



Powering Proactive Healthcare

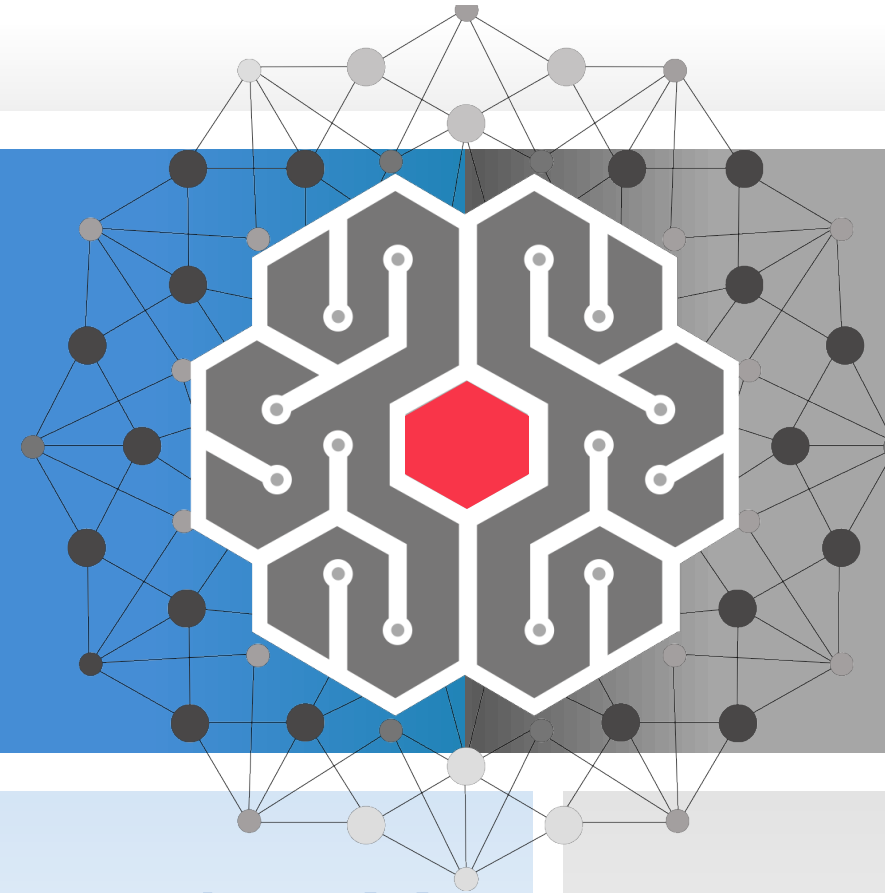
Leveraging AI to Reshape Our Healthcare System

May 2025

The Most Advanced Predictive Analytics in Healthcare



REACTIVE Patients, Providers, and Payors:
Drive inefficiency, delayed intervention, higher cost of care and impact outcomes.



PROACTIVE AI Foundation Model Solution:
Accurately predicts the next health event and Time-To-Event to enable effective action.

Leverages Latest Healthcare AI Research

- Continuous partnership with our founding Stanford professors – Nigam Shah and Arnold Millstein

Proven Accuracy/Precision

- Over 85% positive predictive value across all predictions
- 2.8X accuracy over traditional predictive and machine learning models
- Predictions include both health events and when they will occur, Time-To-Event

Learns Directly from Customer Data

- Ingest and standardize health plan and healthcare data at scale
- Learns the nuances of specific patient populations, healthcare usage, and networks

Scalable Architecture

- One underlying foundation model
- 50+ individual level predictive end points
- 2 months to deploy new predictions

