

The Case for a New



Prevention

Strategy



The structural imbalance in healthcare



The U.S. Health System is acute based

OVER
96%

of healthcare spending is
on **acute based services***

ONLY
8%

of ALL high priority **preventive
services get completed** by
adults 35 years and older.**

“Our current system is designed to address medical fires, versus fire prevention.”

- Former CDC Director

*Peterson-KFF Health System Tracker and the Health Care Cost Institute both reported only 3.5% of healthcare spending in 2019 was for preventive services

**Agency for Healthcare Research and Quality (AHRQ) study published in Health Affairs (June 2018)



This imbalance is well known.

For over 20 years, the majority of efforts to address, have been on altering primary care

Challenges to adoption

Direct Primary Care

Scaling – Significantly smaller patient panels
Capacity – Requires **3X more doctors**

Virtual Primary Care

Complexity – Limited understanding of benefits makes choosing difficult **80% of primary care still needs to be brick and mortar**

Value Based Contracting

Conflicting incentives make transitions difficult

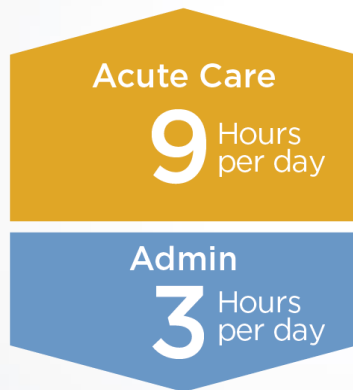
All of these models have shown some positive results, and while pros and cons exist for each, the reality is the adoption is very slow and not changing any time soon.



Insufficient time is the biggest reason for lack of prevention

University of Chicago, Primary Care Time Study, estimated 26.7 hours/day would be required to deliver all patient care guidelines per day*

26.7
Hours per day to deliver
all patient care



Acute and Admin
take up the day – no
time for prevention

Our Reality – the Health System and Primary Care do not have the time to impact prevention. The vast majority will have to be delivered outside the Health System



The “Front Door” for Health is the Doctor

Unfortunately, because of the urgency and demands of **acute issues** and limited time, the “Front Door” for **prevention** is effectively closed.



The prevention deficit is not a philosophical, moral, or a different compensation issue for doctors, it is a “MATH PROBLEM”.

Average Primary Care Practice

~2,500 patient panel:	~30 visits per day
96.7% of visits are acute:	~1 checkup per day
1 checkup per day = 150 per year:	~6% of the panel

To get to 50% of panel it would take over **8 years!**

“It is not even close”



Health Plans offer many Program/Solutions, but low engagement* puts them in a virtually impossible situation to impact prevention

Reasons for low engagement - Strategy and survey research show:

1. Self Diagnosis

Employees state that “Self Diagnosis,” which is extremely difficult to accomplish, is essentially a requirement to engage into support and prevention programs. Ideally employees would only need to know about programs that apply to them.

2. No “Front Door”

No standard/easy entry point for prevention

Activate a new “Prevention Strategy” – It’s simple – you have already done the heavy lifting (existing programs, platform, etc.) Only two no-cost steps remain



1. Establish & activate a standardized doctor-led “Front Door” for prevention

- Removes the requirement of “Self Diagnosis” to engage
- People are familiar with seeing a doctor to identify their health issue and being guided to what is personally relevant to address that issue
- PathFinder Health activates the “Front Door” by utilizing an existing covered benefit – the “Check-up with the Doctor” – no new incremental PMPM

2. Communicate the strategy independently

- Critical step, due to significant communication fatigue*, caused by heavily marketed benefit programs that beneficiaries perceive do not apply to them (driving covered members to tune out).
- This is effectively an expansion of the network
- Using a universal applicable, simple message: “We are providing easy access to a no-cost Doctor-led “Front Door” for prevention. This allows you to discuss and understand your potential health risks with the doctor, versus having to figure it out yourself.”



