

## WHO WE ARE

**Pratter:** (price matters) is a medical cost transparency and cost savings company

**100% independent** of health insurance companies to maximize our impact

**Mission:** help millions save billions on routine outpatient care





## WHAT WE'LL COVER:

- Overview of three IT platforms (products)
- Who is Pratter for? Best-fit end-buyers and intermediaries
- Determining which product to lead with
- Pricing
- Partnering with Pratter: agreements and support







## SUITE OF IT PRODUCTS AND FEE-BASED CONSULTING SERVICES

### Money Map

TAP THE MAP®: LOW-COST, IN-NETWORK OUTPATIENT CARE LOCATOR  
For employees/plan members

### Search & Save

DATABASE OF 600 ROUTINE OUTPATIENT PROCEDURES  
For employees/plan members, concierge and benefits professionals

### The Pratter Report

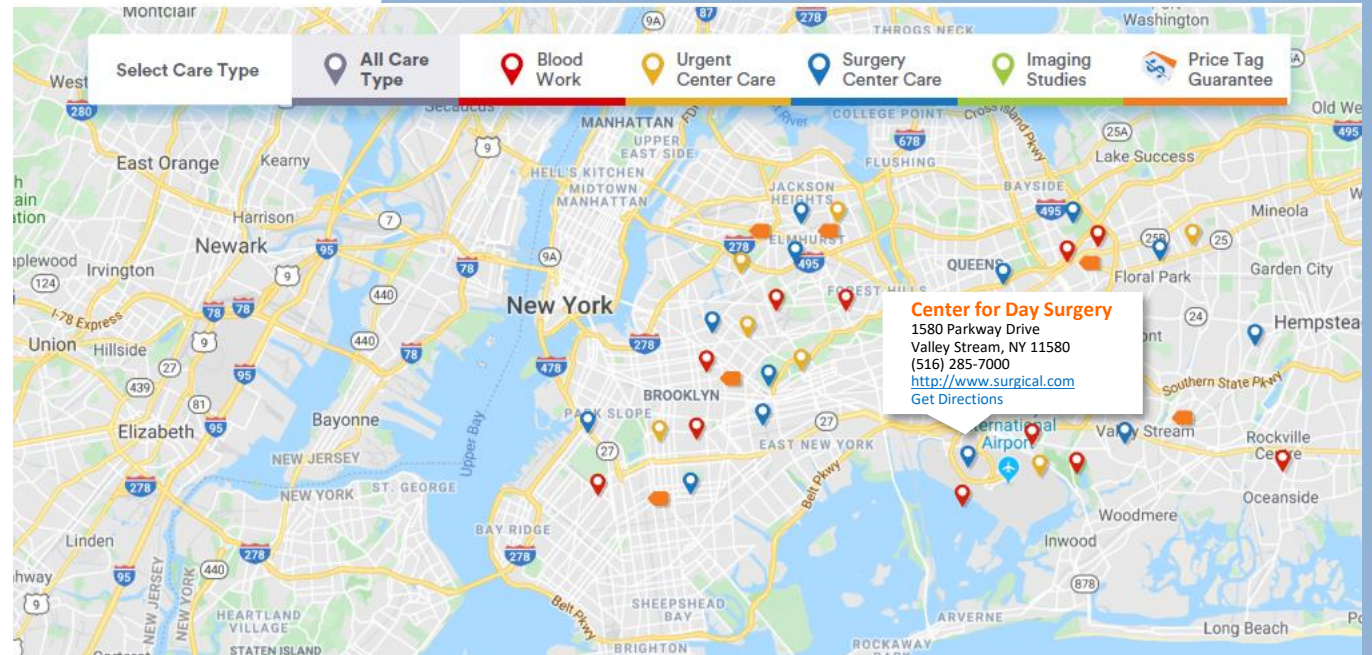
THE ULTIMATE IN MEDICAL COST TRANSPARENCY  
For plan fiduciaries and benefits professionals



