



2013 Annual Member Group Meeting

For Members of Advantage Health Plans Trust

September 11, 2013



| (800) 521-1711

| www.advantagehealthplans.com

A thin, light gray L-shaped line that starts from the bottom right of the footer area, extends vertically upwards, and then turns 90 degrees to the left, ending with an arrowhead pointing towards the date 'September 11, 2013'.



2013 MEMBER GROUP MEETING

FOR MEMBERS OF ADVANTAGE HEALTH PLANS TRUST

MODERATED BY:
Maria Robles Meyers, Esq.
Jay Kempton

Chairman Roi Nelson
Trustee John Shelley
Trustee Jeff Nunn
Trustee Lynn Kinder

Trustee A.B. Bayouth
Trustee Kirk Pittman
Trustee Robert Jennings



AGENDA

- 1) Introductions
- 2) Good News – Positive Results!
- 3) Consumerism & Free Market Principles
- 4) New Programs to Keep the Momentum Strong
- 5) ACA Update
- 6) Questions

YOUR TRUSTEES

Chairman Roi Nelson

First National Bank
McAlester, OK



Trustee Jeff Nunn

Citizen's Bank
Claude, TX



Trustee Lynn Kinder

Payne County Bank
Perkins, OK



A.B. Bayouth

Exchange Bank
Skiatook, OK



Trustee John Shelley

Bank of Union
El Reno, OK



Advisory Trustee
Paul Freeman

Anchor D Bank
Texhoma, OK



Trustee Robert Jennings

The People's National
Bank
Checotah, OK



Trustee Kirk Pittman

First National Bank
Seiling, OK



Advisory Trustee
Guy Sims

Shamrock Bank
Coalgate, OK



SPEAKERS



Maria Robles Meyers
Trust Counsel

Health Law Advisors,
PLLC
Oklahoma City, OK



Jay Kempton
Administrator

The Kempton
Company
Oklahoma City, OK



Dr. Keith Smith
CEO

Surgery Center of Oklahoma
Oklahoma City, OK

FORMER TRUSTEES

- Paul Freeman 2007-2013
- Guy Sims 2006-2012
- John Tom Anderson 2002-2008
- Robyn Batson 2004-2010
- A.B. Bayouth 2006-2012
- Bruce Benbrook 2001-2007
- Bill Berry 2000-2006
- George Hauger 1985-1998
- Robert Hollis 1978-1998
- Tracy Kelly 1977
- Frank Kliwer 1986-1988
- Harry Leonard 1985-1998
- John Lowry 1984-2001
- Carlisle Mabrey 2002-2004
- Ralph McCalmont 1977-1998
- Jerry McClain 1977-1985
- John McMillin 1982-1984
- Robert Moser 1977-1981
- Patrick O'Neil 1982-1984
- Royce Rochell 1977-1981
- F.A. Sewell 1989-2003
- Don Sherman 2004-2011
- Brian Shipp 2000-2006
- Thomas Treadwell 1977-1983

GOOD NEWS!

LAST YEAR,
WE ASKED YOU TO TAKE OWNERSHIP
OF YOUR PLAN...

YOU DID.

YOUR HARD WORK IS PAYING OFF!



GOOD NEWS!

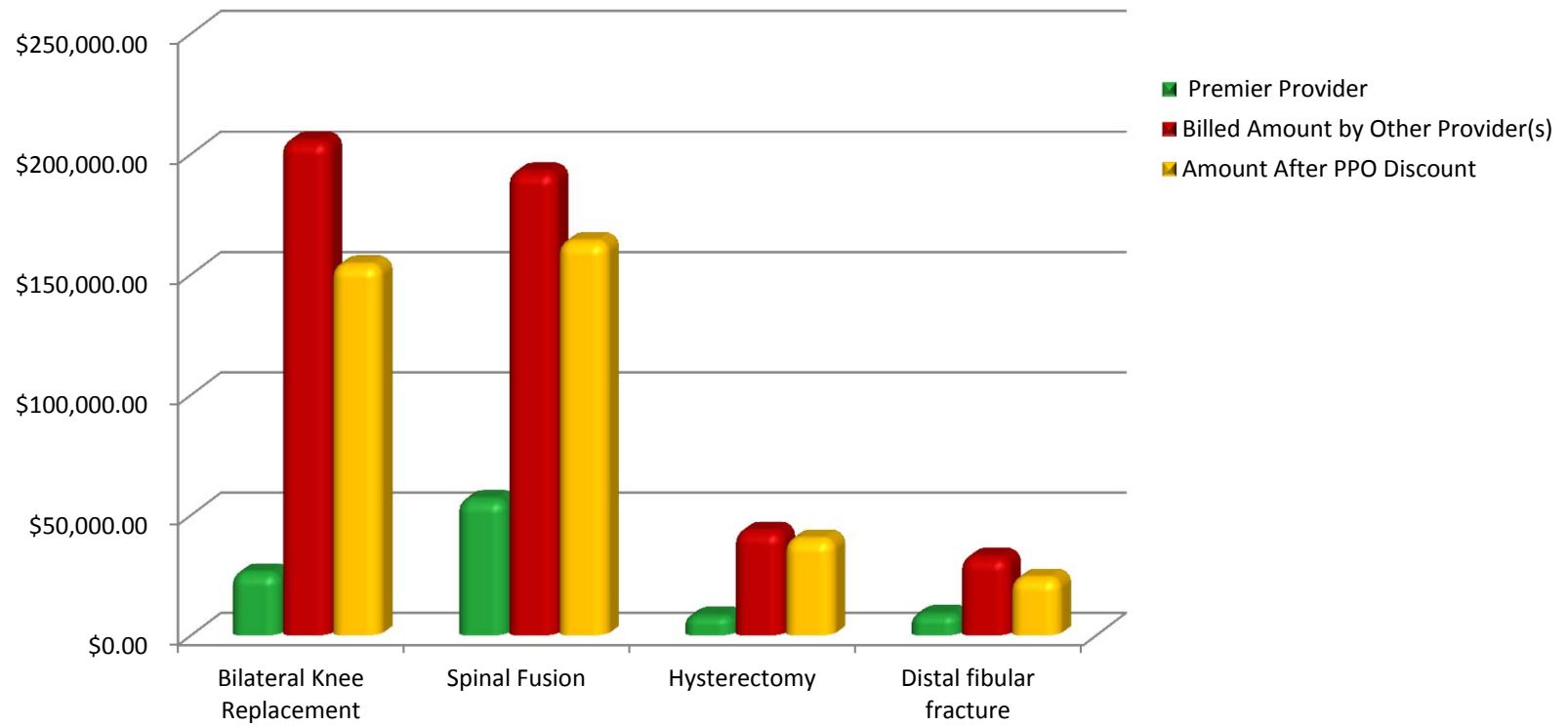
LOOK WHAT YOU HAVE ACCOMPLISHED!

| | |
|----------------------|--|
| APP Utilization | 237 Procedures Performed at an APP |
| APP Savings | \$2,422,838.15 in savings as of August 1, 2013 |
| Prescriptions | -\$372,430 than in 2012! |
| OneCall | 229 scans performed at OneCall with a savings of \$289,000 |
| LabCard | 1,187 labs performed at LabCard |
| Healthcare Blue Book | 7,000 searches |



