



The Vision (Doug Short, CEO)

"The future of healthcare is a health solution."

"We have said repeatedly that history repeats itself... because we don't learn from it. [Jane Fulton] has the famous phrase that the definition of insanity is doing the same thing over and over and expecting a different result. Essentially, that's what health insurance has been. It's just a funding method, it's just a financing system. It just funds the losses. It doesn't predict them or prevent them. It doesn't suppress the appetite for them... We continue to look at that system and say, 'We've got to fix it.' "

Like Netflix and Uber (Doug Short, CEO)

"We believe that we are positioned to do what Uber did to the taxi industry, what Netflix did to the video rental business, what Airbnb did to hospitality," Short said. "We want to be that disruptor to healthcare, the industry that is one-sixth of the nation's GDP."

"We are moving towards things that are for society's best interest."

Insurance or technology? (Doug Short, CEO)

"We have been viewed as an insurance company and have used that as our title for some time, but we believe a better description for us will be as a technology company doing insurance, rather than an insurance company doing technology."

Results of Preventive Health Management (Steve Presser, President & COO)

"When 96% of the entire population shows up for an annual health screening, you have an incredible view of what's going on inside of people. Just imagine. Our Preventive Health Management team can see all of the unmanaged diabetics and prediabetics- 90% of which have no idea they may be a year away from a lifetime of chronic disease medication. That alone equates to \$12,000 to \$15,000 per year when we can help them prevent diabetes altogether by addressing the risk through lifestyle adjustments. And this is just scratching the surface. "

Importance of Prevention (Doug Short, CEO)

"The previous world constantly tried to lower what a claim costs. But what is the cost of a claim that has been avoided? \$0.00-- it has been avoided."

"[Employers] need to actually get involved with what is causing the losses. There are certain things the employer has no control over and they insure themselves for those-- Catastrophic, shock losses, things we don't expect... crashes-- that's what insurance is all about. 80% of all losses incurred by employees or their dependents are self-caused, meaning the employees' lifestyle, sleep habits, exercise habits, what they eat. They play significant roles in what is causing the employee's claim dynamics."