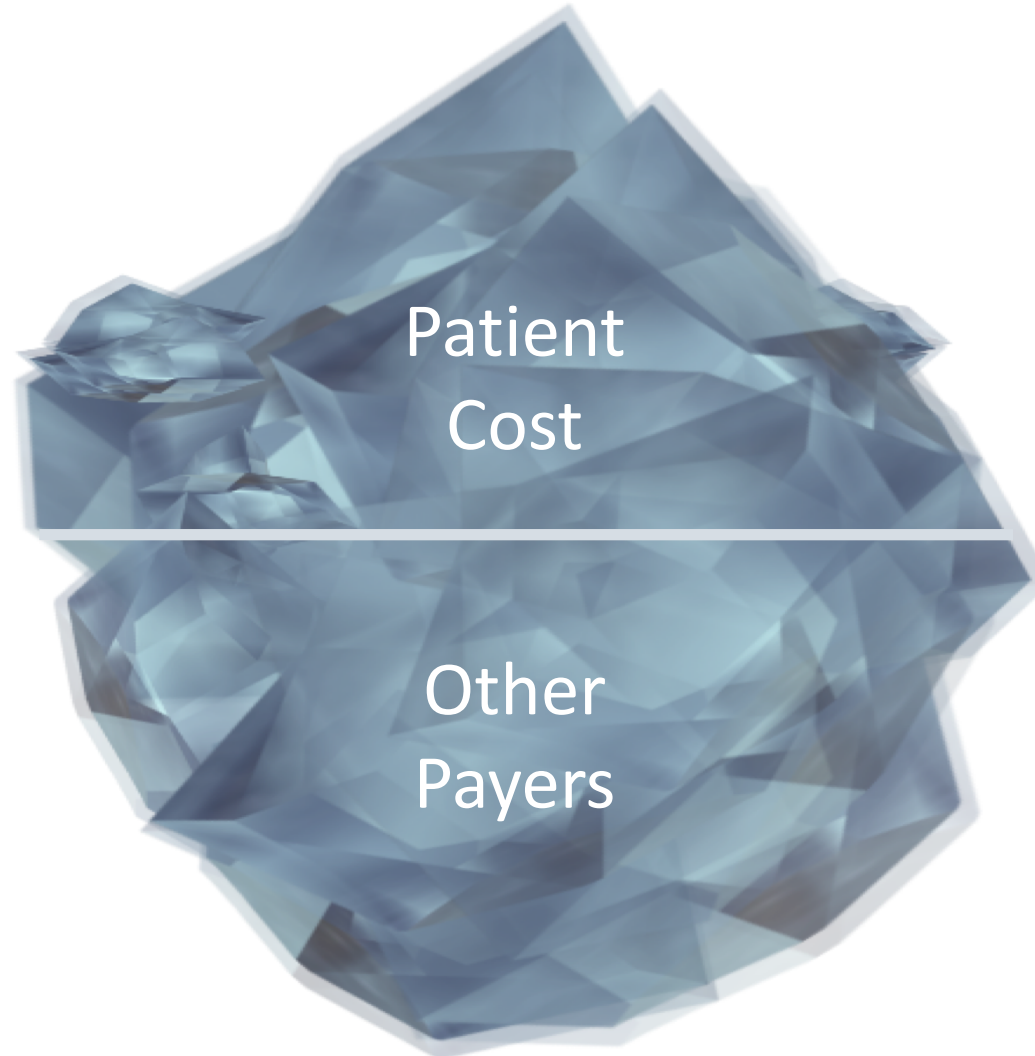
