



INETICO



- **PPO Network – Provider Claims:**
 - INETICO analyzes the claims history when available, and the census information of the plan members and selects the best network based on discounts and access. This PPO access is specifically designed for provider claims only as the arrangement provides great discounts and minimal disruption to the plan members, at a much reduced rate when compared to the BUCA carriers.
- **Reference Based Reimbursement (RBR) - Facility Claims:**
 - All facility claims are processed through the RBR program that will be put into place by INETICO. The savings realized using a properly designed Medicare based fee schedule re-pricing program are significant to the plan, and actually are often looked favorably upon by the facility because of the inclusion of the deductible and copay. The INETICO RBR program is fully comprehensive program that provides an effective edge on managing rising healthcare costs.
- **Utilization Management:**
 - All precertification is performed through the trained team of intake personnel at INETICO, including specifically trained Oncology specialists for all cancer precertification needs. The unique feature of the INETICO intake process is the ability to automatically identify “Red Flag Triggers” or conditions that either are or are most likely to become high risk/high dollar expenses to the plan and the member. These are immediately communicated to the team where the appropriate actions can be taken to minimize the risk and maximize the benefit to the plan and plan member.
- **Oncology Management / My Custom Chemo:**
 - INETICO’s My Custom Chemo is a key element in really managing medical costs related to cancer and chemotherapy. Because precertification is required for cancer related services, INETICO is able to direct care and administer proper testing that determines the exact chemotherapy regimen that will be effective the first time, thus saving the plan considerable money and the member from the excessive stress of ineffective treatments. INETICO’s oncology case managers are specifically trained to work with the patient, physicians, family and other resources to produce the best possible outcomes.



INETICO

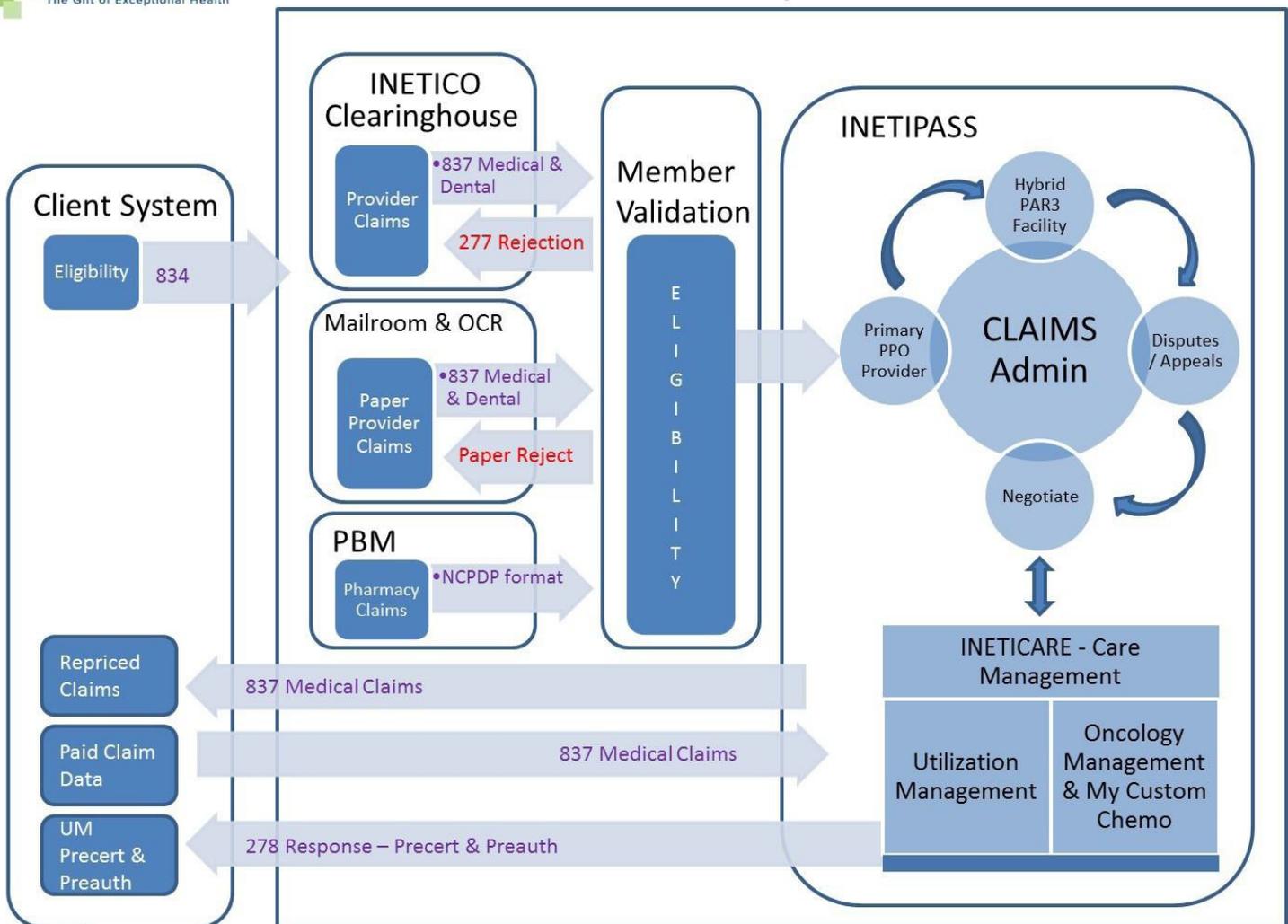


INETICO utilizes their proprietary information management system, INETIPASS, which was specifically designed and built by the company to manage the flow of vital information related to member activity surrounding their care and claims activity. This highly integrated system is one more example of the advantage that INETICO brings to the table for not only providing efficiencies, but for early identification and risk mitigation of health related services.

Below is a simple flow diagram of these services:



INETICO / IHP Process Model Overview





INETICO



Reference Based Reimbursement (RBR)

The Reference Based Reimbursement program was specifically chosen for IHP in order to provide the maximum impact on **facility claims**, traditionally your highest dollar claims and often least discounted by national carriers. RBR places no restrictions on the facilities that a member can choose to use, reduces the administrative burden for facilities as they do not have to chase and collect deductibles and copays, and there are no inflated charges based on a % of savings.

Below are examples of actual savings related to the RBR program:

EXAMPLE	TOTAL BILLED	ORIGINAL IN-NETWORK ALLOWED/PAID	RBR @ 130% PAID	RBR OVERALL SAVINGS \$	SAVINGS ABOVE NETWORK	RBR OVERALL SAVINGS %
ABC	\$1,883,872	\$1,350,738	\$ 520,737	\$1,363,136	\$ 830,001	72%
LMN	\$1,943,581	\$1,433,037	\$ 616,598	\$1,326,983	\$ 816,439	68%
XYZ	\$ 879,582	\$ 602,600	\$ 229,665	\$ 679,917	\$ 374,253	77%