



BridgeGap
HEALTH

Creating Positive Disruption

Cost Containment and Risk Mitigation Solutions



Success Stories

Launched the first workers' compensation cost containment surgical program, led to legislative changes, helped deliver insight that resulted in hundreds of millions of dollars in savings and reducing fraud, waste and abuse.

Launched first to market pharmaceutical cost containment program that helped mitigate and reduce fraud, waste and abuse and unnecessary pharmaceutical and surgical spend.

29 y/o chemical burn to bi-lateral eyes and arms diagnosed clinically blind to return to work within three months and only PD is glaucoma surgery.

Catastrophic claim living at in-patient rehabilitation. Dropped by several case managers. Within 6 weeks (due to holidays) patient was discharged and attained MMI within 3 months once discharged when prior efforts failed.

Catastrophic claim, 30 days trauma hospital. Only medical spend was first \$10k and one day of ICU and procedure, Medical bills savings was 100s thousands!

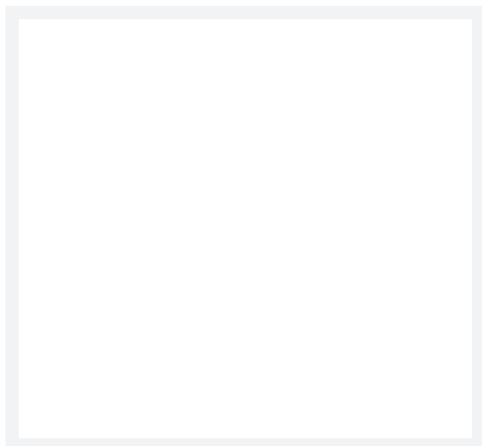
Catastrophic claim, hospital wanted to do below knee amputation, but patient refused. Hospital blocked local hospital transfers and made significant restrictions in allowing transfer, but transfer was completed, patient leg was saved.

About Us

National Cost Containment, Risk Mitigation and Early System Intervention organization offering a variety of programs, products and service offerings.

Encoding decades of first-hand experience in all facets of health care and workers compensation experience we realized the need for transformation and positive disruption in areas such as: care delivery, transparency, mitigating risk to high exposure claims costs or claims in general, and the need to reduce pharmaceutical costs, medical spend and all the layers, so we created the BridgeGap Health ecosystem. Each program and solution has been created to solve many of pain points health care and workers compensation insurers and organizations face daily. With our work Virtual Triage/ Telemedicine Communications platform as a central core to our ecosystem, we are able to effectively expedite care delivery, mitigate risks for both claims and high-exposure claims costs and help to reduce total medical spend. With each of our uniquely created and customizable programs we offer novel solutions to help the overall health of individuals and organizations worldwide by Bridging the Gap through our ecosystem.

“ The difference between success and failure is a great team.



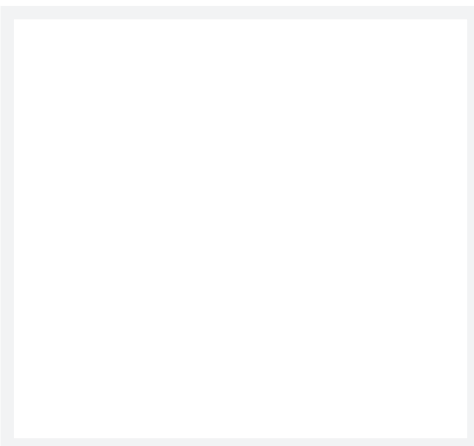
Melissa Kremer

— CEO, MHA, MHCI-P

Board-Eligible Clinical Case Manager, Lean Six Sigma, TQM Practitioner

M.S. - Healthcare Administration/ M.S. - Healthcare Informatics

Melissa has spent more than 25 years in the Workers Compensation and Group Health sectors with an emphasis on creating and implementing first to market cost containment programs and services. Her strategic forward thinking mindset, innovative creativity, passion and thorough understanding of the marketplace, have saved organizations multi-millions, has led to legislative changes and mitigating multi-million dollars in fraud. Her experience, education and network of national relationships have delivered to her past organizations and clients unprecedented savings and growth in their respective markets.