## Tap the Map®

- Tap a care category
- Tap a Google marker
- Done in seconds

No typing, no searching, no scrolling







**pratter.us**  
Transparently Saving Healthcare

**Issued to: John Doe**  
**Pratter Savings Card**  
Medical Cost Concierge Service

Phone: 833-PRATTER (833-772-8837)      Email: support@pratter.us

The facilities listed on this card are Pratter's low cost freestanding facility recommendations for you based on your address and insurance company's website. Please confirm these facilities are in-network for you when making your appointment, or call us with any questions.  
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**GREEN IMAGING**  
207 B SIDNEY BAKER SOUTH  
KERRVILLE, TX 78028  
844-968-4647  
(140 MILES)

**WEST TEXAS MEDICAL ASSOCIATES**  
3555 KNICKERBOCKER RD,  
2ND FL SAN ANGELO, TX  
76904  
(325) 224-5286  
(50 MILES)

**ABILENE SURGERY CENTER**  
5601 HEALTH CENTER DRIVE  
ABILENE, TX 79608  
325-673-9808  
(31 MILES)

**ABILENE CENTER FOR ORTHOPEDIC AND MULTISPECIALTY SURGERY**  
2074 ANTILLEY RD ABILENE, TX 79608  
325-696-3865  
(29 MILES)

**ABILENE SPINE & JOINT SURGERY CENTER**  
1888 ANTILLEY RD ABILENE, TX 79608  
325-795-1888  
(29 MILES)



833-PRATTER



# INCENTIVES

MONEY MAP MONEY MOTIVATES

## 1. Waive co-pay and/or coinsurance

Pratter works with your health plan TPA

## 2. Global Cash Card debit Visa

Reward pushed to debit Visa in 24-96 hours  
(Separate contract with GCC)

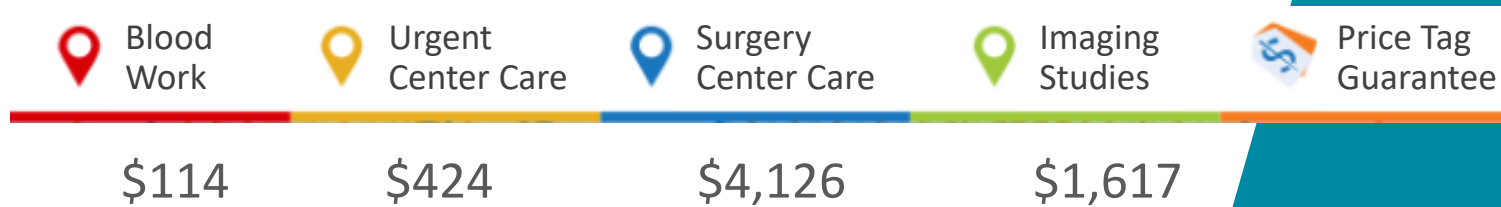




# MONEY MAP MATH

CASE STUDY ON 30,000 MEMBERS/100,000 LIVES

Average Savings by Category:



AVERAGE SAVINGS: 60%



# MONEY MAP LAUNCH

- Launch in 30 days. All we need is:
  - Plan member census
  - Must include email addresses!
- No changes to the health plan or network
- No changes to negotiated discounts



