier.

Today, Geisinger is a world leader in care, and our mission inspires more than 35,000+ doctors and 200+ hospitals across Pennsylvania.

35,000+

doctors

200+

hospitals

+



Penn Medicine

UPMC
LIFE CHANGING MEDICINE



JOHNS HOPKINS
MEDICINE



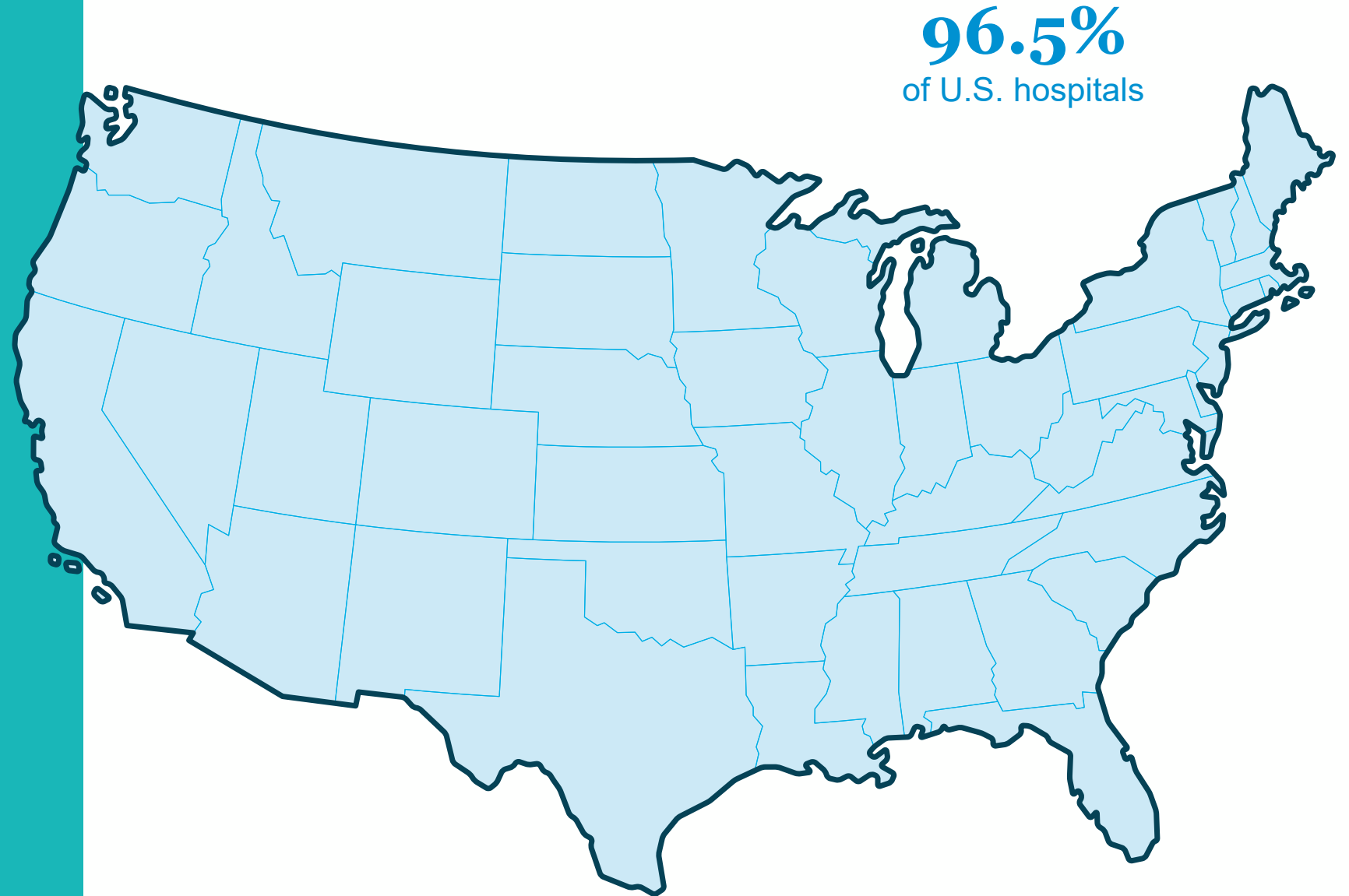
PennState Health

Geisinger

NETWORK

No matter where you are, care is there

Have employees who live outside the Geisinger network? No worries. Geisinger offers several options on select plans which allows members to have access to our wrap network*, including 96.5% of all U.S. hospitals, more than 800,000 professional providers and over 125,000 ancillary providers. ASO groups can also elect First Health for in-area employees.