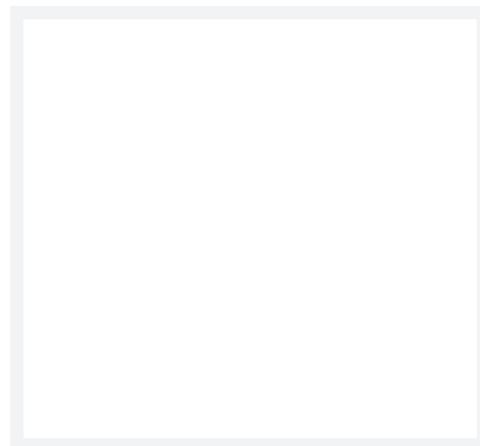
Grant Edwards

— CPA, MSA, CFO, HR Executive

Hands on finance executive, results driven Chief Financial Officer with Decades of experience in executive finance leadership roles for a variety of organizations, including Durable Medical Equipment, Pharmaceutical, Deloitte & Touche ,LLP, First Advantage a diagnostic and call center organization and more. Grant's many strengths revolve around dissecting, analyzing and presenting complex solutions to recommend strategic financial operational decisions.

Dr. Babak Samimi

— Medical Director



Jeff Smith

— Chief Operating Officer

Decades of experience in investment banking then recruited as CEO for a medical device manufacturer in 2008. Jeff has not only helped organizations and individuals exceed their financial goals, he knows first-hand the importance to run efficient operations that surpass quality and service excellence. Within the first two years in his role as CEO in medical device company the organization realized multi-million-dollar growth, within ten years the company grew from \$25 million to more than \$175 million. As a CEO of a national medical device company he established, he built a national network of distributor, hospital, ASC and surgeon relationships. As a serial entrepreneur he later invested in a first-to-market post-operative medical rehabilitation device. We are excited to have him now as part of our team and leading our operations and orthopedic surgical programs!



Asking the Right Questions

> Are there better ways for your organization to mitigate and manage claims?

> Are you at risk for high exposure / catastrophic claims?

> Is care being delayed for your employees, dependents or injured workers, or clients?

> Do you encounter huge costs associated with pharmaceuticals?

> Are opioids impacting your work environment and extending your claims?

> Would transparency help you to better budget and manage claims?

Cost Containment and Risk Mitigation Solutions

It's time to let BridgeGap Health do just what our name says - we bridge the gap between your service coverage and what you need.

We offer a range of programs that address the high risk and high cost issues that concern organizations and healthcare providers.

BridgeGap Health provides a transparent set of programs to address the various issues faced by any organization which provide healthcare services. Each program is customizable, so it can address the problems specific to your organization.

We have launched new programs and services for the healthcare marketplace that resulted in legislative changes and the early identification of fraud, waste, and abuse. Those programs resulted in multi-million dollar savings for companies. There is not currently another company which offers the solutions we provide.

BridgeGap Health - We Create Positive Disruption!

We offer proven cost containment and risk mitigation solutions - that work!

Predictive Analytics: Network Insight

If you want to mitigate risk, and reduce the high cost of claims - the most effective solution is to predict situations which might be risky or lead to high levels of costs on claims.

At BridgeGap health, we leverage Big Data Analytics to enable smarter care delivery decisions.

This provides insight to real-time provider and claims data, which leads to actions which can help mitigate risk and exposure to potential fraud, waste, abuse and the filing of high cost claims.

Utilizing machine learning and AI, we have created novel risk mitigation solutions to help clients detect very early when there are provider red flags, or interconnected provider relationships within one or more claims.

Within our patented software technology and provider social mapping tool, we can help our clients identify those interconnected relationships among claimants or providers which may present a larger problem.

Just within a small sampling of credentialed providers within one network, we identified red flags in more than 20% of approved, treating physicians. Re-establishing credentials only occurs every 2 to 3 years, which presents huge risks for organizations and their employees.