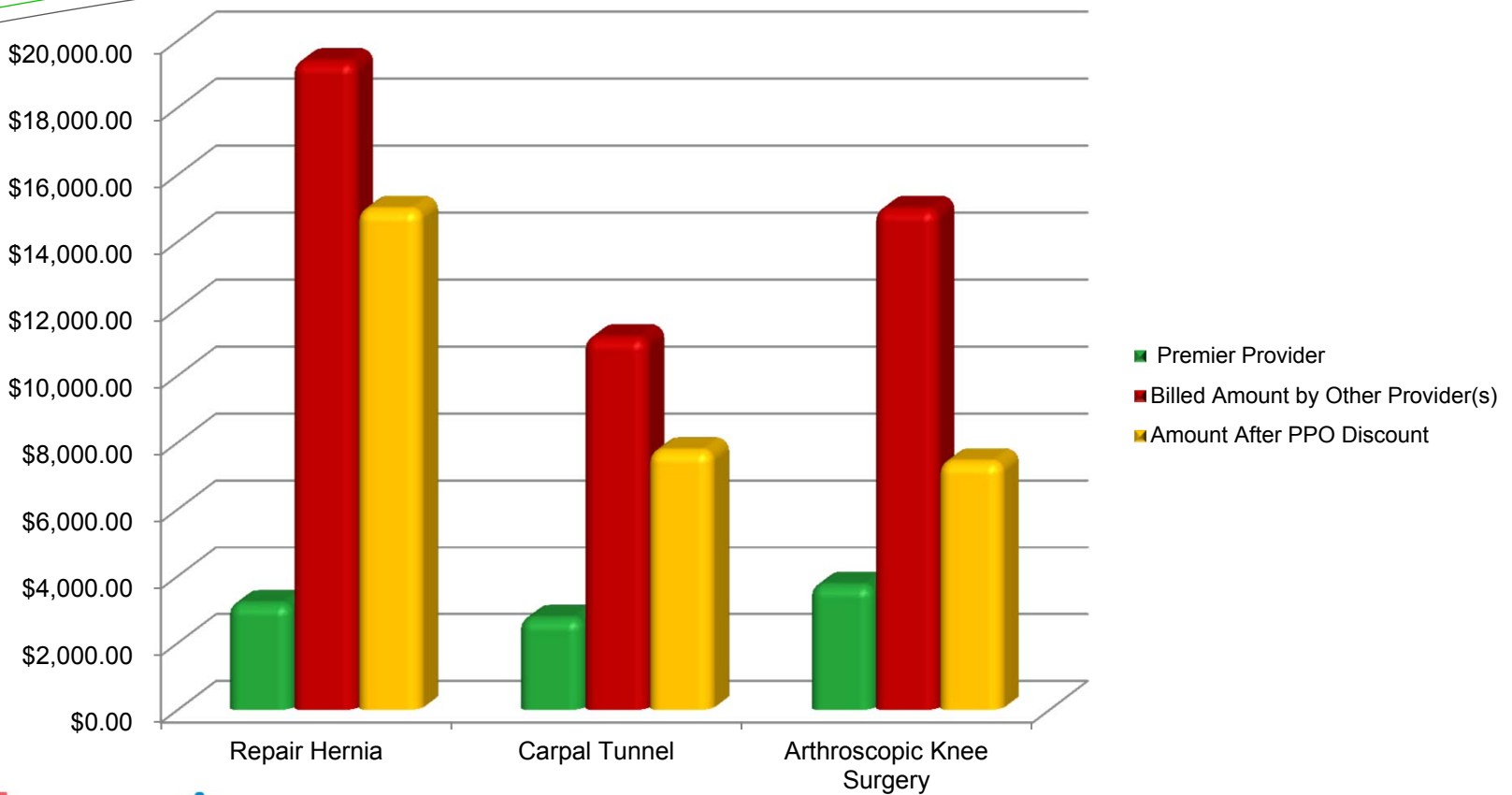
GOOD NEWS!

PPO 'DISCOUNTS'



GOOD NEWS!

PPO 'DISCOUNTS'



WE HAVE NEW ADVANTAGE PREMIER PROVIDERS™!

| | | |
|-------------------------------------|--------------------|-------------------------------|
| 1. Surgery Center Of Oklahoma | Oklahoma City, Ok | Orthopedics |
| 2. McBride Orthopedic Hospital* | Oklahoma City, Ok | Orthopedics |
| 3. Pine Creek Medical Center | Dallas, TX | General/Orthopedics/Bariatric |
| 4. Oklahoma Heart Hospital* | Oklahoma City, Ok | Cardiac |
| 5. Cancer Specialists Of Oklahoma | Multiple Locations | Oncology |
| 6. Breast Imaging Of Oklahoma | Oklahoma City, Ok | Women's Health |
| 7. Oklahoma Surgical Hospital* | Tulsa, OK | General/Orthopedics |
| 8. Comprehensive Diagnostic Imaging | Oklahoma City, OK | Advanced Imaging |
| 9. Digestive Disease Management | Oklahoma City, OK | Gastroenterology |

*Facilities named by *Consumer Reports* as Top in U.S.

Coming Soon

Oklahoma Multispecialty Group - Oklahoma City, OK
 Neuroscience Specialists - Oklahoma City, OK
 Foundation Surgical Center of Oklahoma - Oklahoma City, OK
 Austin Gastroenterology (North) - Austin, TX
 Austin Gastroenterology (South) - Austin, TX
 Northwest Surgery Center - Austin, TX
 South Austin Surgery Center - Austin, TX
 Strictly Pediatrics Surgery Center - Austin, TX
 North Texas Surgery Center - Dallas, TX

Starwood Orthopedics - Frisco, TX
 Christus Santa Rosa Physicians ASC - New Braunfels, TX
 Christus Santa Rosa Physicians ASC - Alamo Heights San Antonio, TX
 Christus Santa Rosa Physicians ASC - Ewing Halsell San Antonio, TX
 Christus Santa Rosa Physicians ASC - Stone Oak San Antonio, TX
 FAITH Surgical Center - The Colony, TX
 Outpatient Surgery Center - McKinney, TX



Keep the Momentum Strong!

EARN CASH REWARDS!

- Cash rewards for employees and their families who use Healthcare Blue Book to shop for green or fair price providers for specific procedures
- GreenPlus is incorporated directly into Healthcare Blue Book for approved procedures
- Just follow a simple rule: **Go Green to Get Green!**
- Selecting a green provider for select procedures qualifies you for a reward
- Healthcare Blue Book identifies reward eligibility and sends the reward directly to the employee
- No forms for employee to submit
- Premier Providers are always shown as green/reference

Go Green to Get Green

| Type | Procedure Name | Incentive |
|------------|---------------------------|-----------|
| Diagnostic | Colonoscopy | \$200 |
| Diagnostic | Upper GI Endoscopy | \$200 |
| Diagnostic | Sleep Study | \$100 |
| Outpatient | Cataract Surgery | \$100 |
| Cardiac | Doppler Exam Of The Heart | \$50 |
| Cardiac | Heart Echo Imaging | \$50 |
| Cardiac | Heart Perfusion Imaging | \$100 |

Competition in the Marketplace

Case Study

Employee utilizes Premier Provider pricing to influence his local provider

- Ira Horner, age 62, Woodward, Oklahoma
- Knee surgery for a torn meniscus
- Surgery Center of Oklahoma, price was \$3,400 total
- Horner gave his doctor an ultimatum: Either work out a lower price or lose me as a patient
- Read the full story at: <http://abcnews.go.com/Health/okla-surgical-center-reveals-prices-patients-choice/story?id=20051683>

THE FREE MARKET
AT WORK



DR. KEITH SMITH

Surgery Center of
Oklahoma

Oklahoma City, OK



AHP Participant

Participant Lisa Gilmartin of Exchange Bank in Skiatook shares how she works with AHP and her doctor to make the best healthcare purchasing decisions for herself and the Plan. By saving money for her Plan, she saves herself money too, in the form of contributions in the future.

http://www.youtube.com/watch?v=ds-4reXw_Uk

IN THE MEDIA...

An Oklahoma City surgery center is offering a new kind of price transparency, posting guaranteed all-inclusive surgery prices online. The move is revolutionizing medical billing in Oklahoma and around the world.

<http://kfor.com/2013/07/08/okc-hospital-posting-surgery-prices-online/>



LETS TAKE A BREAK.

WHEN WE RETURN...

2013 ACA UPDATE
BY MARIA ROBLES MEYERS
LEGAL COUNSEL

ACA BENEFIT CHANGES FOR 2013

Women's preventive services

- Services available with no-cost sharing went into effect on July 1, 2013. A full list is included in the Plan Document

1

No Cost-Share Birth Control (100%)

- Only generics
- Limits on IUDs

2

No Cost-Share Breast Pumps (100%)

- One manual pump per birth

WHAT WE KNOW

- Employer Mandate delayed until 2015
- Income verification rules for subsidies on the exchange are on a 'good faith' basis for 2014
- Maximum out of pocket limits on Exchange Plans delayed until 2015
- Personal mandate NOT delayed
- Minimum Value Plan expected on AHP July 1, 2014
- Exchange Notice will be mailed by September 20th

WHAT WE DON'T KNOW

- Exchanges are not up and running due to technical difficulties
- Contracts with insurance companies not expected until mid-September
- Will the exchanges be viable?
 - Federal Exchange insurers not yet known
 - Pricing not yet disclosed
 - Web portal not yet up and running
- Things to watch out for
 - Marketing Blitz
 - Employee confusion & misinformation
 - Employees who will lose state-subsidized coverage

THE SUCCESS OF OUR PLAN DEPENDS ON ALL OF US.

1

Talk to OUR employees about being owners of OUR Plan.
Check out the *Engage Your Employees* handout!

2

Encourage the use of Premier Providers, GREEN doctors on Healthcare Blue Book, LabCard, OneCall

3

Create a “Go for Green” strategic plan with your employees

4

Discuss making a ‘pledge’ in your bank to protect your Plan



DO YOU HAVE
ANY QUESTIONS ?



Advantage Premier Providers are an exclusive group of providers who offer a new type of pricing structure for select self-funded plans. Their pricing is up-front, all-inclusive, deeply discounted, and completely transparent. These participating providers are progressive, free-market thinkers who are choosing not to cost shift, but to be potential game-changers in the healthcare marketplace.