*Extended network is available with select plan types.



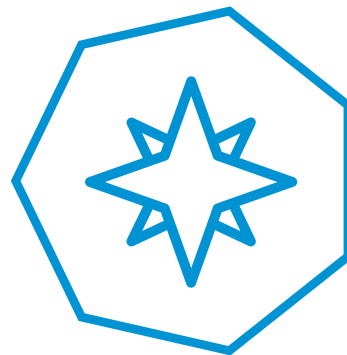
Innovation and excellence



INNOVATION AND EXCELLENCE

New healthcare approaches to historic challenges

Geisinger's innovative programs were established to elevate and share our efforts to improve population health and patient experience, quality, efficiency and outcomes.



INNOVATION AND EXCELLENCE

World-renowned Centers of Excellence

Geisinger

- Spine Center of Excellence
- Bariatric Center of Excellence
- Heart Center of Excellence
- Joint Center of Excellence

INNOVATION AND EXCELLENCE

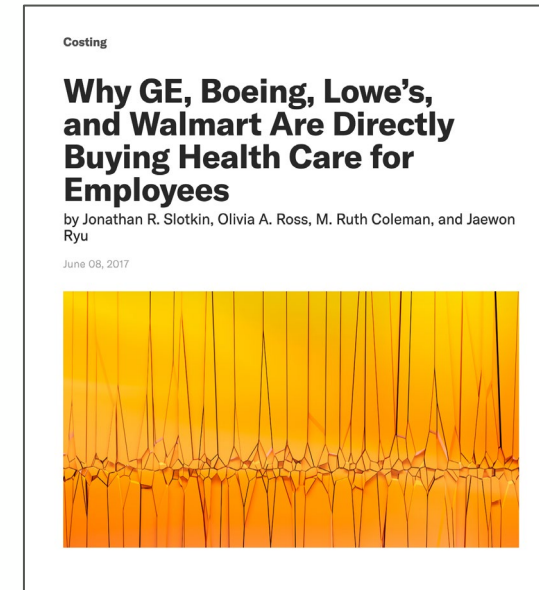
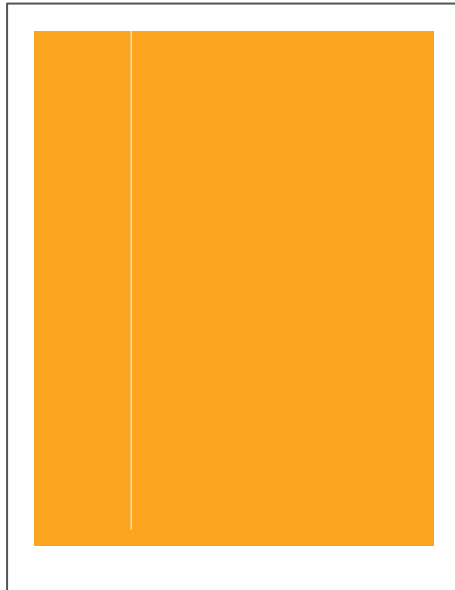
Destination medicine at Geisinger:

Geisinger has become a proven medical destination for employers everywhere, in a variety of disciplines. We partner with large self-insured employers — including Walmart and Lowe's Home Improvement — to offer bundled case rates for select services, including cardiac surgery, spinal surgery and bariatrics.



Don't take our word for it

Recognized by a range of respected people and publications, from presidents and highly regarded news organizations to peer-reviewed academic publications.



INNOVATION AND EXCELLENCE

65 Forward: Senior focused, senior inspired



INNOVATION AND EXCELLENCE

Among the first of its kind created to care for your employees who have Medicare, 65 Forward addresses seniors' unique health needs, behaviors and wellness opportunities.

11

unique health centers built to engage, inspire and heal

15%

lower hospitalization rates

40%

lower ER visit rates

97th

percentile patient experience

More time with the doctor: Each doctor sees less than **400** patients, compared with the national average of **1,400** or more



Local

LOCAL

Highly sought-after care, in your backyard and beyond

Geisinger's innovative programs were established to elevate and share our efforts to improve population health and patient experience, quality, efficiency and outcomes.



