

Revolutionizing Healthcare Through Transparency



HST

Enabling Payment Technologies

Company Overview



Who We Are

HST is at the forefront of Reference-Based Pricing (RBP). Since 2009, we have helped reduce clients healthcare claims costs.



What We Do

We provide pricing solutions that reduce healthcare costs for payers and consumers. We bring pricing accountability through transparency.



Our Goal

We are revolutionizing healthcare through pricing transparency. Through value based payments we are bending the cost curve downward.



Headquartered

We are headquartered in Irvine, California.

What is Reference-Based Pricing?

RBP is a reimbursement that uses Medicare and Cost Information to determine the prevailing price for medical services.



Types of RBP

- Medicare factor equivalent
- RBP Health Plan
- Cost Plus
- Procedure specific
- Consumer driven



Quality

- Frequency of services as a leading indicator
- Readmission rates – outcomes
- Top hospital evaluation criteria
- High risk procedures and diagnosis

Healthcare payers are catching on



Healthcare pricing is growing in importance

TIME Special Report

- \$60,000 for \$74 ultrasound
- \$21,000 for a heartburn pill
- \$62% of household bankruptcies due to medical expenses



SEIU Fair Healthcare Pricing Act of 2014

SEIU Newsletter

- Reimbursing hospitals at 25% above cost
- Stanford billed \$8.6 billion for \$2.1 billion of expenses



CalPERS Reference Price – Knees and Hips

CalPERS Communication

- Saved an estimated \$3.1 million
- Expanding to other outpatient procedures

RBP Claim Savings At a Glance



Inpatient procedure of a patient with a kidney infection with complications

Sample PPO Profile

Billed Charges	PPO Discount	Plan Paid
\$88,136.64	\$51,172.12	\$36,964.52
(6.89 x MAP*)	(58.06%)	(2.89 x MAP)

Same Profile Under RBP Health Plan

Billed Charges	RBP Recommended Reimbursement	RBP Savings Below the PPO
\$88,136.64	\$17,885.07	\$19,079.45
(6.89 x MAP)	(140% x MAP)	

* MAP (Medicare Accountable Price)

RBP Health Plan Case Study: Results

	PPO	RBP	Annual Savings	
Claims	\$2,896,337	\$2,519,840	\$376,537	13% Savings
Stop Loss	\$791,677	\$574,018	\$217,659	28% Savings
PPO Fees (PEPM)	\$15.67	\$10.25	\$14,959	35% Savings

Overall savings: \$609,155 or 16.3% total!

Client Profile & Situation

- 230 employees self funded
- 12 months of paid claims
- Utilized a BUCA PPO
- No benchmarking or R&C (UCR) language

HST Involvement

- Improved reimbursements using reference pricing; Medicare at 140%
- Turnkey solution from pricing databases, plan docs, prepricing, consumer app and stop loss underwriting

Client Benefits

- Reduced claims cost, stop loss premium and PPO fees
- Enhanced benchmarking to ensure pricing accountability
- Preserved Plan Assets
- Sustainable reimbursement model

Healthcare Pricing Trends

Typical Renewal Inflation

Fully-Insured of **12%** vs. Self-Funded of **8%** vs. RBP tracking Medicare at **1%**.



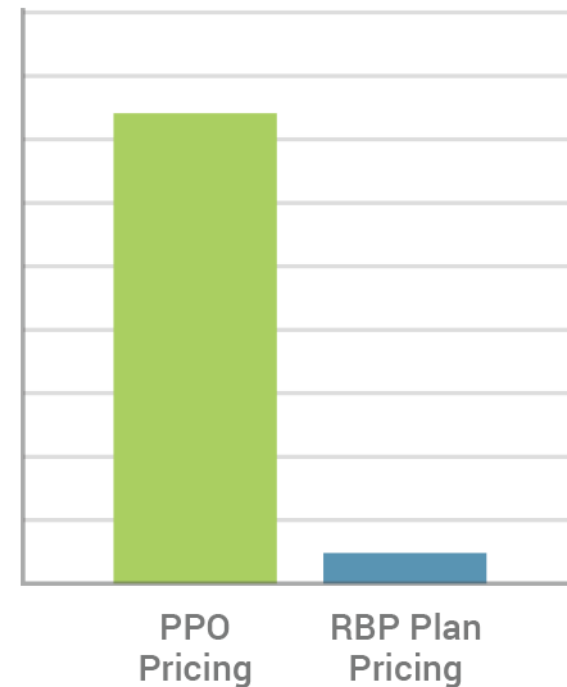
RBP Fee Comparison Plan

	Percent of Billed Charges	Per Employee Per Month
Billed Charges	\$13,417,794	\$13,417,794
Savings	\$9,602,708	\$9,602,708
Fees	\$1,610,135	\$163,570

Plus:

- Reduced vendor fees by 90%
- Implemented a PEPM of \$7.50
- Less than 2% of claims with provider pushback
- Decreased Stop Loss premium
- Achieved lowest claims cost

Saved \$1,446,565



RBP Pre-pricing Navigator

Our unique, collaborative model integrates pricing into the pre-authorization process. It ensures:



Quality

Delivers expected reimbursements prior to rendering medical care

Improves turnaround time with the preauthorization process



Price

Mitigates member balance billing

Provides client portal access for up-to-date claims status



Transparency

Equips providers with accurate price estimates

Enables transparent, upfront communication with providers

The HST Approach



PAYER

Transparency

- Cost up pricing
- Tied to Medicare
- Geo-specific
- Prompt payment



PROVIDER



Accountability

- Provider reimbursements
- Network calibration
- Accountable care (P4P)
- Value-based care

Empower

- Comparison shopping
- Informed buying
- Quality outcomes
- Mobile features

Benefits of RBP



Transparency

Increase visibility into healthcare expenses



Accountability

Gain understanding on healthcare costs



Sustainability

Maximize your budget with our sustainable long term value



Predictability

Know what your costs will be, today and in the future



Value

Bend the cost curve downward while increasing value

HST's Patient Advocacy Center (PAC)

Member

Protects and Guides



Drafts Member Letters



Inquiries Handled by PAC



Provider Communications



Protecting
Members

Provider

Explains Reimbursement



Reviews Plan Language



Negotiates Agreements



Handles Communications



Choose Exactly What is Right For You



RBP Negotiations

- Out-of-Network Claims
- Hospital R&C
- Pre-Service
- PPO Claims



RBP

RBP Health Plan

- Hospital PPO Replacement
- Turnkey RBP Solution
- Patient Advocacy Center
- Outlier Negotiations



HST Services



RBP Analytics

- RBP Payment Impact Analysis
- RBP Claims Analysis
- Network Comparison



Consumer App

- Compare Pricing by Procedure
- Find a Provider/Facility
- View Member Info

Thank You



Visit Us

Visit our website at
www.hstechnology.com



Contact Us

You can contact us at
800-292-0536



Claim Analysis

To receive a claim analysis,
touch base with us at
info@hstechnology.com

Revolutionizing Healthcare Through Transparency