When you use an Advantage Premier Provider for a qualified treatment or medical service, the Plan will pay the Qualified Charges at 100%.

Just Look at the Difference!

| Premier Provider Cost | | Other In-Network Providers | | Savings | |
|---|------------------|----------------------------|---------------------------------|-------------------------------|---------------|
| Procedure | Premier Provider | Total Billed | Plan Payment After PPO Discount | Savings to Plan if PP is Used | |
| Hernia Repair | \$3,975.00 | \$31,316.56 | \$21,819.19 | \$17,844.19 | 87.31% |
| Kidney Stone Removal | \$3,600.00 | \$16,768.37 | \$10,715.47 | \$7,115.47 | 78.53% |
| Tonsillectomy | \$3,050.00 | \$12,627.34 | \$8,427.94 | \$5,377.94 | 75.85% |
| Shoulder Repair | \$5,700.00 | \$27,964.87 | \$17,549.52 | \$11,849.52 | 79.62% |
| MRI | \$825.00 | \$3,552.00 | \$2,495.36 | \$1,670.36 | 76.77% |
| Spinal Injection | \$900.00 | \$3,301.45 | \$2,034.41 | \$1,134.41 | 72.74% |
| Carpal Tunnel | \$2,750.00 | \$11,143.00 | \$7,763.00 | \$5,013.00 | 75.32% |
| Arthroscopic Knee Surgery | \$3,740.00 | \$14,977.00 | \$7,431.00 | \$3,691.00 | 75.03% |
| Bilateral/Multiple Joint Knee Replacement | \$26,071.31 | \$205,444.44 | \$154,083.33 | \$128,012.02 | 87.31% |
| Spinal Fusion | \$56,595.72 | \$192,622.94 | \$163,729.52 | \$107,133.80 | 70.62% |

PARTICIPATING ADVANTAGE PREMIER PROVIDERS:

- Surgery Center of Oklahoma Oklahoma City, OK
- McBride Orthopedic Hospital Oklahoma City, OK
- Pine Creek Medical Center Dallas, TX
- Oklahoma Heart Hospital Oklahoma City, OK
- Cancer Specialists of Oklahoma Edmond, Oklahoma City, Shawnee, Duncan, Lawton, Yukon, OK
- Breast Imaging of Oklahoma Oklahoma City, OK
- Oklahoma Surgical Hospital Tulsa, OK
- Comprehensive Diagnostic Imaging Oklahoma City, OK

Advantage Premier Provider™ Savings by Procedure

03/01/2012 - 07/31/13

Approximate Savings: \$2,422,838.15

| Premier Code | Description | Premier Provider Price | Historical Network Allowable | Approximate Savings Per Service | Number of Services | Approximate Total Savings |
|--------------|---|------------------------|------------------------------|---------------------------------|--------------------|---------------------------|
| 470 | Major joint replacement/reattachment lower extremity w/o CC | \$19,400.00 | \$93,905.99 | \$74,505.99 | 9 | \$670,553.91 |
| 58552 | Laparoscopy, vaginal hysterectomy w/ removal of tubes and/or ovaries | \$8,000.00 | \$43,445.85 | \$35,445.85 | 4 | \$141,783.40 |
| 47563 | Laparoscopy, surgical; cholecystectomy with cholangiography | \$5,865.00 | \$15,975.12 | \$10,110.12 | 11 | \$111,211.32 |
| 454 | Combined anterior/posterior spinal fusion w/CC | \$61,200.00 | \$153,987.24 | \$92,787.24 | 1 | \$92,787.24 |
| 30520 | Septoplasty or submucous resection, w/ or w/o cartilage scoring | \$5,060.00 | \$17,728.84 | \$12,668.84 | 6 | \$76,013.04 |
| 29881 | Arthroscopy, knee, surgical; with meniscectomy | \$3,740.00 | \$13,742.15 | \$10,002.15 | 7 | \$70,015.05 |
| 254 | Oth Vasc PX w/o CC/MCC | \$16,987.48 | \$82,724.41 | \$65,736.93 | 1 | \$65,736.93 |
| 19302 | Mastectomy w/ or w/o Node dissection | \$5,005.00 | \$26,025.63 | \$21,020.63 | 3 | \$63,061.89 |
| 58563 | Hysteroscopy, surgical; with endometrial ablation | \$3,800.00 | \$24,316.44 | \$20,516.44 | 2 | \$41,032.88 |
| 58542 | Laparoscopy, hysterectomy w/removal of tubes and/or ovaries | \$11,500.00 | \$51,609.90 | \$40,109.90 | 1 | \$40,109.90 |
| 49320 | Laparoscopy, abdomen, peritoneum, and omentum | \$4,300.00 | \$17,418.32 | \$13,118.32 | 3 | \$39,354.96 |
| 467 | Revision of hip or knee replacement w/ CC | \$29,300.00 | \$66,303.55 | \$37,003.55 | 1 | \$37,003.55 |
| 462 | Bilateral or mult major joint replacement lower extremity w/o CC | \$35,000.00 | \$70,414.75 | \$35,414.75 | 1 | \$35,414.75 |
| 49585 | Repair umbilical hernia, age 5 years or older; reducible | \$3,190.00 | \$14,974.83 | \$11,784.83 | 3 | \$35,354.49 |
| 42830 | Adenoidectomy | \$3,300.00 | \$14,991.19 | \$11,691.19 | 3 | \$35,073.57 |
| 64721 | Neuroplasty and/or transposition; median nerve at carpal tunnel | \$2,720.00 | \$6,017.75 | \$3,297.75 | 10 | \$32,977.50 |
| 24341 | Repair arm tendon/muscle | \$4,950.00 | \$37,472.51 | \$32,522.51 | 1 | \$32,522.51 |
| 29877 | Arthroscopy, knee, surgical; debridement/shaving of cartilage | \$3,740.00 | \$11,381.79 | \$7,641.79 | 4 | \$30,567.16 |
| 473 | Cervical spinal fusion w/o CC | \$19,600.00 | \$34,874.09 | \$15,274.09 | 2 | \$30,548.18 |
| 19357 | Breast Reconstruction | \$5,555.00 | \$19,724.65 | \$14,169.65 | 2 | \$28,339.30 |
| 20552 | Injection(s); single or multiple trigger point(s), 1 or 2 muscle(s) | \$115.80 | \$9,542.62 | \$9,426.82 | 3 | \$28,280.46 |
| 26055 | Trigger Finger | \$2,750.00 | \$5,540.26 | \$2,790.26 | 10 | \$27,902.60 |
| 95972 | Electronic analysis of implanted neurostimulator pulse generator system | \$27,000.00 | \$54,658.48 | \$27,658.48 | 1 | \$27,658.48 |
| 491 | Back & neck proc except spinal fusion w/o CC/MCC | \$9,500.00 | \$22,006.08 | \$12,506.08 | 2 | \$25,012.16 |
| 621 | O.R. Procedures for Obesity w/o CC/MCC | \$10,900.00 | \$35,719.55 | \$24,819.55 | 1 | \$24,819.55 |
| 20610 | Arthrocentesis, aspiration and/or injection; major joint or bursa | \$370.00 | \$24,851.46 | \$24,481.46 | 1 | \$24,481.46 |
| 494 | Lower extremity & humerus proc except hip, foot, femur w/o CC | \$12,400.00 | \$36,673.30 | \$24,273.30 | 1 | \$24,273.30 |
| 27792 | Open treatment of distal fibular fracture | \$8,704.14 | \$32,599.13 | \$23,894.99 | 1 | \$23,894.99 |
| 28289 | Hallux rigidus correction with cheilectomy, debridement | \$3,650.00 | \$26,025.68 | \$22,375.68 | 1 | \$22,375.68 |
| 857 | Postoperative/post-traumatic infections w/ operating room proc w/CC | \$7,000.00 | \$28,102.11 | \$21,102.11 | 1 | \$21,102.11 |
| 28292 | Correction, hallux valgus (bunion), w/ or w/o sesamoidectomy | \$4,125.00 | \$24,747.56 | \$20,622.56 | 1 | \$20,622.56 |
| 60220 | Total thyroid lobectomy, unilateral | \$6,160.00 | \$24,691.89 | \$18,531.89 | 1 | \$18,531.89 |
| 64483 | Injection/Steroid, epidural lumbar or sacral, single level | \$900.00 | \$3,854.97 | \$2,954.97 | 6 | \$17,729.82 |
| 58541 | Laparoscopy, surgical, supracervical hysterectomy | \$11,500.00 | \$29,140.24 | \$17,640.24 | 1 | \$17,640.24 |
| 247 | Perc cardiovasc proc w drug-eluting stent w/o MCC | \$22,294.36 | \$39,798.35 | \$17,503.99 | 1 | \$17,503.99 |
| 49505 | Repair initial inguinal hernia, age 5 years or older; reducible | \$3,060.00 | \$8,722.58 | \$5,662.58 | 3 | \$16,987.74 |
| 31267 | Nasal/sinus endoscopy, surgical, with maxillary antrostomy | \$5,885.00 | \$22,042.36 | \$16,157.36 | 1 | \$16,157.36 |
| 62310 | Cervical Epidural Steroid | \$900.00 | \$2,317.28 | \$1,417.28 | 11 | \$15,590.08 |
| 19318 | Reduction mammoplasty | \$9,500.00 | \$24,851.46 | \$15,351.46 | 1 | \$15,351.46 |
| 57288 | Sling operation for stress incontinence | \$4,480.00 | \$19,133.77 | \$14,653.77 | 1 | \$14,653.77 |
| 493 | Lower extremity & humerus proc except hip, foot, femur w/CC | \$16,600.00 | \$31,101.74 | \$14,501.74 | 1 | \$14,501.74 |
| 78815 | PET Image w/CT; skull base to mid-thigh | \$1,201.62 | \$4,787.20 | \$3,585.58 | 4 | \$14,342.32 |
| 29876 | Arthroscopy, knee, surgical; synovectomy | \$4,510.00 | \$10,922.94 | \$6,412.94 | 2 | \$12,825.88 |
| 69436 | Tympanostomy (requiring insertion of ventilating tube) | \$1,700.00 | \$5,913.89 | \$4,213.89 | 3 | \$12,641.67 |
| 62311 | Lumbar Epidural Steroid | \$900.00 | \$1,675.46 | \$775.46 | 15 | \$11,631.90 |
| 52332 | Cystourethroscopy, with insertion of indwelling ureteral stent | \$3,600.00 | \$14,485.51 | \$10,885.51 | 1 | \$10,885.51 |
| 19301 | Mastectomy; partial | \$5,897.50 | \$16,218.93 | \$10,321.43 | 1 | \$10,321.43 |
| 58550 | Laparoscopy, surgical, with vaginal hysterectomy | \$9,000.00 | \$19,234.80 | \$10,234.80 | 1 | \$10,234.80 |
| 64493 | Injection(s), diag or therapeutic agent, paravertebral facet, level 1 | \$855.00 | \$2,763.82 | \$1,908.82 | 5 | \$9,544.10 |
| 31254 | Nasal/sinus endoscopy, surgical; with ethmoidectomy, partial | \$5,885.00 | \$15,359.38 | \$9,474.38 | 1 | \$9,474.38 |
| 77059 | BRI Breast Bilateral w/ or w/o Contrast | \$1,012.88 | \$2,365.60 | \$1,352.72 | 7 | \$9,469.04 |
| 28110 | Ostectomy, partial excision, fifth metatarsal head | \$4,125.00 | \$13,427.11 | \$9,302.11 | 1 | \$9,302.11 |