LOCAL

Fresh Food Farmacy: Improving health through education and food

Food empowers, nourishes and heals:

12%

decrease in acute
readmissions

28%

improvement in
glucose management

29%

decrease in
ER visits



Award-winning service

**For more than 100 years,
Geisinger has been committed
to Pennsylvania and the
people who live here.**

AWARD-WINNING SERVICE

Geisinger Health Plan has been recognized 4 years in a row by a global leader in consumer insights, advisory services and data for our exceptional customer service.

This includes special recognition for:

- Cost
- Coverage and benefits
- Customer service
- Information and communication

40

Geisinger Health Plan
Net Promoter Score

26

Industry Average
Net Promoter Score





MEMBER SPOTLIGHT

Company:

Regency Plus, GHP member and employer group client since 2012.

Goal:

Lean into wellness programs to keep employees healthy and motivated:

- Offers a wellness program that helps employees understand their current health status, with an emphasis on diabetes and hypertension
- Offers an extra paid time off day for every employee who completes the Healthy Behaviors Incentive Program
- 95% of employees completed the “Maintain, Don’t Gain Challenge”

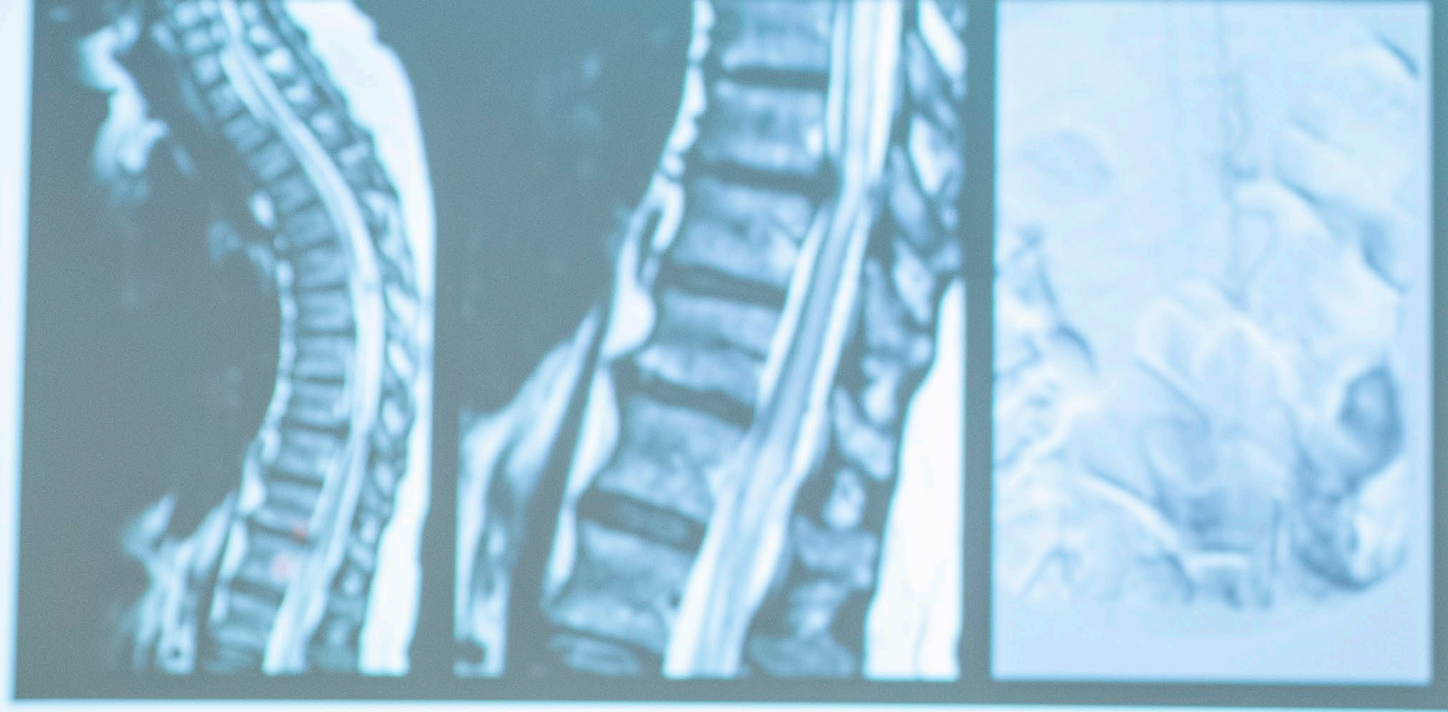
Key benefit:

Healthy employees means less absenteeism and decreased costs for the company.