PathFinder creates value by uniquely carving out and optimizing the Checkup with a Doctor. Making it easy for covered members to access the true “Front Door” of prevention

**Intentional
focus drives
significant
value**

Partnering with the Entire Ecosystem

- Creates a non-competitive environment with primary care and prevention programs because **we don't step into their core service, we direct the participants to their services.**
- Creates an easier decision to start compared with other options that require some type of self-diagnosis

ROI

- **250%+** Return, Independent 3rd party determination
- All major carriers – no copay, deductible, out of pocket – actuarial analysis shows high return

Increased Engagement

- One-on-one conversation with a doctor allows for highly personalized guidance
- Over **70%** of high and moderate risk identified in the checkup engaged into support programs

Increased Prevention*

- Checkups produces: **2x** more vaccinations, **2x** more colonoscopies, **2x** more mammograms
- Cancer detected by preventive screenings cost **33% to 50%** less within 12 months and has significantly higher survival rates according to BCBSA**
- Annual Checkup was significantly associated with a **45%** lower hazard of all-cause mortality***

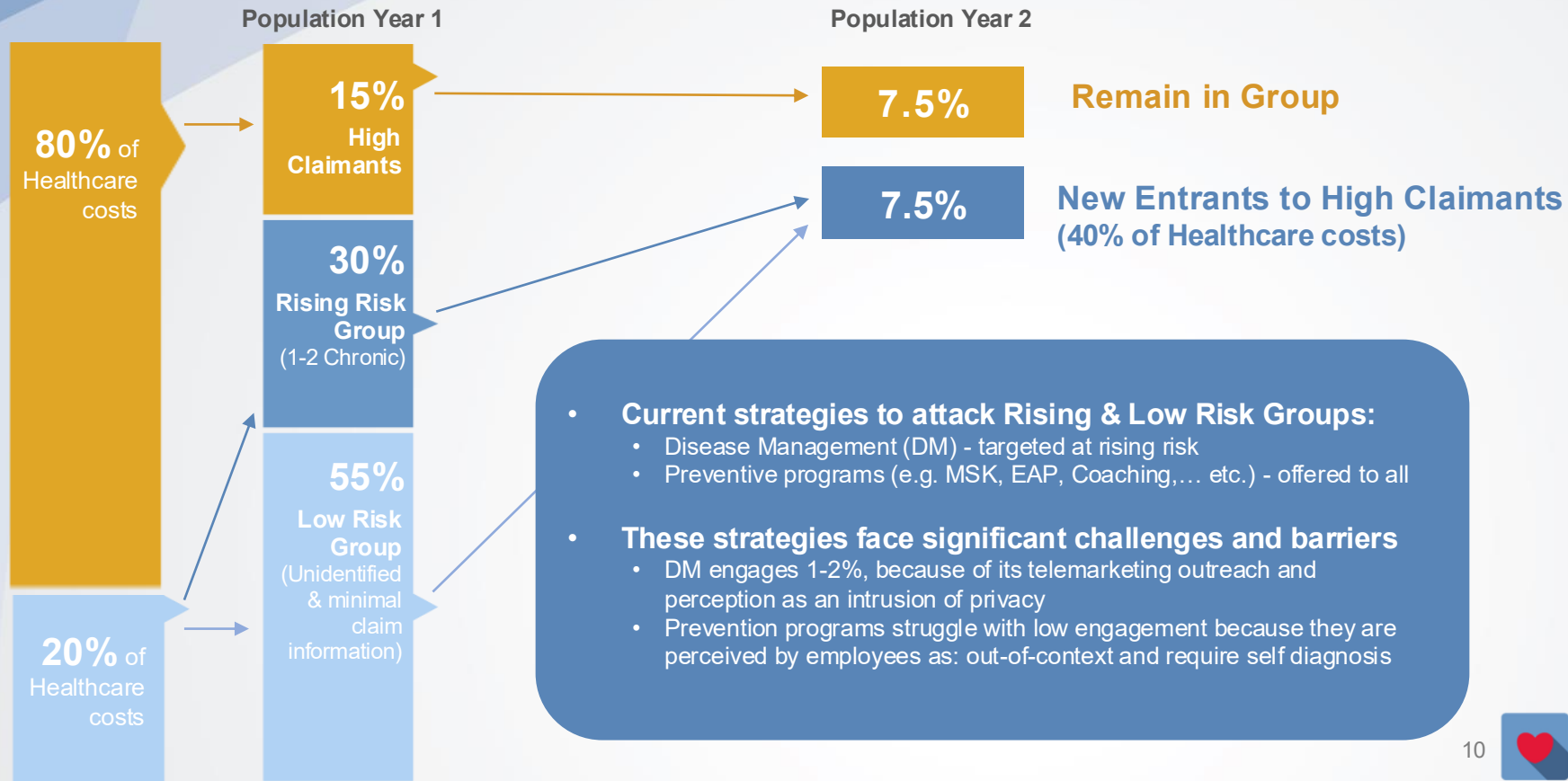
*Increase utilization of evidence-based preventive health measures, Hostetter et al. BMC Family Practice (2020)