Advantage Premier Provider™ Savings by Procedure

03/01/2012 - 07/31/13

Approximate Savings: \$2,422,838.15

| Premier Code | Description | Premier Provider Price | Historical Network Allowable | Approximate Savings Per Service | Number of Services | Approximate Total Savings |
|--------------|--|------------------------|------------------------------|---------------------------------|--------------------|---------------------------|
| 28285 | Correction, hammertoe | \$2,475.00 | \$11,725.11 | \$9,250.11 | 1 | \$9,250.11 |
| 26123 | Fasciectomy, partial palmar with release of single digit | \$2,950.00 | \$11,808.12 | \$8,858.12 | 1 | \$8,858.12 |
| G0202 | Screening Mammography | \$171.50 | \$564.11 | \$392.61 | 22 | \$8,637.42 |
| 64635 | Paravertebral facet joint nerve, (fluroscopy or CT); lumbar/sacral, single | \$1,465.00 | \$9,923.96 | \$8,458.96 | 1 | \$8,458.96 |
| 23410 | Open Rotator Cuff Repair | \$6,160.00 | \$10,320.36 | \$4,160.36 | 2 | \$8,320.72 |
| 38510 | Biopsy or excision of lymph node(s) | \$2,255.00 | \$9,934.61 | \$7,679.61 | 1 | \$7,679.61 |
| 72148 | MRI Lumbar Spine w/Contrast | \$675.00 | \$3,067.50 | \$2,392.50 | 3 | \$7,177.50 |
| 29888 | Arthroscopically aided anterior cruciate ligament repair | \$6,990.00 | \$10,503.52 | \$3,513.52 | 2 | \$7,027.04 |
| 42820 | Tonsillectomy and adenoidectomy | \$3,695.00 | \$4,922.16 | \$1,227.16 | 5 | \$6,135.80 |
| 25000 | Incision, extensor tendon sheath, wrist | \$2,915.00 | \$5,874.12 | \$2,959.12 | 2 | \$5,918.24 |
| 28750 | Arthrodesis, great toe; metatarsophalangeal joint | \$4,125.00 | \$6,778.82 | \$2,653.82 | 2 | \$5,307.64 |
| 64415 | Injection, anesthetic agent; brachial plexus, single | \$1,200.00 | \$6,201.20 | \$5,001.20 | 1 | \$5,001.20 |
| 47562 | Laparoscopy, surgical; cholecystectomy | \$5,865.00 | \$10,426.19 | \$4,561.19 | 1 | \$4,561.19 |
| 55040 | Excision of hydrocele; unilateral | \$3,600.00 | \$7,995.52 | \$4,395.52 | 1 | \$4,395.52 |
| 26145 | Synovectomy, tendon sheath, radical | \$2,950.00 | \$7,132.45 | \$4,182.45 | 1 | \$4,182.45 |
| 60225 | Total thyroid lobectomy, unilateral; w/ contralateral subtotal lobectomy | \$6,160.00 | \$10,228.97 | \$4,068.97 | 1 | \$4,068.97 |
| G0204 | Diagnostic mammography, producing direct digital image, bilateral | \$205.78 | \$980.48 | \$774.70 | 5 | \$3,873.50 |
| 42821 | Tonsillectomy and adenoidectomy; age 12 or over | \$3,695.00 | \$7,514.24 | \$3,819.24 | 1 | \$3,819.24 |
| 29823 | Arthroscopy, shoulder, surgical; debridement, extensive | \$6,160.00 | \$9,865.16 | \$3,705.16 | 1 | \$3,705.16 |
| 28080 | Excision, interdigital (Morton) neuroma, single, each | \$2,750.00 | \$6,189.95 | \$3,439.95 | 1 | \$3,439.95 |
| 19102 | Biopsy of Breast - Ultrasound guidance | \$783.02 | \$4,071.64 | \$3,288.62 | 1 | \$3,288.62 |
| 72131 | CT Lumbar Spine w/Contrast | \$250.00 | \$1,826.58 | \$1,576.58 | 2 | \$3,153.16 |
| G0206 | Diagnostic mammography, producing direct digital image, unilateral | \$164.24 | \$1,199.51 | \$1,035.27 | 3 | \$3,105.81 |
| 58120 | Dilation and curettage, diagnostic and/or therapeutic | \$1,600.00 | \$4,547.96 | \$2,947.96 | 1 | \$2,947.96 |
| 42826 | Tonsillectomy; age 12 or over | \$3,050.00 | \$4,475.35 | \$1,425.35 | 2 | \$2,850.70 |
| 27570 | Manipulation of knee joint under general anesthesia | \$1,600.00 | \$4,184.05 | \$2,584.05 | 1 | \$2,584.05 |
| 76645 | Ultrasound Breast (one or both) | \$104.64 | \$344.11 | \$239.47 | 10 | \$2,394.70 |
| 64636 | Paravertebral facet joint nerve, (fluroscopy or CT); lumbar/sacral, addt | \$760.00 | \$1,782.50 | \$1,022.50 | 2 | \$2,045.00 |
| 498 | Local excision & removal int fix devices of hip & femur w/CC/MCC | \$15,000.00 | \$17,030.24 | \$2,030.24 | 1 | \$2,030.24 |
| 38525 | Biopsy or excision of lymph node(s); open, deep cervical node(s) | \$4,300.00 | \$6,323.20 | \$2,023.20 | 1 | \$2,023.20 |
| 72158 | MRI Lumbar Spine w/o Contrast | \$750.00 | \$1,666.70 | \$916.70 | 2 | \$1,833.40 |
| 95860 | Needle electromyography; 1 ext w/ or w/o related paraspinal areas | \$121.50 | \$690.00 | \$568.50 | 3 | \$1,705.50 |
| 72141 | CT Cervical Spine w/Contrast | \$700.00 | \$2,216.75 | \$1,516.75 | 1 | \$1,516.75 |
| 25447 | Arthroplasty, interposition, intercarpal or carpometacarpal joints | \$4,650.00 | \$5,737.19 | \$1,087.19 | 1 | \$1,087.19 |
| 68816 | Probing of nasolacrimal duct, w/ or w/o irrigation; w/balloon dilation | \$2,520.00 | \$3,437.44 | \$917.44 | 1 | \$917.44 |
| 64494 | Injection(s), diag or therapeutic agent, paravertebral facet, level 2 | \$240.00 | \$1,094.33 | \$854.33 | 1 | \$854.33 |
| 95909 | Nerve conduction studies - 5-6 studies | \$195.00 | \$600.00 | \$405.00 | 2 | \$810.00 |
| 26160 | Excision of lesion of tendon sheath | \$2,750.00 | \$3,466.30 | \$716.30 | 1 | \$716.30 |
| 73721 | MRI Lower Extremity, joint w/o Contrast | \$700.00 | \$1,330.00 | \$630.00 | 1 | \$630.00 |
| 73221 | MRI Upper Extremity, joint w/o Contrast | \$650.00 | \$1,154.87 | \$504.87 | 1 | \$504.87 |
| 64495 | Injection(s), diag or therapeutic agent, paravertebral facet, level 3 | \$240.00 | \$738.20 | \$498.20 | 1 | \$498.20 |
| 38792 | Injection proc; radioactive tracer for identification of sentinel node | \$265.00 | \$581.28 | \$316.28 | 1 | \$316.28 |