Our system continuously mines public and private data sets to alert clients in real-time about sanctions, license suspensions, charges, and many more red flag items. Our technology easily integrates into an existing claims system, delivering real-time actionable insight.

The Provider Benchmark Platform will provide claims professionals and SIU teams with the tools to improve efficiency, expedite claims settlement, and prosecute fraudulent claims. The result - smarter care delivery, improved network utilization, and optimization of preferred in-network providers.

24*7 Analytics

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TruCareCONNECT™: Wellness, Ancillary and Care Delivery Program

This program was developed from our years of experience and a track record of success. With TrueCareCONNECT, we provide a 24/365 day a year complex, dynamic and complete care delivery system that is customizable, and centralized.

There is a gap between the hospital, the physician, post-acute care, the vendor, and the patient. Many times, the service providers, the healthcare providers, the payers, and the patient aren't on the same page or effectively communicating and collaborating as a team.

With TruCareCONNECT, we bridge that gap to help our clients expedite discharge, increase network utilization, maintain cost containment efforts and improve care delivery.

By utilizing early intervention with the right team, we have taken a situation which began as a catastrophic claim and turned it into an employee able to return to work in 3 months.

Ancillary Cost Containment and Care Delivery Program

Embedding decades of experience and a full understanding of every aspect of the workers' compensation (WC) and group health. (GH) markets, we have taken our proven concepts and strategies to help coordinate, manage and deliver the necessary care delivery needs for Injured Workers or Members within your health plan. As a leading expert in creating customized ancillary and other cost containment programs, are committed to helping you design and managing the most cost-effective, care delivery program to help you achieve your goals.

BridgeGap Health commitment is to provide exceptional service delivery while bringing additional value and solutions to improve care delivery while reducing unnecessary and often times, excessive costs associated with post- acute care, catastrophic care management and post-surgical needs. Each request is managed by our care delivery team to help expedite and ensure you, the injured worker, member each receive the best in service excellence. Whether your request is for Durable Medical Equipment, Home Health, Wound Care, Catastrophic Care, Surgical Concierge Care or Post-Acute or comprehensive rehabilitation needs, we have you covered!

Services:

- Catastrophic Claims Cost Containment & Care Delivery Solutions
- Post-Acute Care Solutions: (Short-term/long-term)
- Ancillary Care Coordination & Delivery
- Home Health Care and Home Infusion
- Home Modifications and Vehicle Modifications
- Orthotics & Prosthetics
- Wound Care, Hearing Aides
- Transportation and Language Services
- Retrospective and Prospective Hospital, Rehabilitation and Care Management and Negotiation

Total Worker Health, Ergonomics, Safety and Risk Prevention

Healthy Working (HW) is our powerful health, safety and risk management program. It provides online and on-site solutions for every area of your business. We provide a complete suite of ergonomics and safety solutions. HW is an internationally acclaimed program, with decades of demonstrated success!

HW is one of our flagship products and has been used in more than 2,000 organizations worldwide to reduce injuries, improve productivity, reduce work-related discomfort and accidents - which increases overall employee productivity.

Healthy Working delivers measurable results in 3 easy steps:

01

Ergonomics e-Learning and self-assessment

Employees receive e-learning content that targets their individual needs. BridgeGap Health has worked to provide content that encourages measurable behavior change. An integrated self-assessment allows for further dedicated feedback. Up to 60% of ergonomics risk will be resolved at this stage.

02

Communication and Nudges

Healthy Working provides video-based stretching exercises, smart phone applications, mobile working advice and real-time feedback and support ensuring the program is proactive and encourages employees to participate and take ownership of their comfort.

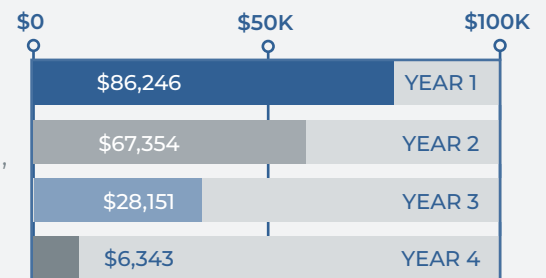
03

PACE

You and your ergonomics team can use the powerful Bridge Gap Health management module, PACE, to resolve the small amount of outstanding risk that cannot be managed by the employee directly. This ensures intervention is targeted, appropriate and results-driven.