**Improving Clinical Outcomes Through Access to Timely Cancer Screening: Evidence from Blue Cross and Blue Shield Members, January 2026

*** A meta-analysis of annual physical examination and all-cause mortality, Pathak et al. Prev Med. 2022 August 161:107130



The importance of a new prevention strategy is that it attacks 40% of your next year's health care costs



This new prevention strategy overcomes the current barriers and challenges

Old Barriers

Impersonal outreach

Self Diagnosis required

Communication fatigue



New Prevention Strategy

Covered members choose the checkup, it is an easy high valued decision

Talking with the doctor eliminates self-diagnosis requirement

Doctor personalizes and simplifies the messaging

This strategy is opening the door to prevention and returns to a familiar process, the way it is supposed to be



Because of its' simplicity, you can turn this strategy on practically tomorrow



- No new point solution
- **Just an expansion of your health network**
- No new PMPM spend
- No start up costs



Simply activate your current, existing programs and platforms in a new way –

Opening the "Front Door" to Prevention



Beneficiaries complete their Preventive **"Checkup with the Doctor"**, virtually, on their schedule.

No waiting for an appointment in the current system.



The Doctor guides them to the right **Preventive Health Services**, which you have already funded

The Doctor also drives personalized engagement into follow-up care

CheckUps

Safe. Simple. Funded.



How do you get started?

Pathfinder has developed all the components

**Established
Registration
Process**



**Safe, Secure &
Compliant Electronic
Medical Record**



**Full
Marketing
Kit**



Check  **Ups**

Safe. Simple. Funded.



Marketing Campaign - "Stay Healthy" - Take Control & Schedule

Take control of your health.

Your virtual checkup
with a doctor is the best
way to catch risks early
before they become
serious illnesses.



No cost to you.
A checkup is part
of your benefits.

Have your appointment
in days, not months.
Schedule today.



CheckUps
Opening The Door To Prevention

(Your Logo Here)

Now You Can Make Your Virtual CheckUp With A Doctor On Your Schedule

Staying connected
to your health has
never been easier.



No cost to you.
A checkup is part
of your benefits.

Have your appointment
in days, not months.
Schedule today.



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Take control of your health.

We made it easy
for you to stay in
tune with your health.



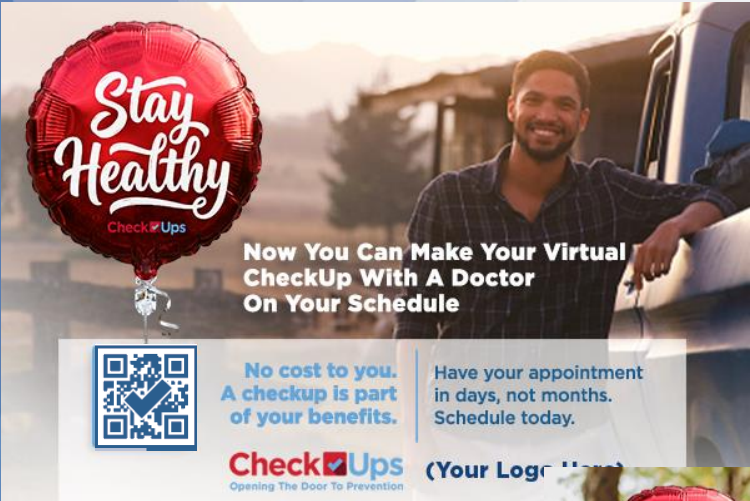
Just scan the QR code
to get your appointment
in days, not months.

Your checkup is already
included in your health
benefits with no cost to you.

CheckUps
Opening The Door To Prevention

(Your Logo Here)

Marketing Campaign – (LIFESTYLE CONTENT – Image Based) “Stay Healthy” - Take Control & Schedule



Stay Healthy
CheckUps

Now You Can Make Your Virtual CheckUp With A Doctor On Your Schedule



**No cost to you.
A checkup is part of your benefits.**

Have your appointment in days, not months.
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THANK YOU!

