## What Problem does Highlight Health Solve?

Highlight Health allows you to provide your uninsured workers a better and more affordable way to access healthcare services

72% of uninsured workers worked for an employer that did not offer them health benefits.

\*Kaiser Family Foundation

### The ACA did not make health insurance affordable for all workers.

## Uninsured workers cannot afford coverage:

**74%** had at least one full-time worker in their family.

\*Bureau of Labor Statistics

**73%** said they remained uninsured because the cost of coverage was too high.

\*Kaiser Family Foundation

# Workers cannot afford to use coverage:

**49%** increase in single coverage deductibles from \$1,097in 2012 to \$1,644 in 2020

\*Kaiser Family Foundation

**61%** of Americans have less than \$1,000 stashed away.

\*GOBankingRates



An estimated 60% of American households live under 400% of the Federal Poverty Line \*Kaiser Family Foundation

## 2021 Federal Poverty Level (FPL) Table Stats

**FPL:** Economic measure that is used to decide whether the income level of an individual or family qualifies them for certain federal benefits and programs

Family Size	138%	200%	300%	400%
1	\$17,774	\$25,760	\$38,640	\$51,520
2	\$24,039	\$34,840	\$52,260	\$69,680
3	\$30,304	\$43,920	\$65,880	\$87,840
4	\$36,570	\$53,000	\$79,500	\$106,000



## **What is Highlight Health**

Highlight Health provides workers who traditionally are not offered benefits or cannot afford the offered benefits a better and faster way to access affordable healthcare without sacrificing quality.



### **Primary Care**

Members establish and continually see their chosen medical provider by phone, or video chat for Primary Care, Urgent Care, and Ongoing Care.



#### **Medications**

Provides access to acute, chronic, and OTC medications at 100% transparent costs, available at 64,000+ pharmacies nationwide or via mail order.



#### **Mental Health**

Members have access to our telehealth platform as well as access to 4-12 counseling visits via phone, virtual or in-person.



## The Highlight Health Advocate

Advocacy helps Members make smart, informed decisions about their health, and are informed about community programs that can help save Members money.



#### **In-Person Care**

Covers more complex or specialized needs, Members are encouraged to utilize Advocates to help them navigate, schedule, and pay for neededcare



## **Community Programs**

Our Advocates help Members identify and apply to community programs that provide free or discounted care.



### **Added Financial Protection**

Interested in additional voluntary benefit options to supplement your coverage? You've got lots of options to choose from.



## The Highlight Health Difference



Proactive and Reactive Advocacy

Standard A	Advocacy
------------	----------

Only provide solutions AFTER care is rendered.

## **Highlight Health**

Encouraged to contact Advocates for any question or need BEFORE receiving care.



**PCP vs. Standard** 

### **Standard Telemedicine**

Traditionally provides whichever doctor is "up next".

## **Highlight Health**

Establish their PCP and continually see this same medical provider.



Access to Mental Health

### Standard EAP

EAP's are often offered as "free" embedded programs in ancillary insurance, limited to telephonic visits.

## **Highlight Health**

Generous allowance of expanded counseling services, including financial, educational, and eldercare, offered virtually, telephonically, or in-person.



Transparent
Guaranteed RX Pricing

#### **Standard Discount Cards**

May illustrate potential cost but can NEVER guarantee pricing.

#### **Highlight Health**

Purchase needed medication with confidence through our 100% transparent formulary.



Alignment with Community Programs

We have done extensive research to understand Community Programs that provide free or discounted care for prescription and medical services for qualified patients.

Our Advocacy team helps Members understand and identify the best quality Providers and assists them with the application process.