PARTICIPATING ADVANTAGE PREMIER PROVIDERS™

Surgery Center of Oklahoma



Surgery Center of Oklahoma (SCO) is a 32,535 square foot, state-of-the-art multispecialty facility in Oklahoma City, owned and operated by approximately 40 of the top surgeons and anesthesiologists in central Oklahoma. To learn more about The Surgery Center of Oklahoma, visit surgerycenterok.com.



McBride Orthopedic Hospital



McBride Orthopedic Hospital is ranked #1 in Oklahoma for Joint Replacement for 2011 by HealthGrades®, the leading independent healthcare ratings company. McBride has ranked in the top 5% in the Nation for Overall Orthopedic Services and Joint Replacement. To learn more about McBride, visit mcboh.com.



Pine Creek Medical Center



Pine Creek Medical Center is a private, physician-owned and operated hospital serving more than 3 million people in the Dallas-Fort Worth Metroplex and surrounding counties. The JCAHO-accredited Center of Medical Excellence is staffed by 170 physicians representing all specialties, including many who are listed among D Magazine's Best Doctors. To learn more about Pine Creek, visit pinecreekmedicalcenter.com.



Oklahoma Heart Hospital



The **Oklahoma Heart Hospital** is a physician owned hospital which brings world-class medical expertise and compassion to the care of every patient. Ranked in the top 1% nationally for patient satisfaction, more than 1,100 heart surgeries were performed at the nation's first all-digital hospital in 2012. To learn more about Oklahoma Heart Hospital, visit okheart.com.



Cancer Specialists of Oklahoma

Cancer Specialists of Oklahoma specialize in chemotherapy, radiation therapy, and associated scans and imaging. With multiple convenient locations, the physicians at Cancer Specialists ensure their patients have the best care. Cancer Specialist will work with other Premier Providers™ to ensure continuity of care.

PARTICIPATING ADVANTAGE PREMIER PROVIDERS™

Breast Imaging of Oklahoma



Breast Imaging of Oklahoma is a recognized leader in women's breast health. The board certified breast radiologists and staff are dedicated to the mission of providing technologically advanced breast imaging in a caring environment with a passion for communication and education. Breast Imaging of Oklahoma has an innovative high risk program for patients with an increased risk of breast cancer. Patients who qualify are seen every six months by a board certified genetic counselor and receive the results of their imaging studies at the time of their visit. To learn more about Breast Imaging of Oklahoma, visit breastimagingofoklahoma.com.



Comprehensive Diagnostic Imaging

Comprehensive Diagnostic Imaging (CDI) is a 6000 sq/ft state-of-the-art facility that offers the most advanced technology available. CDI provides 3T MRI, Ultrasound, 3D Mammography, Bone Density, CT scan and Biopsy services, yet still provides front door parking and no outpatient registration lines. To learn more about CDI, visit CDIOK.com



Oklahoma Surgical Hospital*



The physicians who founded **Oklahoma Surgical Hospital (OSH)** did so specifically to provide their patients the type of quality medical care they felt they deserved. OSH's surgical site infection rate is well below the national average and the length of stay is one of the lowest in the region. They have also been recognized by HealthGrades®, for the seventh consecutive year for outstanding clinical outcomes. To learn more about Oklahoma Surgical Hospital, visit oklahomasurgicalhospital.com.

** Further Restrictions May Apply. Please call 1-800-521-1711 for more information. Physicians who participate in bundled case rate program may be limited. Not all physicians at Oklahoma Surgical Hospital participate in this program.*



Have questions? We'd love to talk to you!

For more information or to begin the process, please call 1-800-521-1711.

ENGAGE YOUR EMPLOYEES

EMPLOYEE ENGAGEMENT MAKES ALL THE DIFFERENCE

Getting your employees involved and excited about saving money for the Plan is the key to the success of Advantage Health Plans Trust. Since your Plan is self-funded, any money saved stays with the Plan to offset future rate increases. When you and your employees take making healthcare purchasing decisions based on Value, the money you save is your own!



Make sure you're getting all the important and up-to-date information!

Do you subscribe to our emails? Make sure to sign up today! Don't forget to follow us on Facebook and Twitter!

PROMOTION, EDUCATION, AND INCENTIVES MAKE THE BIGGEST IMPACT!

OFFER INCENTIVES!

Incentives can be worth a 30% increase in employee engagement! Even small incentives can really engage employees. Try some of the incentives below:

- Use a green provider and earn a 'jeans day'!
- If an employee utilizes an Advantage Premier Provider™, have the days off not count towards sick or vacation
- Have a drawing for the employees who utilize green providers

EDUCATE, EDUCATE, EDUCATE!

Involving the spouses of your employees ensures a higher level of employee involvement. Educating the spouses is just as important as educating your employees!

- Involve the spouses of your employees
- Send literature home instead of just posting in a break room
- Invite spouses to employee benefit meetings
- Open drawings/incentives to spouses at home

USE TECHNOLOGY!

Utilizing the technology you already have is free and can have a significant impact on employee education.

- Encourage your employees and their spouses to sign up for our newsletter and to follow us on Facebook!
- For employees with limited computer time or email access, sending flyers/promotions to their homes increases participation
- Small items like postcards or refrigerator magnets sent to the home, are far more effective than a letter or larger flyer.

NEED HELP WITH MATERIALS?

- AHPT has employee handouts! Check out our website under Resources
- Need something specific? A handout, giveaway, or other promotion item? Give us a call and we will help!
- Need more assistance? Call or email us! We would love to discuss with you how to make you employees more involved!

Questions?

We'd love to talk to you! Call us today at 1-800-521-1711

DID YOU KNOW?

UPCOMING EVENTS

2013 ANNUAL MEMBER GROUP MEETING

Oklahoma Members

September 11
Skirvin Hotel
3:00 pm

Texas Members

October 3
Webinar
10:00 am

Go to our website
to register!

2013 OPEN ENROLLMENT

October 1, 2013 -
December 15, 2013

TRANSPARENCY IN THE MEDIA

Recent stories in the local and national media have outlined the efforts of our Advantage Premier Providers™ and Advantage Health Plans to bring about a change in how patients access and utilize healthcare. These providers have been featured on the local and national news, radio interviews, and print media.

Check out these latest articles!

Revealing a Health Care Secret: The Price

opinionator.blogs.nytimes.com/2013/07/31/a-new-health-care-approach-dont-hide-the-price/?_r=3

How much will surgery cost? Good luck finding out

http://www.nbcnews.com/id/50748682/ns/health-health_care/#.UgvkHW2tbao

Oklahoma City hospital posts surgery prices online; creates bidding war

<http://kfor.com/2013/07/08/okc-hospital-posting-surgery-prices-online/>

These links are also available on
advantagehealthplans.com!



Questions?

We'd love to talk to you!

Call us today at 1-800-521-1711

Make sure you're getting all
the
important and up-to-date
information!

Do you subscribe to our emails?
Make sure to sign up today!

WE HAVE NEW PREMIER PROVIDERS!

We would like to welcome our newest Premier Providers™ who have chosen to embrace healthcare transparency!

**Oklahoma Surgical Hospital,
Tulsa**

**Comprehensive Diagnostic
Imaging, OKC**

LIKE US ON FACEBOOK AND WIN!

Like us on Facebook and we will enter your name in to win a kindle fire HD! You can get up to THREE chances to win!