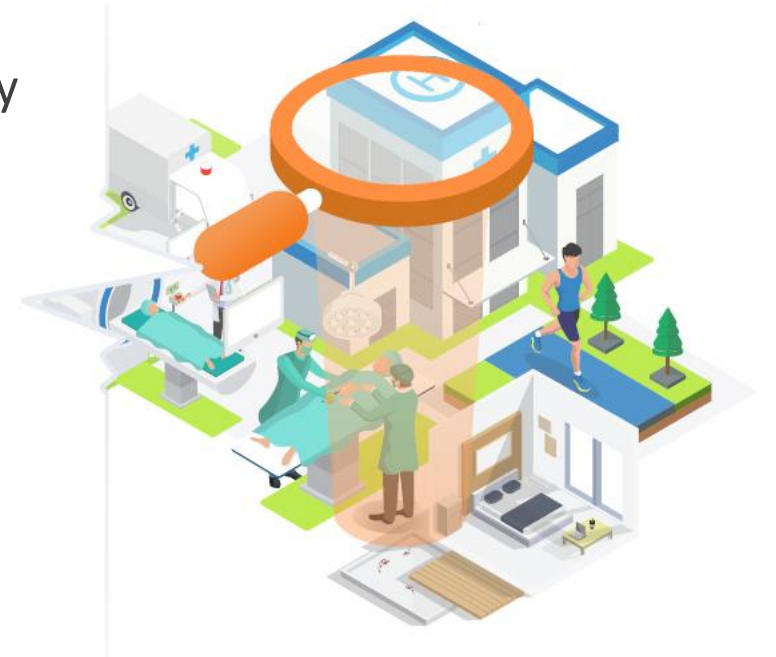


# Search & Save

DATABASE OF 600 ROUTINE OUTPATIENT PROCEDURES

For employees/plan members, concierge and benefits professionals

- Database of 1 billion Medicare claims through Pratter's contract with CMS
- Shows lowest-to-highest charges (retail rate) by provider and the claim allowables (real discounted price paid)
- Compare facility's charge amount to what Medicare pays the facility
- Displays Pratter "Price tag guarantees" or cash prices
- Shows network/carrier claims allowable (if data available)
- Perfect for Reference-Based Pricing (RBP)





Refine Search Criteria

zipcode ▶

77002

within

25

miles

Set New Zipcode

- Blood Work ▶
- Cardiology ▶
- CT ▶
- Dermatology ▶
- Doctor's Visits ▶
- Ear, Nose and Throat (ENT) ▶
- Family Medicine ▶
- Gastroenterology ▶
- General Surgery ▶
- Miscellaneous Imaging ▶
- MRIs ▶
- Neurology ▶
- Neurosurgery ▶
- Obstetrics/Gynecology ▶
- Ophthalmology ▶
- Orthopedic Surgery ▶
- Pain Anesthesiology ▶
- Pediatrics ▶
- Physical Medicine and Rehabilitation ▶
- Physical Therapy ▶
- Podiatry ▶
- Pulmonary Medicine ▶
- Ultrasound ▶

Medical Costs for a Abdominal and Pelvic CT Within 25 Miles of zip code 77002

Save on medical care – search from over 250,000,000 care item prices - best deals on top

the users insurer is: Blue Shield

Select Another Provider:

Blue Shield

For imaging, the price listed does not include the radiologist interpretation fee.

GREEN IMAGING-HOUSTON WESTCHASE

9701 Richmond Avenue Suite 122 Houston, Tx 77042

Distance: approximately 10 miles

\$325

Cash Price

\$1,500

Pratter benchmark price

BUCA Nat. Ave.

SURGERY SPECIALTY HOSPITALS OF AMERICA SE HOUSTON

4301 B Vista Pasadena, Tx 77504

Distance: approximately 13 miles

\$776

Charge Amount

\$305

Discount Rate

Medicare

TH HEALTHCARE ,LTD.

1313 Hermann Dr Houston, Tx 77004

Distance: approximately 2 miles

\$1,935

Charge Amount

\$258

Discount Rate

NORTH CYPRESS MEDICAL CENTER OPERATING

21214 Northwest Fwy Cypress, Tx 77429

Distance: approximately 20 miles

\$3,591

Charge Amount

\* \$833

for Blue Shield

Blue Shield

TRIUMPH HOSPITAL OF EAST HOUSTON, LP

350 Blossom St Webster, Tx 77598

Distance: approximately 20 miles

\$3,629

Charge Amount

\$229

Discount Rate

TEXAS CHILDREN'S HOSPITAL

6621 Fannin St Houston, Tx 77030

Distance: approximately 3 miles

\$3,632

Charge Amount

\$271

Discount Rate

MEMORIAL HERMANN REHABILITATION HOSPIT

21720 Kingsland Blvd Katy, Tx 77450

Distance: approximately 22 miles

\$3,775

Charge Amount

\$270

Discount Rate

UNIVERSITY OF TEXAS M. D. ANDERSON CANCER

1515 Holcombe Blvd Houston, Tx 77030

Distance: approximately 3 miles

\$3,796

Charge Amount

\* \$3,279

for Blue Shield

Blue Shield



Cardiology ▶
CT ▶
Dermatology ▶
Doctor's Visits ▶
Ear, Nose and Throat (ENT) ▶
Family Medicine ▶
Gastroenterology ▶
General Surgery ▶
Miscellaneous Imaging ▶
MRIs ▶
Neurology ▶
Neurosurgery ▶
Obstetrics/Gynecology ▶
Ophthalmology ▶
Orthopedic Surgery ▶
Pain Anesthesiology ▶
Pediatrics ▶
Physical Medicine and Rehabilitation ▶
Physical Therapy ▶
Podiatry ▶
Pulmonary Medicine ▶
Ultrasound ▶
Urine Tests ▶
Urology ▶
X-rays ▶

