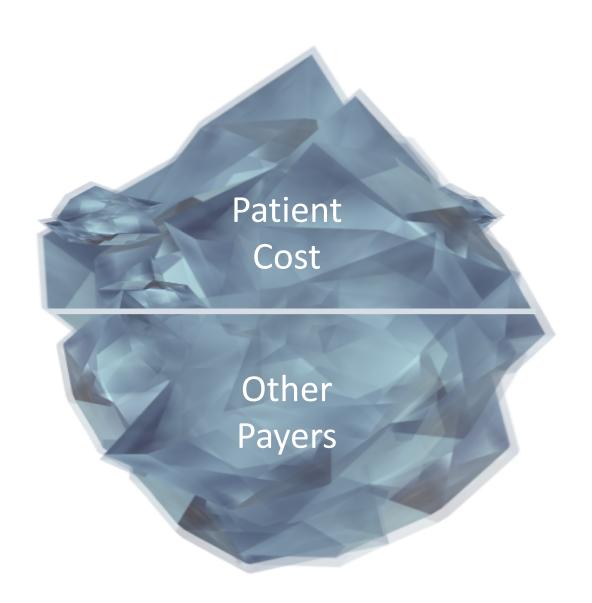
Iceberg





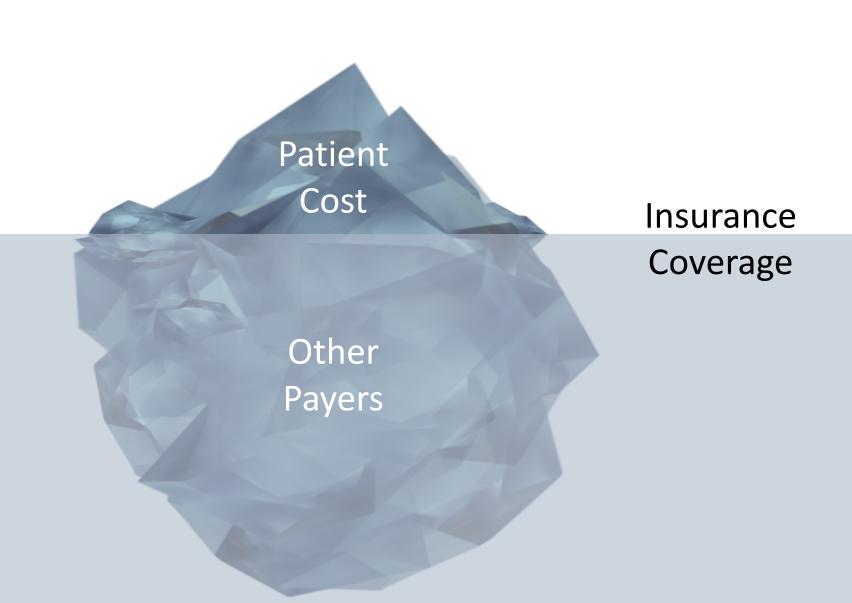
Motivation for Low Value Care Removal: The Health Care Iceberg

Health care is typically paid in two portions





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





If coverage is not generous; patients pay the entire price



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

Skimpy Insurance Coverage





Generous Insurance Coverage



Iceberg



Discussion



Low Value Care



V-[] V-BID increases generosity of coverage for high value services

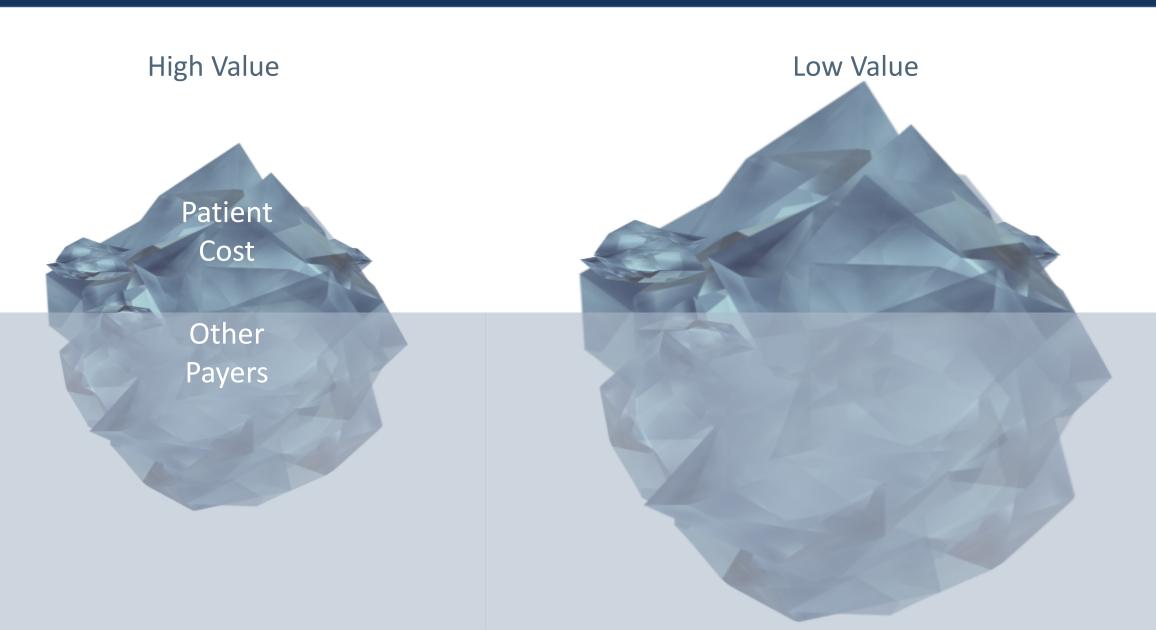


Other Payers Generous Insurance Coverage

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



Creating 'Headroom' for Better Coverage of High Value Care Removing Billions Spent on Low Value Care





Paying for Better Coverage of High Value Care Melt the Low Value Care Iceberg

High Value Low Value





No Coverage