Like and Follow AHPT = 1 entry

Like a status = 1 entry

Share a status = 1 entry

Why should you follow us on Facebook?

- We give you tips and tricks to help you save money on healthcare services
- We find health tips for you so you can live a healthier life
- We post about changes to your benefits
- We keep you up to date on the latest healthcare news



GO FOR GREEN WITH HEALTHCARE BLUE BOOK!

WHAT IS HEALTHCARE BLUE BOOK?

The Healthcare Blue Book is a consumer guide to help you determine fair prices in your area for healthcare services. Since AHP is self-funded, saving money helps keep contributions low for everyone! The Blue Book will not only help you find fair prices for surgery, hospital stays, doctor visits, medical tests and much more, but it will show you which providers in your area are the highest quality with the best pricing!

Healthcare Blue Book is a new way to approach accessing and utilizing health services. Need an in-network service or provider in your zip code? Search on Healthcare Blue Book and it will show you GREEN providers! These green providers represent the best value for your healthcare dollars. Is the provider red? The red doctors provide the least value.

| | |
|---|---|
| Annual Deductible | Emp: \$1,000; Gen: \$1,500 |
| Out-of-Pocket Max | Emp: \$3,000; Gen: \$4,000 |
| Coinsurance | Plan pays 80% after deductible |
| POP & Specialist Visit | \$20 copay and then 100% of covered charges |
| Inpatient Hospital & Physician Services | 80% after deductible |
| Surgery | \$300 deductible per occurrence |
| Anesthesia Services | 100% after \$100 deductible and covered per charge |
| Emergency | 100% after \$100 deductible and covered per charge |
| Urgent Care | \$30 copay per visit |
| Prescription | 100% deductible waived |
| Prevention | Covered \$10 copay for up to 100 days |
| Diagn | Brand Name \$45 for 134 day supply at \$0.33 per day supply |

| Facilities | Professionals | Price |
|--|----------------------------|-------|
| McBride Orthopedic Hospital - Downtown (~ 7 miles) | Click Here | Green |
| McBride Orthopedic Hospital - Edmond (~ 17 miles) | Click Here | Green |
| McBride Orthopedic Hospital - North OKC (~ 11 miles) | Click Here | Green |
| Surgery Center of Oklahoma (~ 11 miles) | Click Here | Green |
| Orthopedic Associates Ambulatory Surgery Center (~ 11 miles) | Click Here | Green |
| McBride Orthopedic Hospital (~ 11 miles) | Click Here | Red |
| Physicians Surgical Center (~ 10 miles) | Click Here | Red |
| OU Medical Center (~ 6 miles) | Click Here | Red |
| INTEGRIS Canadian Valley Hospital (~ 21 miles) | Click Here | Red |
| Deaconess Hospital (~ 11 miles) | Click Here | Red |
| St. Anthony Hospital (~ 7 miles) | Click Here | Red |
| Seymour Regional Hospital (~ 16 miles) | Click Here | Red |
| Community Hospital (~ 11 miles) | Click Here | Red |

ANSWERS AT YOUR FINGERTIPS

- Provider pricing information that is color coded
- Quality data provided by: Leapfrog, CMS and Healthgrades
- Patient reviews provided by: **Angie's list**

SEARCHING IS EASY

Logging in is easy! Just go to www.advantagehealthplans.com and click the Healthcare Blue Book link or go to the Resources Tab. Then just fill in your last name and AHP ID number and begin your search!

REMEMBER YOU ARE AN OWNER

Remember we are all owners of OUR Plan. Advantage Health Plans is self-funded and belongs to the membership, which is YOU. When you save money for the Plan, you save yourself money too, in the form of contributions in the future.

WORK WITH US!

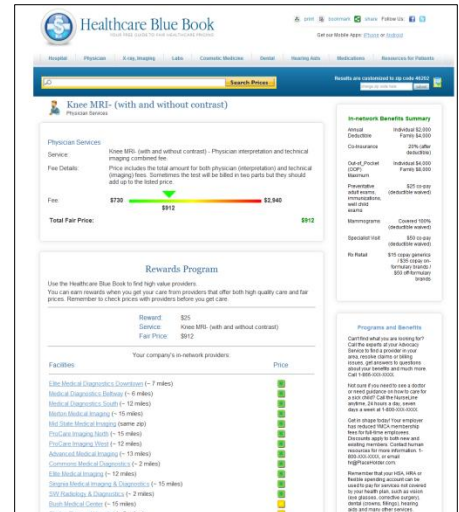
Our goal is to work with you to create a *solution*, not a band-aid, for the merry-go-round of volatile health care costs. You CAN lower your bucket and rates by aiming to **Go for Green!**



GO GREEN TO GET GREEN!

WHAT ARE GREENPLUS REWARDS?

- Cash rewards for employees and their families who use Healthcare Blue Book to shop for green or fair price providers for specific procedures
- GreenPlus is incorporated directly into Healthcare Blue Book for approved procedures
- Just follow a simple rule: **Go Green to Get Green!**
- Selecting a green provider for select procedures qualifies you for a reward
- Healthcare Blue Book identifies reward eligibility and sends the reward directly to the employee
- No forms for employee to submit



| Type | Procedure Name | Incentive |
|------------|---------------------------|-----------|
| Diagnostic | Colonoscopy | \$200 |
| Diagnostic | Upper GI Endoscopy | \$200 |
| Diagnostic | Sleep Study | \$100 |
| Outpatient | Cataract Surgery | \$100 |
| Cardiac | Doppler Exam Of The Heart | \$50 |
| Cardiac | Heart Echo Imaging | \$50 |
| Cardiac | Heart Perfusion Imaging | \$100 |

WHAT PROCEDURES EARN GREENPLUS REWARDS?

- Procedures that have the highest cost variability between providers have been chosen to earn rewards
- Rewards are between \$50-\$200 based on the savings to your Plan
- The list of procedures that can earn you rewards is at www.advantagehealthplans.com

HOW DO I EARN CASH REWARDS?

Earn cash rewards by visiting green providers! When you or your family visits a cost effective provider you will receive a **quarterly cash reward**. You are eligible to receive multiple rewards for procedures rendered on the same day. You can also receive more than one reward within a billing cycle for eligible procedures.

HAVE QUESTIONS?

GreenPlus support can be accessed at any time by sending an email to staff@healthcarebluebook.com. A Healthcare Blue Book representative will respond to your email Monday through Friday during regular business hours (8am to 5pm CT).



www.advantagehealthplans.com
1-800-521-1711

ADVANTAGE

Go for Green

In order for all of us to be able lower the cost curve of health care, we all need to shift our focus to effective wellness initiatives, preventive care, and utilization of the most efficient, cost effective, and innovative providers.

WANT TO LOWER YOUR COSTS? **GO FOR GREEN!**

| | | | | | | | | | |
|----|----|----|----|----|---|----|----|----|----|
| -5 | -4 | -3 | -2 | -1 | 0 | +1 | +2 | +3 | +4 |
|----|----|----|----|----|---|----|----|----|----|

ADVANTAGE PREMIER PROVIDERS™ – FREE QUALIFIED PROCEDURES

The Trust has contracted with a select group of providers to provide services to our participants at greatly reduced rates! These rates are so much lower, in fact, that your Trustees voted to make this an enhanced benefit in order to save your Plan money. **When you use an Advantage Premier Provider™ for a covered surgery or medical service the Plan will pay the Covered Charges at 100%.** And you will save your Plan up to 70%!

ADVANTAGE WELLNESS PROGRAM – GET HEALTHY

We offer a comprehensive and interactive *Advantage Wellness Program* that focuses on healthy initiatives aimed at reducing chronic illness, absenteeism, and high cost treatments. Offered through MedCom, this integrated wellness program helps guide you through employee encouragement, incentives and initiatives, and employee education.

100% BENEFITS – SAVING THE PLAN & THE PARTICIPANT MONEY

- **Free OTC Drugs!** AHP offers coverage for certain over-the-counter medications for FREE!
- **Free MRIs, PETs, CATs!** Get concierge service and NO out-of-pocket by calling One Call! When you call, not only will they will help you locate a provider near you and book the appointment for you, but it will be at no cost to you!
- **Free Labwork!** If you use a LabCard lab provider, your lab charges will be paid at 100%!

ENCOURAGE OWNERSHIP!

Talk to your employees about being owners of OUR Plan. Advantage Health Plans is self-funded and belongs to the membership. Help your employees understand that when they save money for the Plan, they save themselves money too, in the form of contributions in the future. Work with your employees to create a *Go for Green* strategic plan and explain why strengthening our Plan is so important. Encourage the use of Premier Providers, GREEN doctors on Healthcare Blue Book, and the 100% benefits available to them.

WORK WITH US!