“Geisinger’s wellness offerings were a huge hit with our employees. They were surprised to learn the programs were offered to the public, not just Geisinger employees.”

Gary Fanelli, CEO,
Regency Plus



What 3 abnormalities do you see in the MRIs?

What is the most likely Dx?

Technology

TECHNOLOGY

We're using technology to knock down barriers and improve outcomes.

MyGeisinger+

- Patient and member portals, all in one place
- All-in-one access to:
 - MyGeisinger/MyChart
 - GHP member portal
 - Geisinger wellness portal

MyStrength

- Prioritizes mental health and wellness
- Screening and assessment tools for a number of topics, including depression, anxiety, alcohol and substance abuse, grief, aging, mindfulness tools and stress management

Teladoc

- Convenient, confidential 24/7 access to 7,000+ medical professionals
- Members with Geisinger providers can enjoy convenient, secure virtual visits for:
 - Routine and specialty needs
 - Urgent care and orthopaedic urgent care

Employer portal

- Administrators and brokers can securely access critical information wherever and whenever they need it

Broker portal

- Centralized tool for access to real-time information

MedInsight reporting portal

- Stepping up our reporting to help you and your clients make informed decisions
- Powered by Milliman and leading the way in management and reporting



Pharmacy

PHARMACY

A focus on FDA-approved generic drugs. Positive outcomes and lower costs for everyone.



The Geisinger approach: Total lowest net cost

- Generic drugs with the same efficacy that produce the same clinical outcomes
- Lower claims costs and huge savings

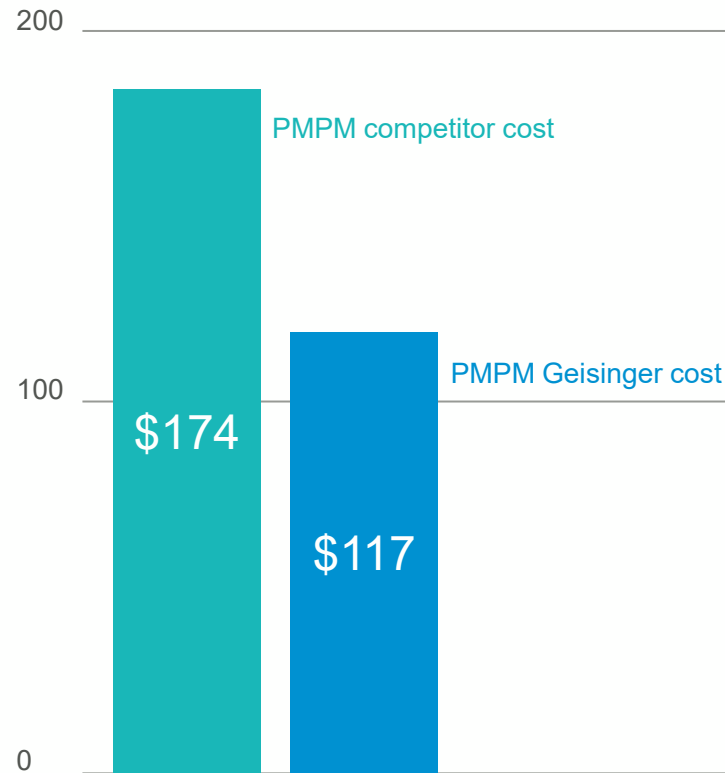
Competitor's approach: Rebates and brand names

- Recommend brand-name drugs that offer rebates on ASO admin fees
- Results in higher claims costs
- Once employees are established on high-cost prescriptions, they don't want to go back

PHARMACY

Case study

Lower drug costs means bigger savings for you



\$768,000
Total prescription claim spend annual increase with competitor



PHARMACY

Prescriptions, integration, and total cost savings

Pharmacy savings: Our network physicians prescribe generic and biosimilar medications when appropriate.

The result: Greater savings with the same efficacy and the same clinical outcomes as name brands. And, as integrated health system, Geisinger providers can access a member's full medical and prescription history. Plus, proactive testing and early intervention can head off serious conditions and higher-dollar claims.



Affordability

AFFORDABILITY

Affordability that's proven in numbers



Integration

+



Pharmacy

=



Real savings

AFFORDABILITY

Improved outcomes and better access

Claims repricing — an innovative tool that demonstrates proof of savings.
The overall GHP discount rate is ~15% higher than other carriers.

