

America's Choice – Executive Summary

Health plans which were created to cater to Americans offering high quality healthcare at competitive rates. America's Choice utilizes cost-containment strategies to maximize the value of the plan for members.

In addition to market leading health insurance coverage, these services include an extensive array of physician and ancillary networks, pharmacy benefit management, telehealth and in-home services that are designed to keep healthcare costs under control while providing the very best coverage options available.

Who's involved?

America's Choice and US Health Center – how it's all connected.

- US HealthCenter is a health risk management corporation operating for 20+ years, serving 180,000 clients nationally. They developed the eCareConnect SaaS (software as a service) suite of Health and Wellness Solutions for employers, health care providers, and insurance companies. These tools and services help assess health status, predict future costs, provide targeted health education, behavior improvement, disease management, pre-emptive intervention, full-service on-site health screening and testing services. Their platform fully integrates lifestyle, pre-disease, chronic condition, and case management activities that are tied to the value-based health plan designs for America's Choice. The accumulated health data is valuable for population health management, which helps improve clinical health outcomes, improved care coordination and patient engagement.
- Alphabet (parent company of Google) owns a life sciences company; the life sciences company develops tools and devices to collect and analyze health data to research and manage diseases. Seeking to expand their effectiveness, they work with Americas Choice products in aggregating population health data.

- America's Choice health plans are qualified ACA-type plans intended to serve a niche market by offering a range of benefits.
 - These plans are level funded employer sponsored plans, through Employer's Business Alliance. These plans are regulated under the auspices of ERISA. The plans include stop-loss insurance coverage through an A- A.M Best rated insurance company, Granular Insurance Company, owned by Alphabet's life sciences company.
 - Enrollees in America's Choice, become working owners, which enables them to access the America's Choice plans.
 - Working owners simply need to complete 8 activities every calendar year. These activities are short and can be completed in a time range between five to fifteen minutes; most can be completed on a phone. **Samples** of these health activities are:
 - Health Risk Assessments, Health Coaching, Record Vitals, Record Vaccines & Health Risk Resolutions
 - Watch a five minute, or less, video; take a short quiz on what you learned. Topics would include stress management, nutrition, disease management and fitness.
 - Complete a module on:
 - Diet & nutrition, Tobacco Cessation, Fitness or Stress.
 - Take a Survey
 - Learn about yourself by taking short online surveys including a Life Satisfaction Survey, Burnout & Engagement Survey or Food Frequency Survey
 - Additional Activities
 - Biometric Screening or Several DNA Screenings
- These activities provide health data to Population Science Management. This data is collected securely and non-intrusively. The data promotes

healthy lifestyles, helps project plan efficacy, and can help with disease management or case management for the plan. Aggregated data collected assists Alphabet's life science company in their ongoing research and disease management.

- Detego is the TPA administering the America's Choice health plans (i.e., billing, claims, customer service, pre-certification, case management, etc.).
 - Enrollees in the America's Choice health plans have access to the PHCS Network, MultiPlan's national PPO network of health providers. America's Choice has also contracted with BCBS to offer their national network as another alternative plan option in 2024.

Who can benefit from America's Choice health plans?

- People who are not eligible for ACA subsidies to purchase an ACA plan
- Businesses with employees that are not eligible for ACA subsidies
- Self-employed people/sole proprietors/business owners.
- Independent contractors/1099 individuals – those not eligible for ACA subsidies desiring a robust health plan:
 - Individual business owners/Small Group employers
 - Doctors, Dentists, Medical Professionals
 - Attorneys/Legal Staff
 - CPA's – independent/local firms
 - Commissioned Salespeople (i.e., Realtors, Financial Services, Insurance, Travel Agent, etc.)
 - Independent Contractors (Technology, Resellers, Consultants, etc.)
 - Gig workers / Freelancers
- Spouses of retired workers who gave up their company sponsored medical health plan (i.e., the 66-year-old retiree loses their group health plan, and the 58-year-old spouse needs health insurance coverage)
- Members of Faith Based Health Sharing Plans