## WILLIAM BEAUMONT HOSPITALS- TROY

44201 Dequindre Rd Troy, Mi 48085

Distance: approximately 24 miles

**\$26,619**  
Charge Amount

**\$12,847**  
Discount Rate

★★★★  
Hospital Quality  
88th percentile in state  
[Click to see physicians ▼](#)

<p>KYLE ANDERSON</p> <p>ORTHOPEDIC SURGERY</p> <p>MALE</p> <p>Quality ★★★★</p> <p>26025 LAHSER RD SOUTHFIELD MI 48033</p> <p>Phone: (248) 631-1900</p> <p><a href="#">More Info</a></p>	<p>JAMES BICOS</p> <p>ORTHOPEDIC SURGERY</p> <p>MALE</p> <p>Quality ★★★★</p> <p>24255 W 13 MILE RD BINGHAM FARMS MI 48025</p> <p>Phone: (248) 888-8085</p> <p><a href="#">More Info</a></p>	<p>MARK BERGIN</p> <p>ORTHOPEDIC SURGERY</p> <p>MALE</p> <p>Quality ★★★</p> <p>23829 LITTLE MACK AVE SAINT CLAIR SHORES MI 48080</p> <p>Phone: (586) 731-1300</p> <p><a href="#">More Info</a></p>
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## WILLIAM BEAUMONT HOSPITAL

44201 Dequindre Road Troy, Mi 48085

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Discount Rate

★★★★  
Hospital Quality  
88th percentile in state  
[Click to see physicians ▼](#)

## ST. MARY MERCY HOSPITAL

36475 Five Mile Rd Livonia, Mi 48154

Distance: approximately 4 miles

**\$27,876**  
Charge Amount

**\$14,691**  
Discount Rate

★★★  
Hospital Quality  
55th percentile in state

## ST MARY MERCY HOSPITAL

36475 Five Mile Road Livonia, Mi 48154

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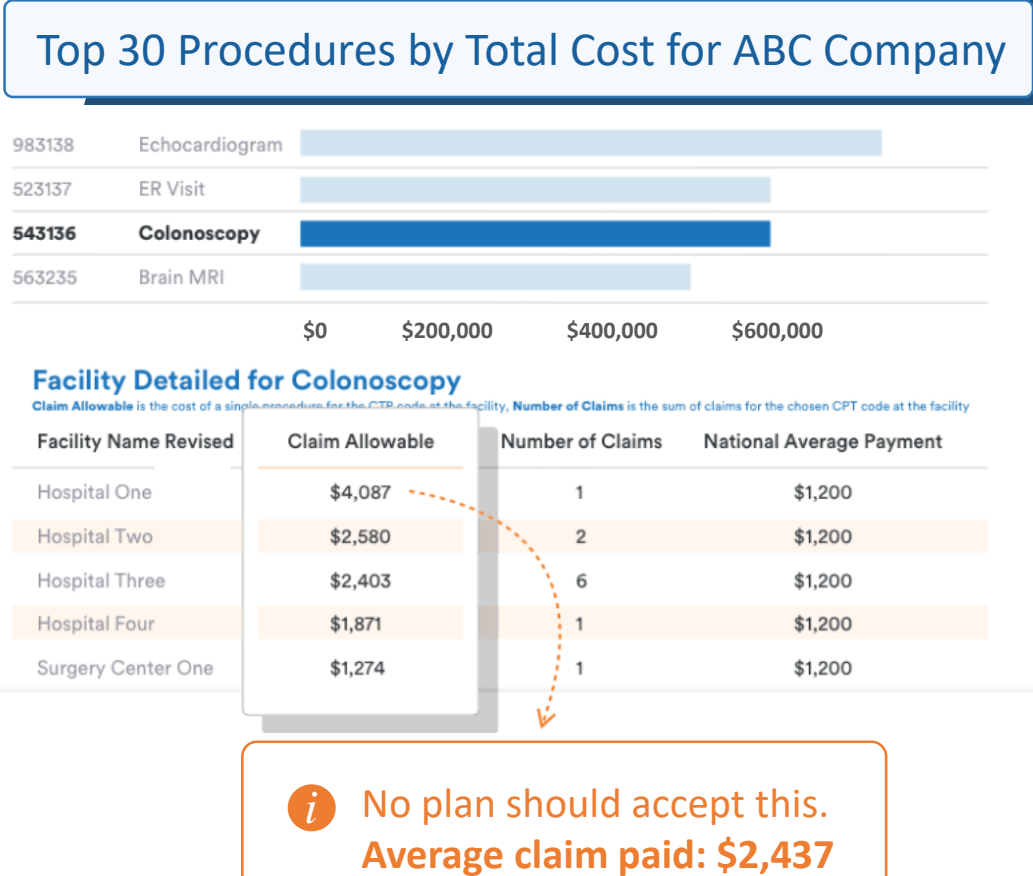


