

Shop Smart | Stay Healthy | Lower Cost of Care

SmartShopper[®] Performance and Savings Report 2024

Executive Summary

American healthcare consumers have experienced significant shifts in how they access, spend and research healthcare options and cost due to:

- The advent of high-deductible benefit plans and the growth of health savings accounts
- Average deductible amount has increased 10% over the last five years and 53% over the last ten years¹, with employees footing an ever-growing share of the out-of-pocket costs
- An explosion of digital health applications and virtual care options
- Increased federal legislation that has mirrored the demands for healthcare transparency from consumers

The result: more Americans are seeking digital tools to find and access the care they need.



SmartShopper is pleased to share key insights into the American healthcare shopping and navigation experience.

Annual Snapshot

Customers experienced impressive cost of care savings as well as high employee satisfaction; SmartShopper can be a value-add to any benefit strategy.



\$64M

Program savings for sponsors



\$8.6M

Cash incentives paid to consumers



\$714

Average claim savings per incentive paid



3:1

Program ROI

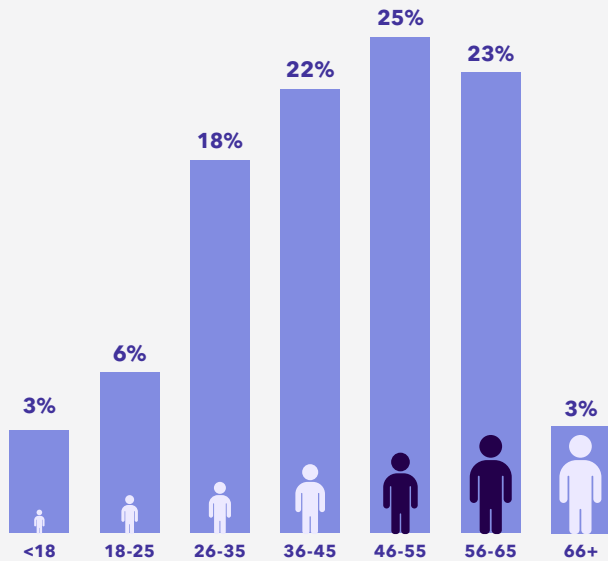


92%

Of employees value benefit

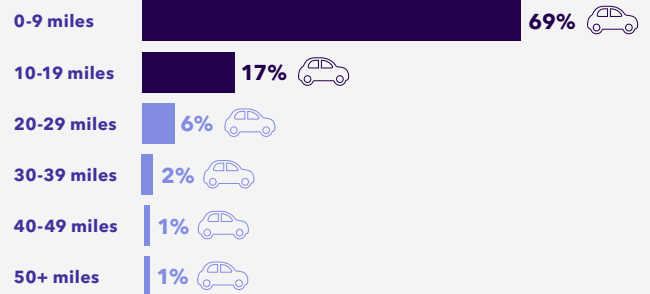
Annual Consumer Data Snapshot

46-65 year-olds represent largest group of users



SmartShoppers by age

Most prefer care within 20 miles of home.



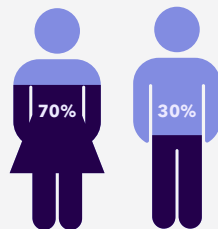
Distance driven to incentivized facility

Members don't need big checks. Most incentives are under \$50.



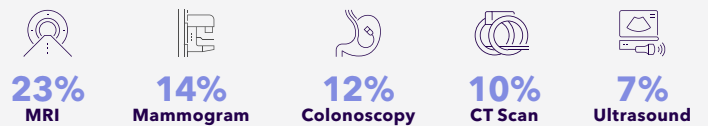
Incentive amount

Women tend to be the Chief Household Officer managing care and cost.



