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*Making healthcare work.*SM

For agent training use only
and not for general
distribution



History of service

- Karis was founded in 1996
- They were developed to help people navigate the complexity of the healthcare marketplace.
- Currently serving over 1 million people
- Located in Austin, Texas

The Karis Group celebrated its 20th anniversary in 2016

Business focus

The Karis Group is focused on making healthcare work by...

- Providing a complementary service solution to Philadelphia American Life Insurance Company's policyholders that adds value to product and service offering.

Let's start with what it is...

Karis is...

- A concierge-type service where policyholders are served by professional healthcare Advisors
- They get results for people who are dealing with the healthcare marketplace – before, during or after an event
- Services can be accessed via a toll-free number **800-556-8452** or open an inquiry (“case”) via the Karis’ website
- Only available to eligible policyholders

...and what it's NOT!

Karis...

- Is not insurance
- Does not provide money to pay bills or claims
- Results can not be guaranteed – outcomes are unique and vary with each member situation

Introducing Karis360[®] services

We offer a customized version of Karis360 which includes 3 services...



Karis Healthcare Navigator[®]



Karis Surgery Saver[®]



Karis Bill Negotiator[®]

Karis360
Healthcare Navigator®

- Based on the policyholders input and preference, an Advisor will search for doctors, hospitals and other healthcare services in the policyholder's area and schedule their appointments, if needed.
- Advisors will assist in finding the most affordable & convenient solution to their prescription drug needs
- Karis360 Advisors will provide cost estimates for various outpatient procedures including X-rays & mammograms, colonoscopies, MRI, lab testing etc

- Advisors can help find alternative care in areas such as Acupuncture, Massage Therapy, Homeopathic and Naturopathic medicine
- Advisors will schedule primary care and specialist visits, labs, imaging, flu shots and more all on the policyholders schedule and convenience
- Karis Advisors can organize the transfer of a medical records between providers to ensure their care providers are working with accurate information while saving policyholders the time and effort of getting this done

Karis360
Surgery Saver[®]

Surgery Saver[®]

- Helps policyholders when a non-emergency surgical procedure is being considered
- Karis' specialized Advisors provide a cost, quality and availability comparison of up to 5 healthcare facilities in the policyholder's area
- Comparison includes the prescribing physician and their preferred facility

Karis360
Bill Negotiator®

- The Karis team of experts focus on reducing the policyholder's out-of-pocket portion of medical bills after insurance benefits have been applied, if applicable
- Policyholders can access Karis Bill Negotiator after a single, related medical incident where the combined total of medical bills exceeds the threshold of \$2,500
- The overall savings discount earned through negotiations of the out-of-pocket portion of medical bills typically ranges from 40% to 70%

Tangible financial outcomes

- Since 2005, the *Karis Bill Negotiator* service has provided over **\$200 million** in total savings and effectively reduced medical bills/amount owed by **70%**
- Karis past history has made it possible for about **24.7%** of policyholders to end up owing nothing on their outstanding medical bills

Contacting Karis

Why do people contact Karis?

- To save money on the out-of-pocket portion of their medical bills after insurance has been applied if applicable.
- To secure concierge-type support services such as finding a doctor, specialist, facility, transferring medical records, or help in setting appointments
- For assistance in searching and comparing facilities, providers, prescription costs in their market
- To explore options for their non-emergency surgery, including quality and cost comparison