## Total Transparency:

For the first time, clear and specific answers to...

- What?
- Who?
- How much?
- How many times?

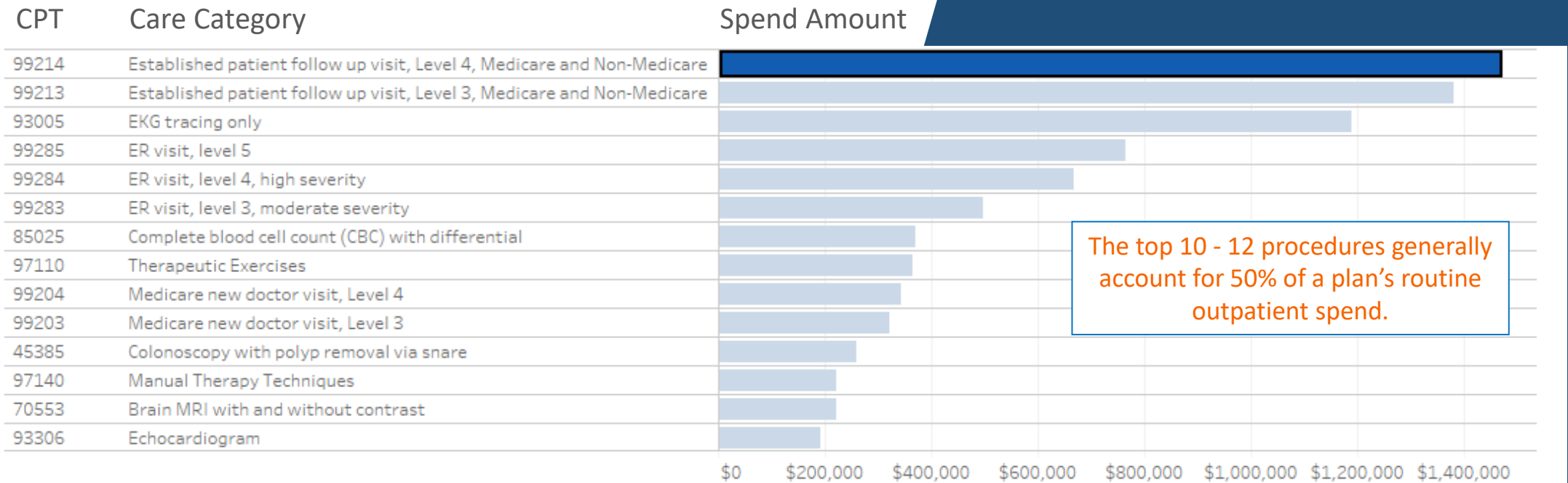
All in just a few clicks of the mouse.