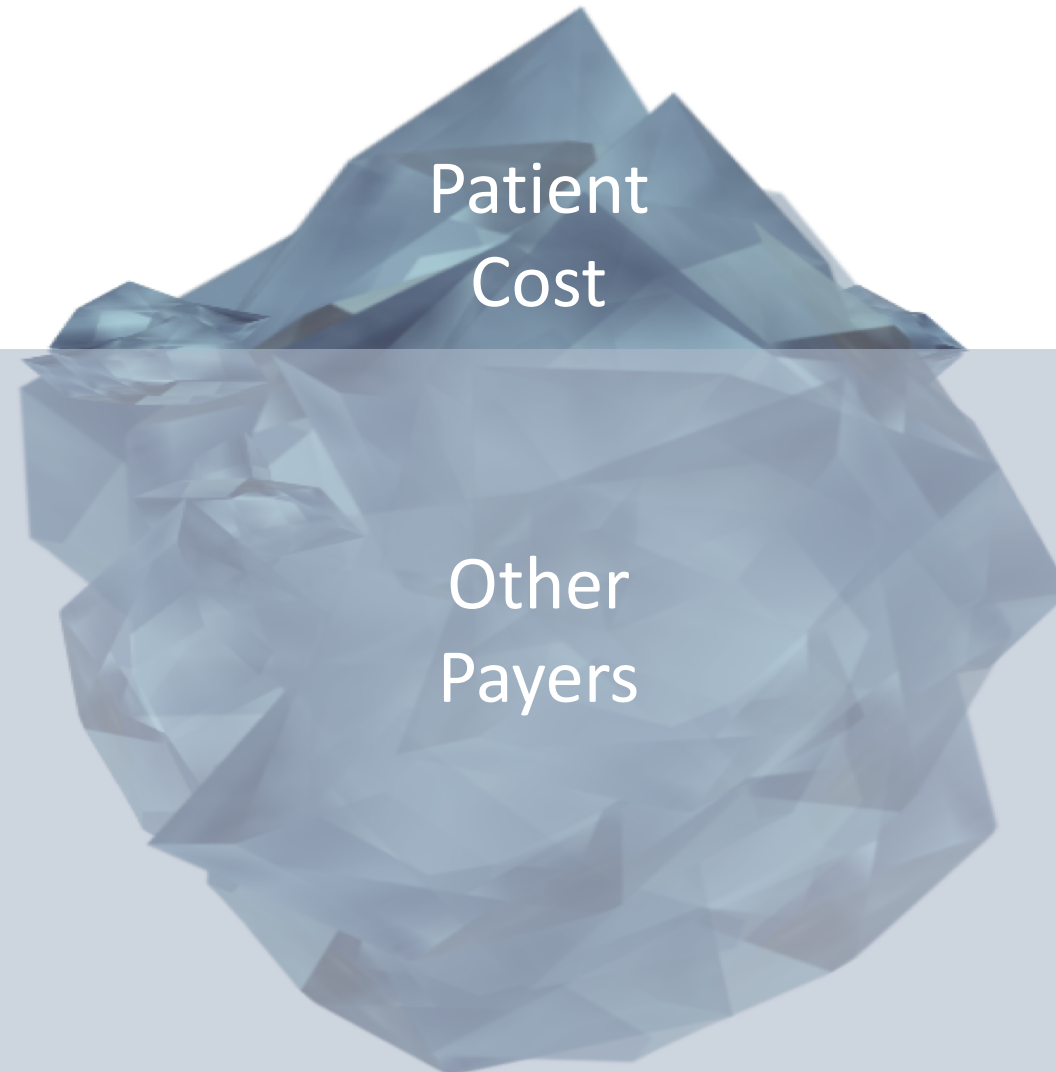