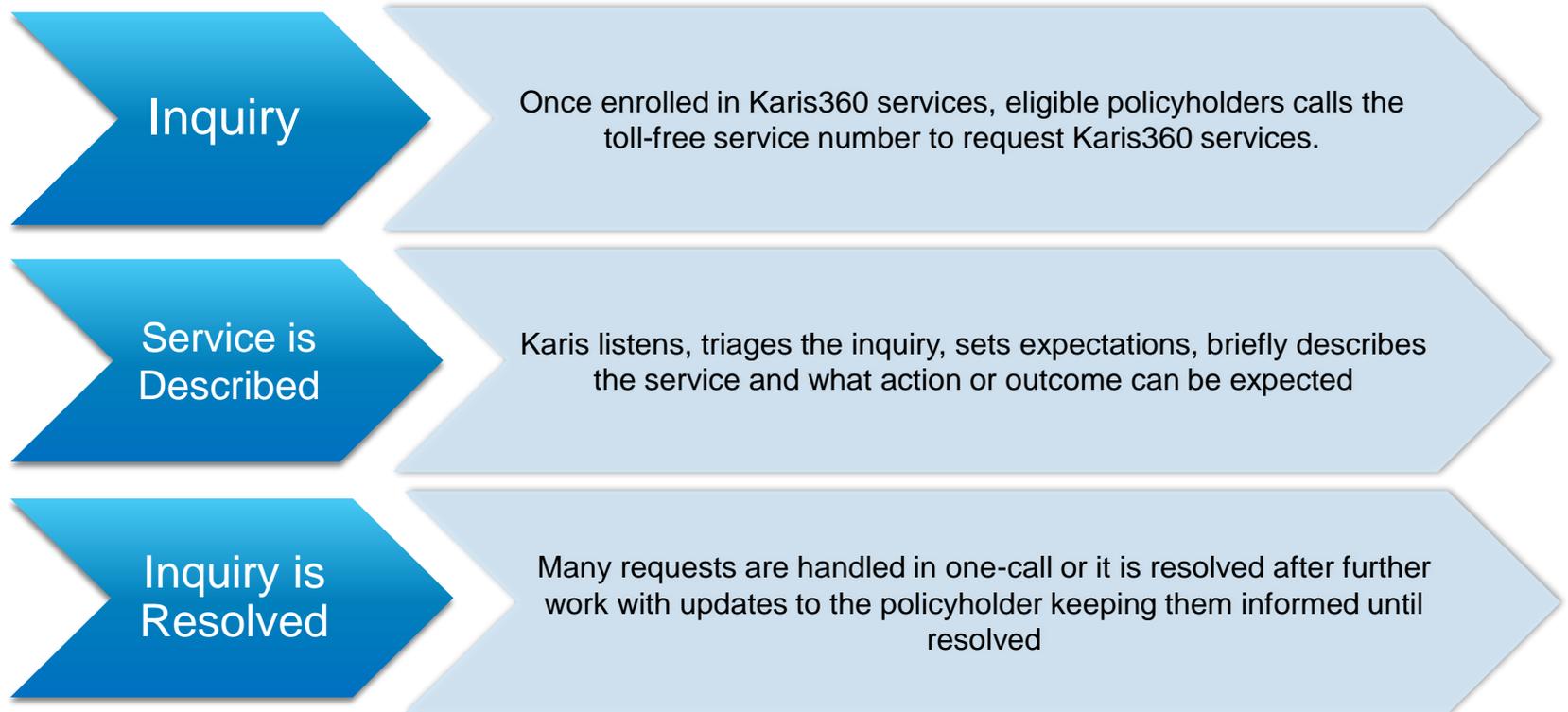
Contacting Karis

Policyholders may reach The Karis Group for service
3 different ways

1. Through a toll-free phone number * [800-556-8452](tel:800-556-8452). If all Advisors are helping others, the call may be routed to a voicemail.
2. The policyholder may leave a voice message and a Advisor will return a message within four hours during business hours (Monday – Friday, 9am – 5pm Central Time) or next business day if after hours or on holidays
3. Or by going to our website (www.thekarisgroup.com) to request service by clicking on “Member Access”, then “Open A Case” in upper right corner of home page

*** The toll-free number is for Karis services only and is not intended to be used as a contact number for Policyowners Service or the Claims Department at Philadelphia American Life**

How do Policyholders obtain service?



How long does Karis360 services take?

- Majority (90%+) of Healthcare Navigator inquiries are resolved in one call
- Majority of Surgery Saver calls and gaining the detailed comparative data is completed within 5 business days
- Majority of Bill Negotiator services are completed within 4 to 6 weeks. Time to complete varies widely based on the complexity and number of out-of-pocket bills being worked. The overall average completion time is 42 days (2016)

Privacy and confidentiality

- The Karis Group takes measures to protect both personal and health information
- When needed, The Karis Group will obtain from the policyholder, a Medical Information Release Form, enabling them to legally work on behalf of the policyholder in performing certain tasks such as negotiating bills

12 Common questions

Common questions

Q1: How does a policyholder access Karis360 Service?

- Policyholders call a dedicated toll-free phone number for the Philadelphia American program, Monday to Friday 9:00 a.m. to 5:00 p.m. Central Time or email anytime at help@karis360.com

Q2: What is a related medical incident?

- A medical event or condition (i.e. an injury, ailment) existing over a given time period requiring medical treatment such as an overnight stay in a hospital or going to a surgery center
 - This service does not apply to ongoing care for chronic illnesses or outpatient testing

Common questions

Q3: Can a policyholders spouse and/or family members use Karis360 services?

- Yes, benefits are provided to the policyholder, their spouse, and eligible dependents residing in their household under 26 years old.

Q4: Will Karis360 help with issues that occurred before my policy went into effect?

- No, the service begins on September 1, 2017 or the policy effective date whichever is later and continues as long as the policyholder and their family are enrolled in Karis360

Common questions

Q5: Will Karis360 give me medical advice?

- Karis360 Advisors do not provide medical advice and always recommend you speak with your doctor about any diagnosis or treatment questions
- Advisors do not recommend types of physicians, if a member is unsure which type of doctor they need, the Advisor will locate a primary care or general practice physician for the member

Common questions

Q6: Does Karis call policyholders?

- Once a case is opened, the only time Karis would call a policyholder is to provide an update on the case, or to gain needed information in order to provide the required services

Q7: How often is Karis in contact with policyholder who has requested Bill Negotiator?

- Specific to Bill Negotiator cases, after the initial contact with the member, Advocates reach out to policyholders every 10 days to update them on progress, the work that is underway, and keep them up to date regarding the process

Common questions

Q8: When does The Karis Group begin working on a new case?

- Advisors start working immediately on the case with the initial call from the policyholder
- In many cases, a signed Medical Information Release Form is required for Karis to work on the policyholder's behalf
- Policyholders eSigns the form and sends any requisite bills, or other documents as applicable, via fax, mail or email, whatever the policyholder prefers

Common questions

Q9: What if a policyholder never sends in their Medical Information Release Form when required?

- Karis will contact the policyholder at least 3 times via phone, email or mail at 10 day intervals over 30 days before closing the case. A case can easily be re-opened once we receive the signed release form
- If a client's customer service team submitted the case, they will be notified via email when a case has been closed because of a lack of response from the policyholder

Common questions

Q10: Are there any exclusions?

- Bills for prescriptions, mental health, abortion procedures, or substance abuse treatment are **not** eligible for Bill Negotiator (bills from injuries caused by mental health or substance abuse problems are eligible)
- Bills from providers located outside the United States are **not** eligible for bill negotiation services

Common questions

Q11: What about chronic conditions or diseases?

- Karis handles these situations on a case by case basis in consultation with our team
- Karis' intent is to assist the policyholder whenever possible, but their service is not designed to be used indefinitely
- When these situations arise, Karis will confer with the policyholder, our team, and agree on an approach that is satisfactory to everyone involved

Common questions

Q12: Does Karis360 pay medical bills for policyholders?

- No, Karis is not an insurance company, it does not pay any medical bills or pay any claims on behalf of the policyholder



**Thank you for your time
and attention!**

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