1

# Know Your Top 10 Cost Drivers





## 2 See Every Spend by Provider and Procedure

99214	Established patient follow up visit, Le..	
99213	Established patient follow up visit, Le..	
93005	EKG tracing only	
99285	ER visit, level 5	
99284	ER visit, level 4, high severity	

Filter..	Facility Name Revised	Average Paid	Number Of Claims	National Average Payment
93005	St Joseph Mercy Hospital Ann Arbor	\$14,558	2	\$60
	St John Hospital	\$14,541	9	\$60
	*Oakwood Hospital Medical Cen	\$12,423	1	\$60
	Jersey Shore University Medical Ct	\$9,799	1	\$60
	Promedica Bixby Hospital	\$9,785	3	
	Mclaren Regional Medical Ctr	\$8,600	1	
	Heritage Hospital	\$6,330	2	
	Eaton Rapids Medical Center	\$6,102	1	
	Saint Lukes Northland Hospital Corporati	\$5,830	1	\$60
	Eagle Pass Er	\$5,734	1	\$60
	Tx Health Plano	\$5,696	1	\$60
	Alpena Regional Medical C	\$5,682	8	\$60
		~~~~~		
	Shmg Urgent Care	\$36	1	\$60
	Beaumont Professional Services	\$28	1	\$60
	Physicians Clinic Of Iowa	\$22	1	\$60

No plan should accept this, even if the procedure is performed at a hospital.



### 3 See Frequency of Use by Plan Members

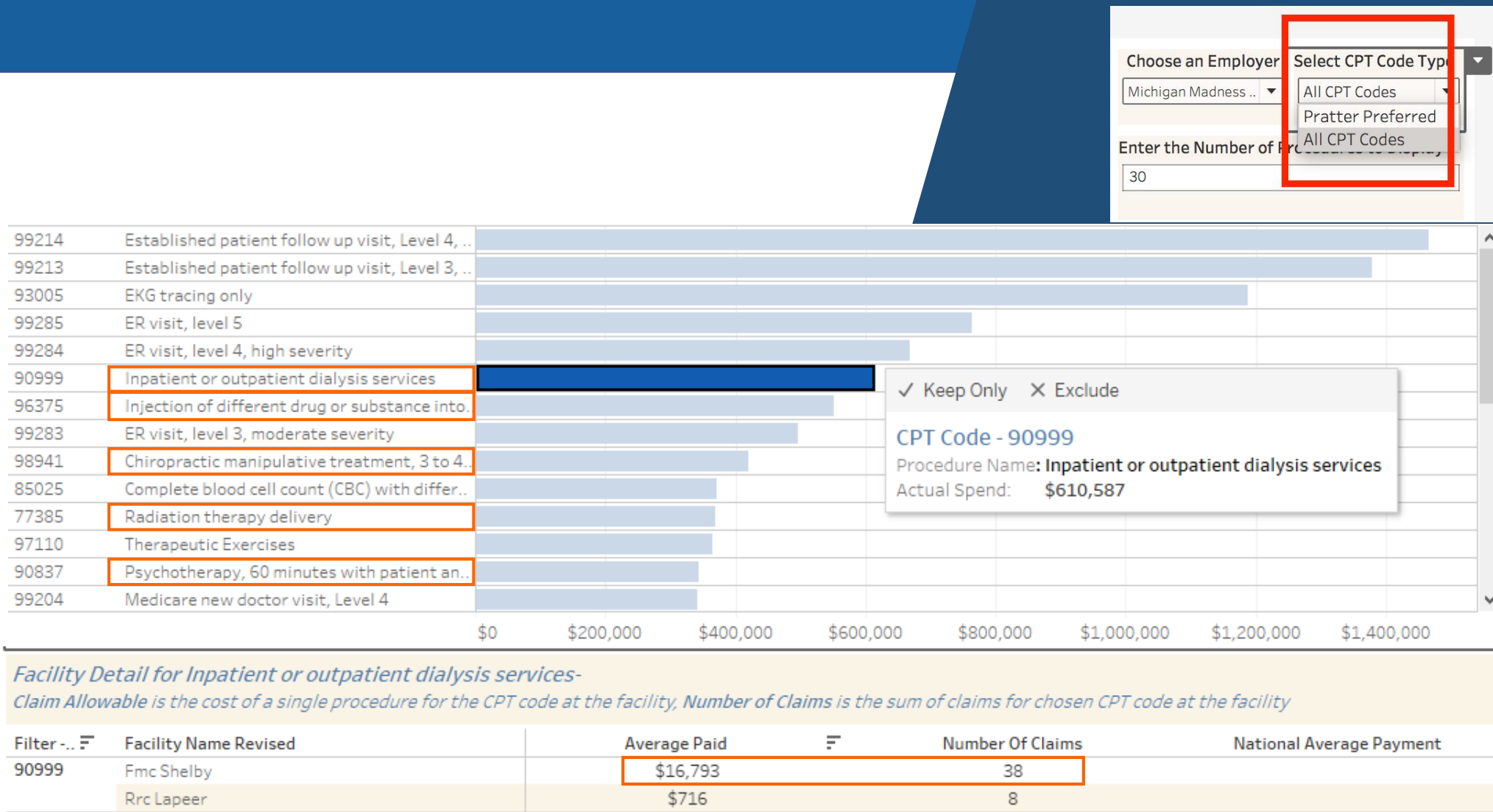
97140	Manual Therapy Techniques							
70553	Brain MRI with and without contrast							
93306	Echocardiogram							
43239	EGD with biopsy							
45380	Colonoscopy with polyp removal via c..							

Filter..	Facility Name Revised	Average Paid	Number Of Claims	National Average Payment
93306	Mercy St Anne Hospital	\$5,105	1	\$595
	*William Beaumont Hospital	\$4,580	12	\$595
	St Joseph Mercy Hospital	\$3,183	5	\$595
	Midmich Med Centr Midland	\$2,624	1	\$595
	Mercy Regional Health Center Inc	\$1,985	1	\$595
	Dlp Marquette General Hospital	\$1,957	9	\$595
	Promedica Flower Hospital	\$1,874	1	\$595
	Midmich Med Centr Gladwin	\$1,790	1	\$595
	University Of Michigan	\$1,760	17	\$595
	Promedica Toledo Hospital	\$1,726	4	\$595
		~~~~~		
	Oakland Imaging Diagnostic	\$206	2	\$595
	Northland Radiology Inc	\$206	4	\$595
	Michigan Imaging Group Pc	\$206	1	\$595
	Ma Sobh Do Pllc	\$206	1	\$595
	Genesys Practice Partners	\$206	1	\$595