Health care is  
typically paid in  
two portions



The amount a consumer pays for care is determined by their insurance coverage



Insurance Coverage



This scenario is typical for individuals who are enrolled in a health plan that includes a deductible



Patient Cost



Other  
Payers

Generous  
Insurance  
Coverage



# Discussion



Patient Cost



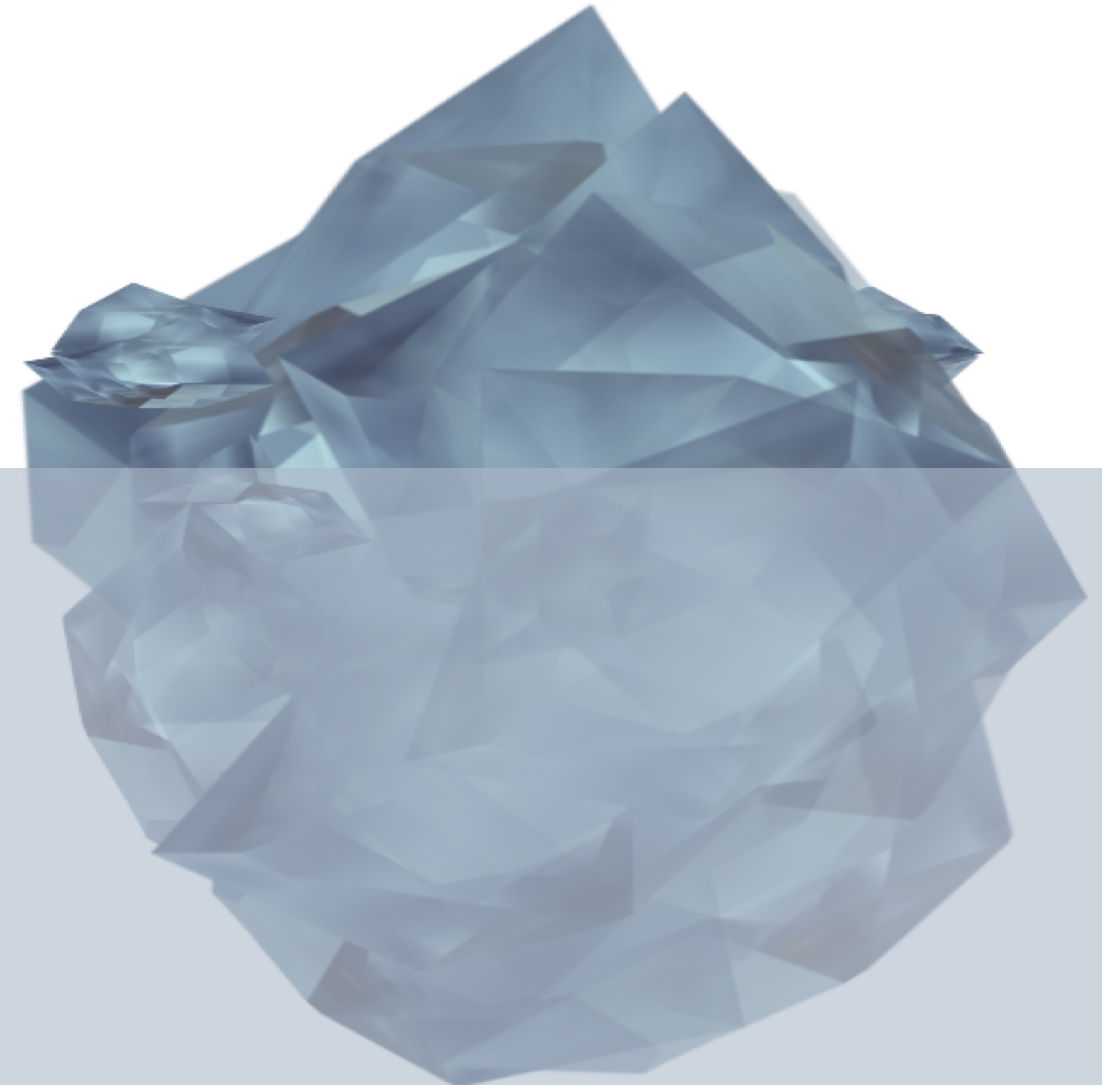
Generous  
Insurance  
Coverage

**How do we  
pay to provide  
better coverage for  
high value care?**

High Value



Low Value



**High Value**

**Low Value**

**Generous  
Coverage**

**No  
Coverage**



Other  
Payers