Evidence Based Risk Reduction

Parsons is a technology-driven engineering services firm with more than 70 years of experience in the engineering, construction, technical, and professional services industries. In the first four years of using Healthy Working their injury frequency and associated costs reduced substantially Domestic Ergonomic Claims Reported to AIG.



Substantial Improvements in Productivity

As a customer of the BridgeGap Health fully-managed ergonomics program Mondelez (part of Kraft Foods) utilized software with our on-site and telephonic ergonomics assessment services.

A total of 39,993 lost productive hours were recorded amongst 1,584 staff. By using Healthy Working and reducing discomfort this figure reduced to 16,151 lost productive hours. A saving in excess of \$750,000 per year.

Hundreds of companies reduce injuries and costs by using Healthy Working by BridgeGap Health including:





E-Learning from BridgeGap Health Risk Management

The cost-effective way to manage your safety risk. The BridgeGap Health suite of e-learning courses offers a cost-effective and efficient way to support a powerful, results-driven risk management program.

The modular format to our courses allows employees to complete the training at their own pace. The courses feature engaging graphics and interactive sequences with tests and quizzes. This ensures employees have a good understanding of the subject and an ability to adopt their new skills.

Healthy Working

By completing Healthy Working e-learning, your employees will understand the risks associated with using computers and other devices such as tablets and smartphones. It teaches healthy use of technology at work, at home and on the move. Healthy Working delivers e-learning that is tailored to the needs of each individual employee through a number of variants including laboratories, homeworking, train the trainer and more.

Fire Safety Plus

Use Fire Safety Plus ensure all employees know how to identify and minimize fire hazards, to understand regulations, evacuation procedures, survival techniques and basic first-aid provision.

Safe Driving Plus

Safe Driving Plus teaches drivers how to stay safe using defensive driving techniques. It helps identify and minimize drivers' risk, reinforces road risk policies and results in behavior change.

Safety Climate Tool

Developed by the UK's Health and Safety Laboratory and available through BridgeGap Health, this tool allows you to measure the opinions and attitudes towards health and safety in your organization. Data can be used for benchmarking against other organizations.

Materials Handling Plus

(office and industrial editions)

Encouraging measurable behavior change through engaging graphics and interactive sequences. The course is available in two formats, an industrial workplace and office edition.

Managing Work Stress

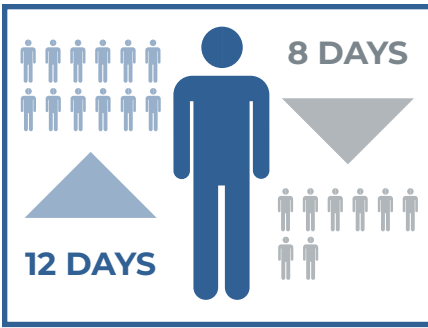
Ensure your supervisors and managers understand the causes of stress. This knowledge will help improve morale and attendance while reducing lost time productivity.

Environmental Essentials

This course will support ISO 14001 certification. On completion, employees make a pledge to put their knowledge in to action and take away tips on how to reduce their carbon footprint.

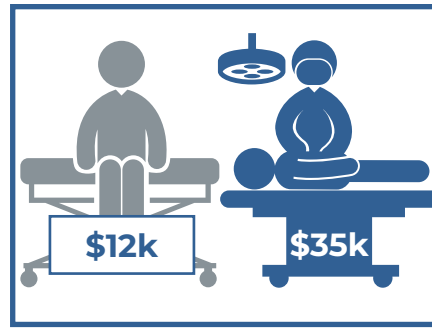
Safety for Line Managers

Line managers are one of the first lines of defense when it comes to health and safety management. Safety for Line Managers can be used as a standalone solution but is most powerful when used alongside Health and Safety Orientation.