Costly spending patterns for routine ultrasounds.

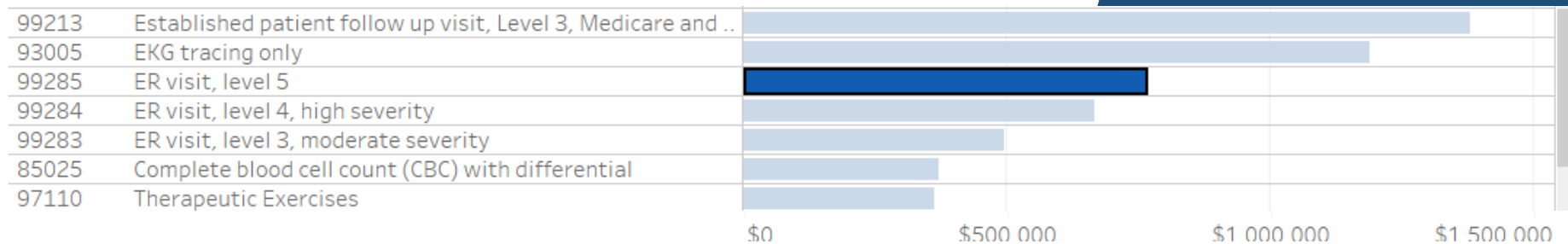


## 4 See Less Frequent, but Costly Spends





## 5 Alerts to Potential Up-coding



### Facility Detail for ER visit, level 5-

*Claim Allowable is the cost of a single procedure for the CPT code at the facility, Number of Claims is the sum of claims for chosen CPT code at the facility*

Filter	Facility Name Revised	Average Paid	Number Of Claims	National Average Payment
99285	Portage Health Inc	\$5,998	1	\$1,700
	Central Michigan	\$4,918	1	\$1,700
	William Beaumont Hospital	\$3,554	15	\$1,700
	Promedica Monroe Regional Hosp	\$3,315	2	\$1,700
	Ew Sparrow Hospital	\$3,007	1	\$1,700
	Marquette General Hospital	\$2,886	1	\$1,700
	St Jos Mercy Livingston	\$2,845	3	\$1,700
	Henry Ford W BImfld Hosp	\$2,724	1	\$1,700
	Ascension Crittenton Hosp	\$2,698	1	\$1,700
	Lake Huron Medical Center	\$2,477	2	\$1,700
	University Of Michigan	\$2,436	2	\$1,700
	St Joseph Mercy Chelsea	\$2,096	2	\$1,700

Corresponding number of hospital admittances?