Our goal is to work with you to create a *solution*, not a band-aid, for the merry-go-round of volatile health care costs. You CAN lower your bucket and rates by aiming to **Go for Green!** We would love to talk to you about what you can do to lower your number and how you can *Go for Green!* Call your account manager today to talk to them about strategies for your bank!

www.advantagehealthplans.com
1-800-521-1711

NO COST TO YOU! THAT'S RIGHT, A 100% BENEFIT.



Free surgeries such as a knee replacement? Free labs, MRI/PET/CAT scans, and over the counter drugs? That's right. Keep reading to learn more how you can get 100% covered benefits!



The Trust has contracted with a select group of providers to provide services to our participants at greatly reduced rates! These rates are so much lower, in fact, that your Trustees voted to make this an enhanced benefit in order to save your Plan money. When you use an Advantage Premier Provider for a covered surgery or medical service the Plan will pay the Covered Charges at 100%. And you will save your Plan up to 70%! To learn more and read the terms and conditions, please visit our website.

FREE SCANS THROUGH ONECALL!

Has your doctor recommended an MRI, CAT scan or PET scan? Book your appointment with a OneCall provider and it will be covered at 100%. Just call 1-888-458-8746 and talk to a helpful and friendly OneCall representative to get started.

FREE LABWORK THROUGH LABCARD/QUEST DIAGNOSTICS!

When you need labwork, let your doctor know that your labwork will be covered at 100% if a LabCard/Quest Diagnostics lab is used!

FREE OVER-THE-COUNTER DRUGS!

AHP offers coverage for certain over-the-counter medications for FREE!

- ✓ Zantac 75, Tagamet HB, Axid AR and Pepcid AC
- ✓ Prilosec OTC (14, 28 and 42 day supply) when used as the legend version for Prilosec or Omeprazole which are available only by prescription;
- ✓ Claritin/D / Loratadine/D
- ✓ Zyrtec (cetirizine) and Zyrtec-D 12 Hour (cetirizine/pseudoephedrine)
- ✓ Prevacid (lansoprazole)
- ✓ Zegrid OTC (Omeprazole OTC)
- ✓ Allegra OTC

13431 N. Broadway • Suite 130 • Oklahoma City, OK • 73114

1.800.521.1711 • www.advantagehealthplans.com

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Tips to help you use your Plan

Customer Service & Online Services

If you don't know whether something is covered, ask us! Send us an email or give us a call, we are here to help you.

Main Number: 1-800-521-1711

Customer Service Direct: 1-800-324-9396

Email: customerservice@kemptongroup.com

Visit us anytime at www.advantagehealthplans.com. Get education and information about your plan, view current claim status, EOBs, deductible and out-of-pocket balances, PPO information, and much, much more. Keeping up with your health plan can be as easy as keeping up with your friends. Like us on Facebook!

Advantage Premier Providers™

The Trust has contracted with a select group of providers to provide services to our participants at greatly reduced rates! These rates are so much lower, in fact, that your Trustees voted to make this an enhanced benefit in order to save your Plan money. **When you use an Advantage Premier Provider™ for a covered surgery or medical service the Plan will pay the Covered Charges at 100%.** And you will save your Plan up to 70%! To learn more and read the terms and conditions, please visit our website.

Rx Benefits

Free OTC Drugs! AHP offers coverage for certain over-the-counter medications for FREE! The following over-the-counter medications are available under this benefit:

Zantac 75, Tagamet HB, Axid AR and Pepcid AC;
Prilosec OTC (14, 28 and 42 day supply)
Claritin/D / Loratadine/D
Zyrtec (cetirizine) and Zyrtec-D 12 Hour (cetirizine/pseudoephedrine)
Prevacid (lansoprazole)
Zegrid OTC (Omeprazole OTC)
Allegra OTC
Allegra-D

Obtain a written prescription from your doctor for the OTC medications above and take the OTC prescription to a pharmacy to have it filled. Tell the pharmacist that your prescription drug plan does offer coverage for OTC medications on the list above.

Therapeutic Alternatives? Did you know that, there are many generic and therapeutic equivalent medications that you could be getting for FREE or for a greatly reduced co-pay? Find out whether your name brand medication has a therapeutic alternative by visiting www.advantagehealthplans.com.

MRI's and More for Free!

Did you know you are not required to use the imaging center your doctor recommends for CAT, PET, and MRI scans? Get concierge service and NO out-of-pocket by calling One Call! When you call, not only will they help you locate a provider near you and book the appointment for you, but it will be at no cost to you! If you use OneCall to book your imaging appointment, it will be paid at 100%!

Lab Benefits at 100%

Let your doctor know that if you use a LabCard lab provider, your lab charges will be paid at 100%! Check www.advantagehealthplans.com for locations and instructions.

Diabetes Management

You can get a free glucose monitor and discounted supplies! Call Edgepark at 1-800-321-0591, and they will send you a no-charge monitor kit. Visit www.advantagehealthplans.com to learn more!

Maternity Management

This program is designed to promote healthy pregnancies by identifying any risk factors that could cause early delivery or a low birth weight baby. Did you know you can get free education materials and free baby items if you are pregnant and join our Maternity Management program? As soon as the physician confirms the pregnancy, the mother-to-be, calls the Prenatal Nurse line at 1-866-978-2029, extension 590, between the hours of 8 a.m. and 4 p.m. (CST), Monday through Friday.

Care Management

Care Management identifies members who have been diagnosed with a serious illness, works collaboratively with their physicians and providers to develop plans to address the patients' needs and coordinate care. The assigned Care Manager, who is a registered nurse, evaluates the member's medical condition, develops and executes a plan of care, coordinates community resources in lieu of benefits and monitors progress for the maximum health potential. The Case Managers serve as the advocate and liaison between members and all providers and are available 24 hours a day, 7 days a week.

Pre-Certification

Pre-certification is required for all in-patient hospitalizations, out-patient surgeries and sleep studies. Will your procedure require an operating room or sterile environment? If so, then it probably requires pre-certification. Any procedure done in an operating room or sterile environment setting; whether or not it is a cutting procedure, requires pre-certification.

Know Before Your Surgery

Does your surgery require an implantable item? Some examples of implantable items are things like pins, screws, plates for joints and pacemakers. If so, talk to your doctor and surgical team beforehand. AHPT requires an invoice for this to be a covered charge and reimbursement is limited to twice the invoice cost to the provider. This requirement is in place to protect you and your Plan against outrageous markups common on these items.

WEBSITE INFORMATION



Have you visited our website lately? If not, you're missing out! We designed our site with you in mind. Not only can you view all of your claims and EOBs, but you'll find a wealth of information at your fingertips, accessible anytime.

You can even email customer service or request information, and our award-winning team will get back to you quickly. Check it out today and find out just now easy accessing your health plan can be, at www.advantagehealthplans.com.



www.advantagehealthplans.com

WHAT CAN YOU VIEW ONLINE?

- ✓ Current Claims Status
- ✓ Explanation of Benefits (EOB)
- ✓ Deductible Balances
- ✓ Out-of-pocket Balances
- ✓ Section 125 Claims
- ✓ PPO Information
- ✓ Premier Provider Qualified Procedures & Locations
- ✓ 100% Benefit Information
- ✓ Frequently Asked Questions (FAQs)
- ✓ Maintenance Drug Lists
- ✓ Over-the-counter Drug Lists

MyAHP

REGISTER TODAY! HERE'S HOW:

1. Go to www.advantagehealthplans.com
2. Click the red and blue "MyAHP" button
3. Read the introduction, then click "Get Started"
4. Click the bottom "Register" button
5. Enter your user type, group ID (found on the back of your ID card), and social security number
6. Complete the personal information section on the next screen. You will need to specify a password and security question in case you forget your password.
7. You are registered!

13431 N. Broadway • Suite 130 • Oklahoma City, OK • 73114
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GO FOR GREEN WITH EDUCATION

WHAT DOES TRANSPARENT FREE MARKET HEALTH CARE MEAN?

We are all frustrated by the lack of transparency in healthcare. We make value-driven purchasing decisions every single day, yet we are unable to easily find the information to help us make value-driven decisions about one of the most important things in our lives: Our Health.

Health care transparency provides consumers with the information necessary, and the incentive, to choose health care providers based on value. Value is not just about price; but rather price and quality.

Providing reliable cost and quality information empowers consumer choice. Consumer choice creates incentives at all levels, and motivates the entire system to provide better care for less money. We already see this working in certain areas in our healthcare system, i.e. LASIK, cosmetic surgery, etc. These areas are driven to be valuable as consumers demand great quality for a reasonable price.