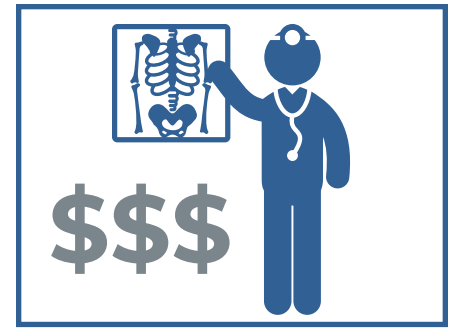
Loss of Work Days

Private industry workers who sustained an MSO required a median of **12 days** to recuperate before returning to Work in 2015, compared to **8 days** for all days away from work cases.



Direct Medical Costs

The direct medical costs can be as high as **\$12,000** according to the Bureau of Labor Statistics, but If surgery needed It can be **\$35,000**.



According to the CDC, work-related musculoskeletal disorders (MSDs) have a **45-54 billion dollar** annual economic impact. This includes factors from lost productivity and absenteeism.

The Cost-Effective Way to Manage Your Safety Risk

Health and Safety Orientation

Designed with your office-based staff in mind, it can be used as a standalone solution but when it is used alongside Safety for Line Managers it becomes a powerful tool to encourage a safety culture across your entire organization.

Health and Safety Essentials

The simple, easy way to introduce staff to basic health and safety concepts, create awareness of hazards and improve safety, using quizzes, animations and interactive sequences.

Fraud

Sometimes a simple favor can be construed as fraud and everyone is at risk. This course sets out the responsibilities of all staff and suppliers with regard to fraud prevention, what to do if fraud is suspected and the action that will be taken by management.

Data Protection

The personal data of employees, suppliers and customers is protected by law. Simply forwarding an email can breach data protection law if that email contains personal information. This program helps staff to understand their obligations if an organization wants to avoid costly legal action.

Security Awareness

It is important your staff understand any security threat to the organization. This course will help protect your people, your property and your data using a combination of information, interactive sequences and tests and quizzes.

Effective Risk Assessment

This informative course demonstrates why risks need to be addressed in a methodical way to provide a consistent and effective method of

control. Training covers the theory of risk control and how to accommodate human factors such as knowledge and experience.

Diversity and Inclusion

The issues surrounding age, disability, gender, race and sexual orientation can be complex and difficult to address. Through this course employers are recognizing the positive benefits that can be achieved in terms of compliance, morale and productivity

PACE

All BridgeGap Health e-learning is supported by PACE, a unique workflow and information management system. PACE provides clients with a secure database and powerful workflow and task management tools to ensure that all risk management activity is managed in the most efficient manner. PACE provides all the evidence required to demonstrate diligence and compliance.



Orthopedic + Surgical Bundle Group Health

The Orthopedic+ Surgical Program offers an all-inclusive and transparent program. It is designed for companies who want to offer their employees and / or clients a solution to reduce the stress and costs associated with orthopedic surgical intervention. Proactively partnering with BridgeGap Health allows organizations the ability to take measures to create their own customized surgical program and improve cost containment efforts. Our specialty is in orthopedics, but we offer surgical programs in other specialties, such as sports medicine, total joint, and spine surgery.

We can help negotiate costs associated with implants, a post discharge trauma case, or customize an entire orthopedic bundle program. BridgeGap Health has established relationships with physicians, medical device manufacturers, wholesale durable medical equipment providers, in-home and post-operative rehab providers, hospitals, ASCs and more throughout the United States and internationally.

Workers' Compensation

Years ago we started with a surgical implant cost containment program, but now our team and resources include a higher level of necessary surgical concierge care planning, complete surgical bundled fee negotiation, post-discharge hospital fee reduction and post-acute care negotiation where needed. Our program can be as basic as prospective surgical implant cost negotiation, entirely bundled or retrospectively negotiated. Just like our other programs, each are customizable and flexible to meet the needs of our clients. We are committed to delivery service excellence while helping alleviate the pain of high claims and medical costs, tedious process of coordinating care delivery and more!