# USER GUIDE

## ONE-PAGER

## VIEWING YOUR REPORT



### Your Pratter Report: Providing Insight into Your Medical Spend

The purpose of your Report is let you to see for the first time what's really going on with your medical spend, provider-by-provider and procedure-by-procedure. No other report does this. Your Pratter Report is not to an accounting or billing reconciliation report.

Workbook Tabs by Level of Importance/Utility:

- Tab 5. "Top Costs by Dollar Amount": click on a procedure/care item horizontal bar to for a line-item display of:
  - The provider by name
  - Claim allowable (paid amount) for each provider for each procedure (shows pricing variance among providers for same care item)
  - Number of claims that occurred for each provider for each procedure/care item (shows spending pattern)
  - Default is Top 30 cost drivers. To view more pricing, highlight the number 30 and type in another number such as 50. Then hit your return key for more pricing.
  - For an itemized display of all CPT codes, in the "Top Costs by Dollar Amount" tab, in the "Select CPT Code Type" box (top right-hand corner of screen), select "All CPT Codes" to see additional spends procedure-by-procedure, provider-by-provider.
- Tab 12. "The Untold Story": percent and dollar amount of itemized and un-itemized (blind) claims paid."
- Tab 13. "The Untold Story Continued": 1) total dollars paid unitemized by state and 2) top 10 medical facilities that received un-itemized monies from your health plan.
- Tab 3. "Medical Cost by Category" tab: graphic and tabular display of total spend and potential savings per category.
- Tab 4. "Medical Cost by Category: Top Categories" tab: click on a category horizontal bar for line-item details for each procedure within that category.
- Tab 1. "Medical Cost Savings Potential" tab: retrospective spend/savings potential estimate based on 100% utilization of lower-cost, in-network outpatient facilities.

### Viewing Your Report

Your Pratter Report was generated using Tableau data visualization software. To view your Pratter Report, do the following:

1. Download your Pratter Report to your device.
2. Download a free version of Tableau Reader. <https://www.tableau.com/products/reader>
3. Open your Report

For assistance with interpreting your Report, please email Bill Hennessey, M.D., CEO at [bill.hennessey@pratter.us](mailto:bill.hennessey@pratter.us) to schedule a phone conversation or GoToMeeting.



# WHO IS PRATTER FOR?

## BEST-FIT END-BUYERS AND INTERMEDIARIES

### End Buyer:

- Self-funded plans with 500+ subscribers/employees
- Independent TPAs
- Online benefits platforms
- PEOs
- Healthcare sharing plans

### Group Benefits Professionals:

- Group benefits brokers/consultants
- Group retirement plan advisors
- Multi-service insurance agencies/financial advisory firms





# LEAD PLATFORM:

## THE PRATTER REPORT OR MONEY MAP?

### The Pratter Report

- Requires access to medical claims data including NPIs and CPT codes
  - Right plan sponsor
  - Right TPA/carrier
- Receiving claims data may take hours or weeks
- Report findings create a natural pivot to Money Map

### Money Map

- “Stop the hemorrhaging now”
- Launch in 30 days
- Savings can be enhanced with a Pratter Report





# PRICING:

## THE PRATTER REPORT AND MONEY MAP

### The Pratter Report

- One-time fee based on number of employees/plan members
- Price range (to end-buyer): \$1.00 to \$5.00 or more
- Guarantee: identify potential savings  $\geq 50x$  the cost of the Report, or the fee is refunded

### Money Map

- PEPM
- Billed at beginning of month
- Price range (to end-buyer): \$1.00 to \$5.00
- Includes Search and Save database and Concierge





# PARTNERING WITH PRATTER

PRODUCT EXPERTISE AND “FRONTLINE” SALES EXPERIENCE

## Agreements:

- Reseller
- Introducer

## Sales Support:

- Qualifying and discovery questions checklist
- Money Map launch checklist
- Customized/branded sales material
- GoToMeeting support
- On-site assistance with presentations and closing business
- Assistance with onboarding







## QUESTIONS

Mark Robinson, Chief of Business Strategy  
[mark.robinson@pratter.us](mailto:mark.robinson@pratter.us)