Free market health care is consumer driven. We believe that valuable healthcare should be expensive. We have been taught that the highest quality will cost more. However, the opposite is true, the quality of healthcare is not related to the price in the way we are used to. In reality – **better quality care is almost always a LOWER cost.** A recent study indicated that if everyone in the U.S. got their care from the Mayo clinic, health costs would sharply decline. Mayo has excellent quality care, but their prices are far less than the competition.

WHY IS THIS IMPORTANT TO ME?

Advantage Health Plans Trust is self-insured. This means that the dollars that come out of your paycheck, and the dollars that your employer contributes, are used to pay your claims. When claims are higher than the amount available, contribution rates must increase.

We all know that health costs as they stand today are unsustainable. Researching the cost and quality of your care can make a huge impact on your Plan and what you pay for your benefits. We have tools in place to make this process as easy as possible. All of the Advantage Premier Providers™ have outstanding quality metrics. They are the best of the best, and their goals are the same as ours! Their pricing is up to 80% less than the big hospitals with outcomes that are incredible. Healthcare Blue Book is an online tool that tells you the fair market price for your procedures and treatments. It will even rate the providers from Green

to Red to tell you which are the best value for cost and quality.

WANT TO LEARN MORE?

1. *Oklahoma Doctors vs. Obamacare - Surgery Center Provides Free-Market Medicine*

The video below talks about how The Kempton Company (Administrator of Advantage Health Plans) and The Surgery Center of Oklahoma have partnered to promote free market transparency in healthcare pricing. Administrator Jay Kempton and Dr. Smith, along with other physicians and third party administrators, firmly believe that consumer and marketplace driven healthcare will change the way we access and utilize healthcare in America. Their goal is to promote this concept to other self-insured employers and like-minded medical practitioners and facilities across the U.S.

<http://reason.com/reasonstv/2012/11/15/the-obamacare-revolt-oklahoma-doctors-fi>

2. *Rep. James Lankford and Dr. Keith Smith Discussed a Market-Based Approach to Health Care*

Rep. James Lankford and Dr. Keith Smith of the Surgery Center of Oklahoma discuss a market-based approach to health with more transparent prices to reduce costs.

<https://www.youtube.com/watch?v=ISLiPAJefK4>

3. *How to Save Thousands of Dollars on Common Surgeries*

The Surgery Center of Oklahoma, has been making big waves with their transparent cost structure and bundled pricing. So much so, that Anchor D Bank President Paul Freeman, Surgery Center Director Dr. Keith Smith, and Jay Kempton were asked to sit down with local KOCO Channel 5 news to discuss the impact on self-funded health plans!

<http://www.koco.com/How-To-Save-Thousands-Of-Dollars-On-Common-Surgeries/-/9844716/12761822/-/wtf15k/-/index.html>

4. *Transparency Documentary Preview*

This video is a preview for a documentary about why transparency is so important to the future of health care in America.

<http://vimeo.com/41024892>

AdvantageHealthPlans.com

1-800-521-1711



TRANSPARENCY & FREE MARKET HEALTHCARE IN THE FACE OF THE ACA

As consumers, we expect to know the value of the things we buy. Before setting out to make major purchases, we scan the landscape of advertisements and consumer reviews. We look for quality products and determine a fair price we're willing to pay. We ask critical questions like, "can I get this cheaper at another retailer or online?" However, in one area of our lives, all critical analysis of cost versus value seems to cease: our healthcare purchasing decisions.

To be fair, there are reasons why we shy away from asking, "how much?" when pursuing healthcare options. When it comes to the point in which we need medical treatment, we want it as quickly as possible to alleviate the pain or fear which accompanies our ailments. Further, we naturally trust our physicians to be the experts. When they recommend a course of treatment, it's natural to assume that the cost is irrelevant.

Regardless of these reasons we shy away from inquiring about cost, it stands to reason that a patient in pursuit of actual pricing for medical treatment should be able to obtain that information. Frustratingly, that is not always the case. The American healthcare system functions on the predication of a lack of transparency. It's purposely complex. As more and more Americans begin to scrutinize their own healthcare in the face of rising insurance premiums and the implementation of the Patient Protection and Affordable Care Act (ACA) the cries for greater transparency are getting louder.

Healthcare transparency provides consumers with the information and the incentive to choose healthcare providers based on value. Value is not just about price; but rather price and quality. Providing reliable cost and quality information empowers consumer choice. Consumer choice creates incentives at all levels, and motivates the entire system to provide better care for less money. We already see this working in certain areas in our healthcare system, i.e. LASIK, cosmetic surgery, etc. These areas are driven to be *valuable* as consumers demand great quality for a reasonable price.

True free market healthcare is consumer-driven. We are taught that *valuable* healthcare has to be expensive and that the highest quality will cost more. But when it comes to health services, the opposite is true, the quality of healthcare is not related to the price in the way we are used to.

In reality – the vast majority of the time better quality care is almost always a LOWER price. A recent study indicated that if everyone in the U.S. got their care from the Mayo clinic, health costs would sharply decline. Mayo has excellent quality care, but their prices are far less than the competition.

THE HISTORY

Before the Health Maintenance Organizations (HMO) and Preferred Provider Organization (PPO) era of the early 90's, Americans paid for every day care out of their own pocketbook, carrying major catastrophic insurance. When HMO's became popular, they took the consumer out of the cost equation, implementing a provider network with copays for minor and every day office visits and tests. PPO plans further removed the consumer from the cost of their care by allowing participants to go to any physician that was "in-network" who had agreed by contract to treat patients for a discounted price. This discount was calculated off 'billed charges.' A few years after this system had been in place, patients began to demand access to more doctors in their network, which in turn, provided less incentive for the doctors to give good deals to payers. At the same time, doctors realized that 'billed charges' could mean whatever



they wanted. They could mark the bill up 1000% of their former rate and then have the PPO take their 20% discount.

This created a perfect storm of healthcare inflation that has driven the cost of care to the point where in 2013, citizens cannot afford to pay for their care without insurance help.

FAIRLY PRICED TREATMENTS

A lack of transparency across the board has made determining the “fair” price for medical treatment difficult at best and maddening at worst. Only recently have the effects of the digital information age and democratization of information begun to influence medical transparency for the better through free services like Healthcare Blue Book (available online at www.healthcarebluebook.com, and via iPhone and Android Applications). The service, modeled after Kelley Blue Book for determining the value of automobiles, aggregates prices of medical procedures offered in a geographic region to determine a fair price.

Healthcare Blue Book encourages patients to look at healthcare with a consumer mindset, breaking free of the “leave it up to the insurance company” mindset. As health insurance premiums continue to rise and patients face greater out-of-pocket costs from higher deductibles, knowledge of fair price becomes an act of consumer empowerment, ultimately encouraging more responsible buying decisions and accountability in healthcare.

THE ACA AND THE FUTURE OF MEDICAL TRANSPARENCY

Although the Affordable Care Act requires hospitals to provide patients with pricing before a procedure is performed, the *Department of Health and Human Services* has, as yet, failed to write the rules implementing the mandate. In public comment, hospitals owners claim that the average patient is not aware enough of what the types of services mean and, therefore, would never understand a schedule of prices.

While most healthcare providers and hospitals have a great deal invested in the status quo of healthcare, some have begun to adopt the principle of transparency. The Surgery Center of Oklahoma (SCO) is one such facility. Founded by Dr. Keith Smith, SCO posts the actual costs for procedures on its website, a practice basically unheard of in the medical community.

“It makes me mad that a lot of people are bankrupted by our current healthcare system, when the costs are, many times, completely unjustified,” Smith said.

With prices well-below those charged by other facilities, some insurers have opted to waive deductibles and cover travel costs for procedures performed at SCO.

“When people think of medical tourism, they don’t usually think about options inside the United States,” said Jay Kempton, President and CEO of The Kempton Company, administrators of IBAT-endorsed Advantage Health Plans Trust, “but it only makes sense for insurers to incentivize patients to get care at facilities that have maximized efficiency and lowered costs.”

The transparency movement pioneered by Surgery Center of Oklahoma and Advantage Health Plans Trust is starting to impact healthcare in Oklahoma and Texas. Advantage Health Plans Trust is continually seeking out providers like the Surgery Center, while innovatively applying transparent, free market principles to employer sponsored health benefit plans. Through their Advantage Premier Provider program, which rewards members for using these high value provider by waiving all out-of-



pocket costs and covering travel expenses, AHPT has reduced claims costs by over \$1.5 million in less than two years for non-emergency procedures.

The proof that free-market, transparent healthcare works is proven by looking at the dollars saved. When consumers become aware that high value healthcare is far less costly, they begin to change the way they perceive their healthcare buying decisions. Healthcare services can and should be viewed just like any other purchase we make—based on VALUE, which includes both quality AND price. Whether you are a business owner providing healthcare benefits to your employees or a consumer concerned about the rising cost of healthcare in America, only your persistent demand for transparent pricing from providers will revive a true free market healthcare system.