SmartShoppers by Identifying Gender

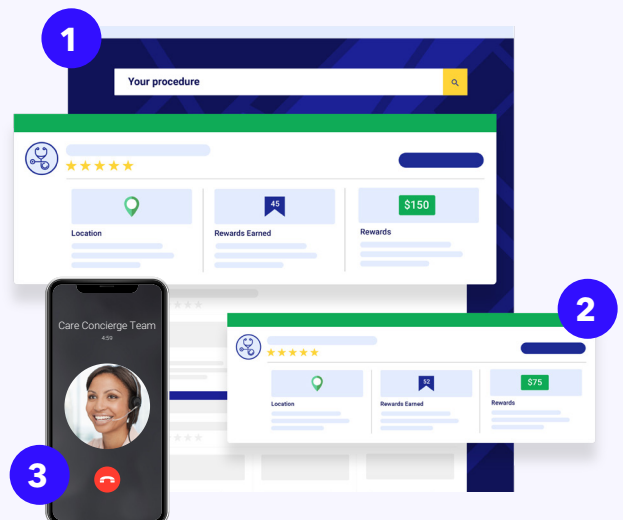
Top Shopped Procedures



How SmartShopper Works

Making healthcare decisions clear and simple in three easy steps.

- 1 Consumers can shop for a procedure by name via the quick and **intuitive search bar**.
- 2 Care options are displayed with **procedure estimate**, **SmartShopper cash rewards**, and **provider information**.
- 3 Consumers can **select a provider and schedule an appointment on their own** or through **calling the SmartShopper Care Concierge Team**.

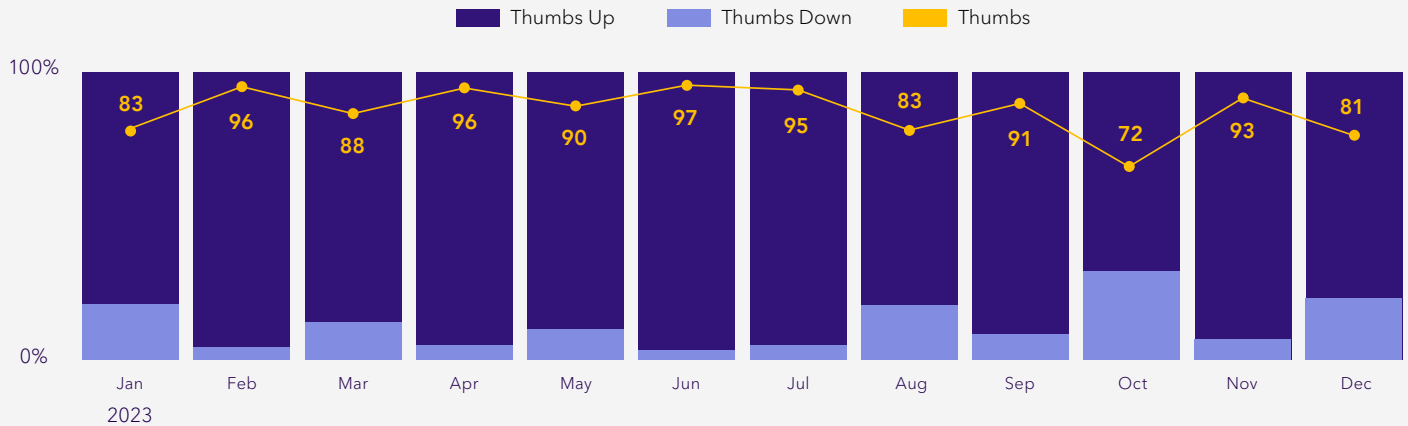


Effortless Healthcare Choices with SmartShopper

SmartShopper is revolutionizing healthcare as an informative, user-friendly program with personalized, concierge support services.

SmartShopper is easy to use

In a user exit survey, shoppers overwhelmingly give SmartShopper a “thumbs up” regarding their shopping and scheduling experience.



Concierge Customer Satisfaction Score

95%



“ SmartShopper is an excellent tool for saving money! I was also quickly **empowered** to find places where procedures could be completed. I am no longer totally dependent on the medical care provider office. ”

“ I contacted the care concierge and she immediately got back with me on my options for my surgery. She provided me with a list of providers with the cost which was very helpful. **I could decide** how much I wanted to save on my out of pocket expenses. And getting an incentive is another way to reduce the cost of my expenses. Thank you! ”



83%



Rate at which an appointment was scheduled when users contacted the Client Concierge Team

NPS (Net Promoter Score)

86



“ The concierge was a gem: **promptly responded** to my inquiry, connected me to the center to make my appointment, remained on the line to see if I had any questions, and was always polite, **knowledgeable**, and friendly. The program is fantastic and makes SO much sense. ”

