



**Colorado Choice Health Plans
Third Party Administrative Services**

OVERVIEW

Colorado Choice Health Plans (“Colorado Choice”) is a nonprofit organization with 40 years of experience in health care management and claims administration. As a Third Party Administrator (TPA) we provide services that meet the needs of our largest employers.

Our core TPA services include claims administration, customer service, enrollment/billing and medical management. When working with our clients, we have the capacity and flexibility to create a custom solution to fit any need. Colorado Choice is more than a TPA. We're a partner.

Partnerships require a willingness and flexibility. We strive to provide our clients with both. The rapidly changing benefits environment requires rapid change on occasion and measured, consistent investment at all times. Colorado Choice Health Plans is currently one of the leaders in the Colorado, participating in numerous local and national pilot projects. We provide gained expertise to every client allowing employers to stay on the cutting edge of healthcare. When immediate action is required, our infrastructure supports our ability to react appropriately.

Our 40 years of experience give us a proven track record of providing professional claims and administrative services for healthcare coverage. Our fully insured business is comprised of groups from sole proprietorships to the some of the largest employers in our service areas with covered lives ranging from 1 to 800. Our TPA business covers employer groups ranging from 25 to 3,500 employees with 25 to 5,000 lives covered. We provide the same level of services to all of our customers no matter their size.

THE RIGHT CHOICE

Personal Service

We measure service differently than many third party administrators. While we adhere to industry standards with regard to average speed to answer and first call resolution, our focus is on delivering a personal experience to every caller. Empathy is one of our core competencies for phone specialist. We provide our first name and are easily reached on return calls. If we are unavailable our use of a live receptionist allows for quick and easy triage.

Flexibility

In Colorado Choice you can realize the advantages that come from working with a smaller company without sacrificing technological sophistication. We are a key contributor to the development of the enterprise system we use. This means our clients benefit from first to market innovations and can help drive changes in the way we do business. We have the capabilities to match larger TPA's and the willingness to exceed them in flexibility.

Knowledge

We seek experts and experts seek us. Recent additions to our leadership team prove that talent is attracted to innovators. Our industry expertise means you can trust us with the basics as well as counting us as a valuable resource.

Local

With our headquarters and all our staff residing in Colorado, we understand the needs of Colorado businesses. We have experience navigating the unique referral paths that have developed over time, ensuring your employees find the care they need.

Pride

We take pride in the care with which we treat our clients. We take pride in our ability to meet the unique needs of our clients. We take pride in our co-workers. We take pride in serving our neighbors here in Colorado. This attitude drives what we do and helps make us unique in the marketplace.

CORE SERVICES

Network

Part of the value that Colorado Choice brings to the table is access to our direct network relationships. We have direct contracts with over 6,000 physicians, 55 hospitals and 700 ancillary providers that include home health agencies, durable medical equipment suppliers, therapists, and surgery centers. Our network covers Fremont, Chaffee, Weld, Larimer and Morgan counties as well as the Lower Arkansas Valley, the San Luis Valley, much of the Front Range. Given that approximately 50% of health care dollars are spent outside our rural service area, we have developed extensive contracts in Pueblo, Colorado Springs and in the Denver Metro Area.

Our direct contracts have historically been negotiated at rates lower than rental PPO networks. Access to our network contracts should result in lower costs, plus we do not charge an additional access fee for use of our network contracts.

We also have a successful long term relationship with Sloans Lake/Cofinity which we use as our wrap network. For emergent and urgent care rendered to employees outside of Colorado, Colorado Choice has contracts with Multi-Plan/PHCS and A&G, national PPO networks, to provide national coverage to ensure our clients are not exposed to paying billed charges.

Claims Payment

Colorado Choice has a robust enterprise system that can process claims using your custom benefit plan designs and medical management protocols.