With decades of experience building and establishing relationships throughout the U.S., whether it was with physicians, medical device manufacturers, distributors, ancillary wholesalers, ASC or hospital relationships, we have bridged each of these relationships to offer our clients an orthopedic surgical bundled platform.





Opioid Risk Management

Opioid addiction has resulted in an epidemic impacting millions of lives. Communities, workplaces, families and friends are being decimated by this crisis.

Annual Costs Associated with Opioid Abuse/Misuse/Overuse

\$78.5
BILLION ANNUALLY

Opioid Abuse/
Overuse

\$528
BILLION ANNUALLY

Drug to Drug
Interactions, Wrong
Drugs and Doses

\$2.4
BILLION ANNUALLY

Misuse/Addiction
Costs to Employers

\$4.5
MILLION

Associated
Addiction Costs
Impacting
Americans

The costs associated with rehabilitating these same opioid dependent individuals will cost organizations more than **\$40 billion** annually by the year 2020.

Pharmacy Benefit Management (PBM)

BridgeGap Health has leveraged our decades of experience, and insight from experts in the industry, to redefine what it means to have a true PBM partner.

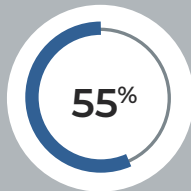
We have combined a technology platform with clinically evidence-based programs, to help mitigate risks of:

- Select surgical complications
- Drug to drug interactions
- Utilization of prescription medication
- Risk for opioid abuse or overuse

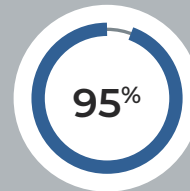
Our platform includes more than 65,000 retail pharmacies across the United States.

We offer a variety of unique solutions and features to help organizations and their employees reduce unnecessary pharmaceutical and medical spend, while offering added diagnostic solutions to mitigate other risks.

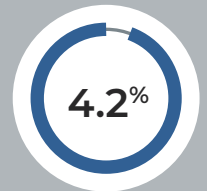
The Opioid Risk Management Program uses a comprehensive approach to address this growing issue.



More than a 55% increase in associated admissions into hospitals and costs associated with drug overdoses throughout the United States.



In 2016, 95 percent of the 63,632 United States drug overdose deaths occurred among the working population.



In 2016, the 217 deaths at work reported were of opioid overdose or misuse. 4.2 percent of occupational injury deaths reported that year, compared to 1.8 percent in 2013 (cdc.gov 2018).

2016 National Survey of Drug Use and Health (NSDUSH)

The Opioid Risk Management program offers a series of tools and solutions that are not typically thought of or utilized within traditional pharmacy benefit management organizations. BridgeGap Health Rx focuses on several key areas to prevent, minimize exposure, customize first-fill and mail delivery programs while creating a back-end software system flexible to meet our client's needs. After launching a pharmaceutical cost containment program, we realized that embedding additional clinical-evidence based and diagnostic solutions not only can we reduce unnecessary pharmaceutical spend, we can reduce unnecessary surgeries and claims costs!

We believe each individual is treated independently to ensure they achieve optimal outcomes which is why we believe prescriptive analytics and other programs should be entertained to create a positive outcome, while reducing unnecessary pharmaceutical spend. From early identification to complete recovery we are here to help your member or injured worker navigate the appropriate treatment until they achieve the best in possible outcomes.

BridgeGap Health has decades of first-hand experience in all facets of health care and worker compensation. We have realized there is a need for transformation and positive disruption in:

- Care delivery
- Transparency
- Mitigating risk of high exposure claims
- The need to reduce pharmaceutical costs
- Reduction of medical spending

That's why we created the BridgeGap Health ecosystem. Each program and solution was developed to solve the pain points faced every day by health care and workers' compensation insurers.

With our Virtual Triage/Telecommunications platform as a central focal point of our ecosystem, we can effectively expedite care delivery, and mitigate risk for high cost claims - all with transparency!

See how BridgeGap Health can provide solutions for your health care needs!

Contact us today at www.BridgeGaphealth.com.



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HEALTH



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