Category	Claim count	Charge	Original allowed	Original % of discount	GHP repriced allowed	GHP % of discount
Facility	1,400	\$5,300,000	\$2,100,000	60.4%	\$1,300,000	75.5%
Physician	6,900	\$2,000,000	\$1,200,000	40.4%	\$900,000	55.0%
Grand total	8,300	\$7,300,000	\$3,300,000	54.8%	\$2,200,000	69.9%

The table shows an example of potential savings, not real data. Results are dependent on region, usage of Geisinger facilities, and current carrier.

Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.



Whole-person care

WHOLE-PERSON CARE

Geisinger has led the charge to look at the whole-person, from preventive care to wellness to best-in-class specialists

- Wellness programs
- Mental health resources
- Specialty care



Wellness programs

Personalized experience for your employees

Our wellness platform has all the tools and resources employees need to build and maintain a healthy lifestyle. Some of these features include:

- Educational resources: From healthy recipes to personal health records you can easily access and update
- Tools to improve overall health: Join health challenges, receive annual wellness checks and track daily habits, all online or via the app
- Incentive programs: Design a tailored program for your company and allow employees to track their progress so they'll stay engaged and motivated



Yoga Challenge

Geisinger

Escape to the beach

Take time each day during the month of July to escape to the beach! Let your breath and mind relax you and simulate the feeling of a day at the beach. Weekdays are for yoga, Saturdays are for walks on the beach and Sundays are for rest and meditation. Follow this guide for directions on how to safely enter each yoga pose and how to be more mindful when you go for a walk. Use the **Day at the Beach Meditation** to guide you on Sundays, the day of rest. By the end of the month, you will have learned a full yoga sequence to do anytime, anywhere and have tools to improve your mental health and well-being. Use this calendar to track your progress.



WHOLE-PERSON CARE

Mental health resources

When an employee has a mental health need, a dedicated team can help

Our locally based behavioral health case management team serves your employees' unique needs, including mental illness, substance abuse or psychosocial stressors. Members can call the Behavioral Healthcare Connector team to get the care they need.

- Pediatric Primary Care Behavioral Health Program
- Geisinger Behavioral Health Center Northeast
- Geisinger Behavioral Health Center Danville – opening in 2025
- Acadia Healthcare Partnership
- MyStrength

State-of-the-art, 96-bed behavioral health hospital in Danville set to open in 2025.



WHOLE-PERSON CARE

Specialty care

Every employee may have unique medical needs

Our specialty care case management teams can help address complex medical conditions, including:



Heart failure



End stage renal disease



Chronic obstructive pulmonary disease



Complex oncology

To be sure the right care is received, members can self-refer by calling a helpline to reach a case manager directly.

The image features a teal background with a white arrow pointing from the left edge towards the center. The arrow is a simple, solid shape. Centered within the teal area is the text "Risant Health" in a white, serif font.

Risant Health



Risant Health

Kaiser Foundation Hospitals created the nonprofit Risant Health early in 2023 with the goal of expanding and accelerating the adoption of value-based care in diverse, multipayer, multiprovider, community-based health system environments and improving the health of millions of people in communities across the country.

Risant Health

An aerial photograph of a rural community during autumn. The landscape is filled with trees in shades of yellow, orange, and red. Several houses of various colors (white, blue, red) are scattered across the area, interspersed with green lawns and roads. The background shows rolling hills under a soft, golden light, suggesting early morning or late afternoon.

Through this first acquisition, Risant Health brings together Kaiser Permanente's integrated care and coverage expertise, and Geisinger's experience in advancing value-based care in a pluralistic model of providers and payers while serving some of the most vulnerable and marginalized communities.



Risant Health

Geisinger will maintain its name and mission and Geisinger patients will continue to access care as they do today. Geisinger will continue to accept non-Geisinger health coverage for its care, operate its health plan, partner with non-Geisinger provider organizations, and work with non-employed physicians, as it does today. And Geisinger's 600,000 health plan members will continue to receive coverage from Geisinger Health Plan as they do today.

Value-based care

Fee for service

vs.

Value-based
health care

Each time a service is performed

Reimbursement

Longitudinal based on patient health outcomes

Increased services; complex procedures

Incentive

Right care, right time, right setting

No reimbursement

Prevention

Positive outcomes rewarded

No reimbursement

Population Health

Positive outcomes rewarded

Illness-based intervention

Focus

Patient-centered; better health easier

Status quo

Global Impact

Transformation

Retrospective

Metrics

Quality improvement; predictive

Thank you

Geisinger
HEALTH PLAN