We pay 97% of all claims within 14 days and have maintained this over the last nine years. We feel this is important to maintain strong provider relationships. Our accuracy rates have been above 98% for the past nine years as evidenced by both internal audits and measurement of performance requirements required by the State of Colorado employee benefit program.

Medical Management

Prior authorization and pre-certification can be attached to benefits as defined by the client. Our utilization management programs play integral roles in the evaluation, management, and quality of health services provided to our client's employees. We have an in-house Medical Director and in-house nurses for utilization management and pre-certification review. Providers have access to submit prior authorization/pre-certification requests via our internet portal.

CHOICECONNECT

Colorado Choice also offers clients' employees access to ChoiceConnect which provides internet access to: claims history, medication history, benefit information, temporary ID cards, additional healthcare information on managing illnesses and disease states and much more. Members can personalize their experience by adding additional information to complete Personal Health Record, sharing their information with their provider, better understanding services they have received through lookup capability, etc.

STANDARD REPORTING PACKAGE

The key to successfully managing your benefit program is prompt, accurate and meaningful information. The following reports can be provided to help with the review of your experience in several specific areas. This analysis will enable you to judge the overall success of your program.

MONTHLY

- a) Network Analysis Report – Incurred Basis
- b) Revenue & Expense Medical Report – Incurred Basis
- c) Revenue & Expense Dental Report – Incurred Basis
- d) Medical Enrollment & Claims – Paid Basis
- e) Reconciliation of Claims Paid to Funding Requests
- f) Pharmacy Summary
- g) Monthly Drug Detail Report
- h) Check Detail Report
- i) Claims Over Specific Medical Analysis Report

SEMI-ANNUALLY

- a) Employee Health Plan Review Report
- b) Year-to-date Plan Costs Report – Incurred Basis
- c) Cost Per Employee Report – Incurred Basis
- d) Network Analysis Report
- e) Benefit Utilization Review Report – Incurred Basis
- f) Top 10 Providers Paid – Paid Basis
- g) Top 10 Members Claim's Paid – Paid Basis
- h) RX General Performance Statistics Reports
- i) Top 10 Drugs by Amount Paid & Therapeutic Class
- j) Top 10 RX Utilization by Member

CUSTOMIZED REPORTING

In addition to our standard reporting package, Colorado Choice has the flexibility to provide ad-hoc reports for additional fees. We can custom-design reports to help analyze plan utilization in further detail in order to effectively plan and manage costs.

CURRENT CLIENTELE

We currently offer fully insured coverage to nearly 400 employer groups and manage self-funded employer groups representing over 10,000 lives.

Available for your review are references from both fully insured groups and self-funded groups. These references represent employers with high customer service expectations. They are employers who are interested in providing high quality benefits within ever-tightening budget constraints. We are a strong partner for them and would love the opportunity to partner with your business.

STAFF QUALIFICATIONS

Our management team has vast experience in the industry, much of that with large insurance companies. We all had the desire to do something to make a difference in rural communities and wanted a company focused on customer service, quality and prevention.

We have provided a brief bio of some key employees. In keeping with our approach of personalized service and providing access to management, this level of staff is always available to you and to your employees when the need arises.

Position	Name/Phone Number	In Position Since	Industry Experience
CEO	Cynthia Palmer 719-589-3696, ext 190	2000	26 years
Chief Operating Officer	Judith Young 719-589-3696, ext 1797	2012	21 years
Chief Medical Officer	Dr. Soto, MD 719-589-3696, ext 161	2010	15 years
Medical Mangement Staff	Matt Flemr, RN Chris Kingston	2008 2005	10 years 11 years
IT & Claims Manager	Jodi Parrish 719-589-3696, ext 1772	2002	22 years
Key Claims Staff	Dessa Pottberg Bennette O'cana	1998 1999	32 years 24 years
Director of Sales & Marketing	Paul Roberts 719-589-3696, ext 1777	2008	35 years
Senior Account Executive	Jonas McKinley 970-419-8209, ext 1795	2012	11 years