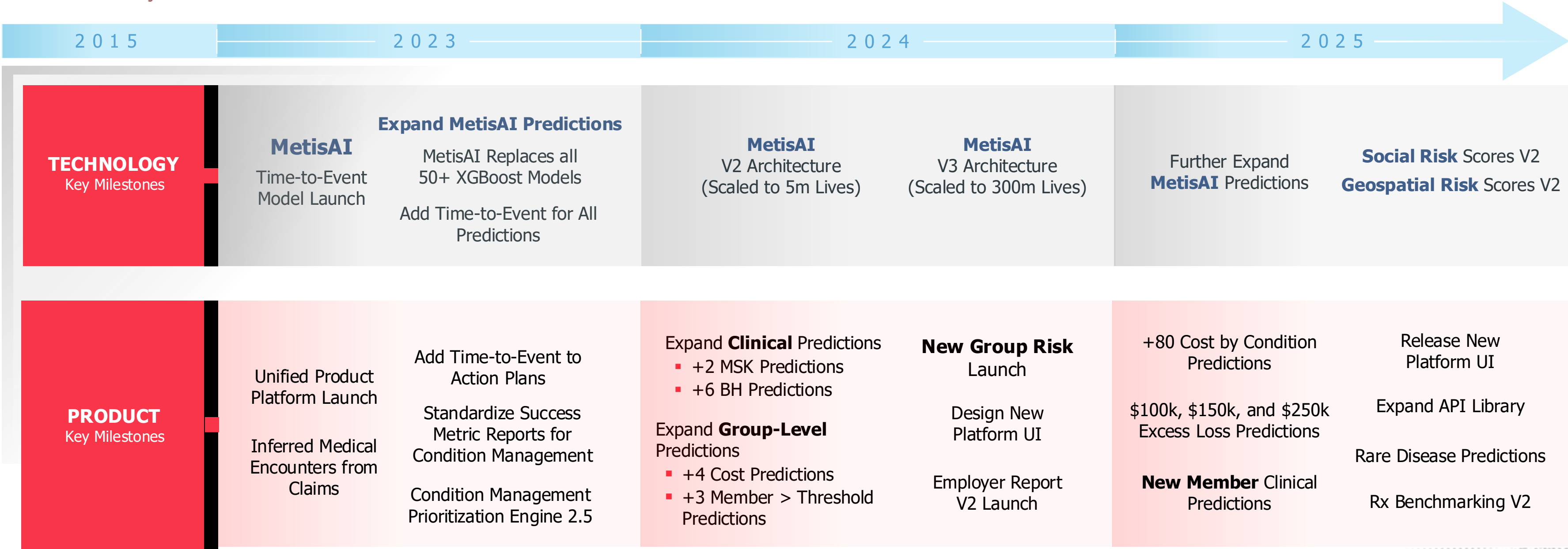


■ AI Purpose built for Healthcare






2023-2025 Roadmap

PREALIZE FOUNDED





A Leapfrog in Performance with MetisAI

	<div>TRADITIONAL PREDICTIVE MODELS</div> <div></div> <div>Single Risk Score</div> <div>100s of Hand-picked Parameters</div>	<div>LIMITED MACHINE LEARNING (LML)</div> <div></div> <div>Single Risk Score</div> <div>1000s of Curated Parameters</div>	<div>METISAI</div> <div></div> <div>Risk Score Library</div> <div>150M+ of AI Selected Parameters</div>	
Identification of Future Risk	13%	29%	50%	2.8x Improvement over traditional
Accuracy – Positive Predicted Value (PPV)	65%	75%	85%	1.6x Improvement over LML
Identification of Avoidable Risk	10%	17%	28%	2.8x Improvement over traditional
Time-To-Event Predictions (TTE)	No	No	Yes	1.7x Improvement over LML
Cases Needed to Create a Prediction	>500	128	24	
Time to Build and Deploy New Predictions	12 months	8 months	2 months	

Find More
Risk



Higher Accuracy

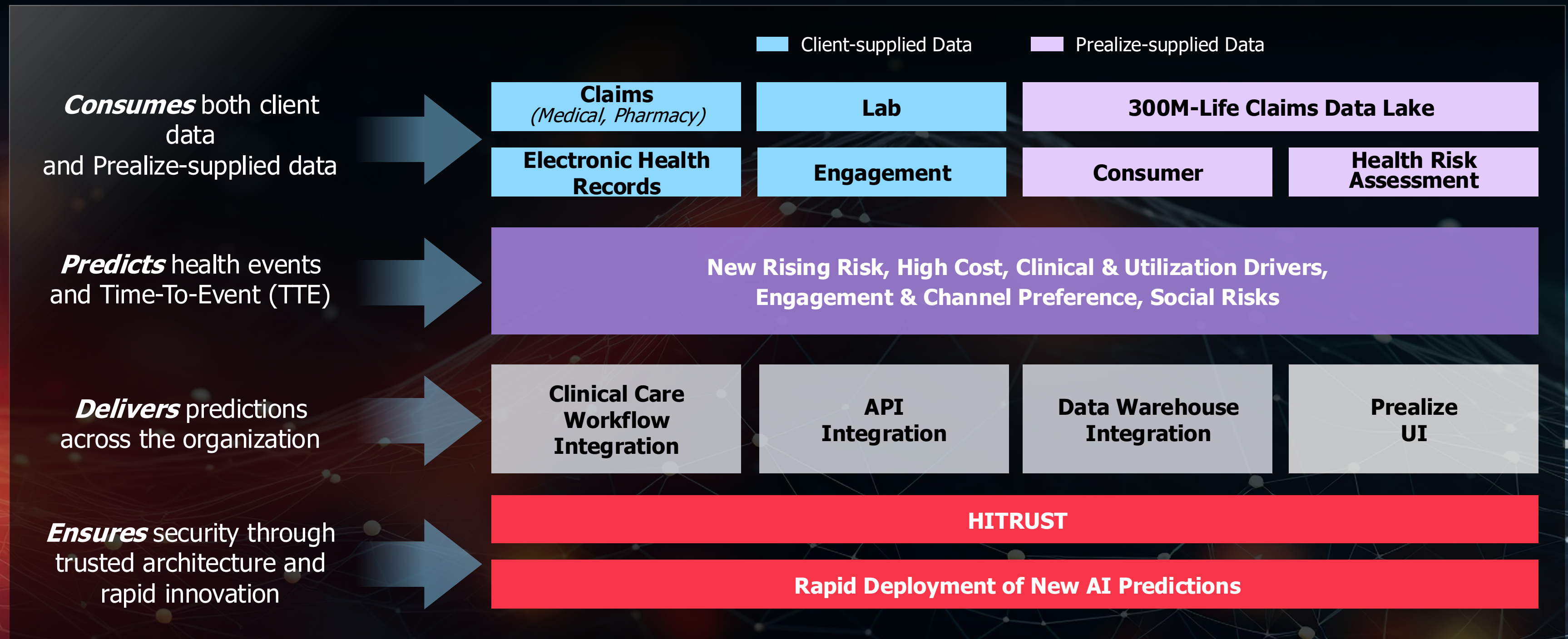


Faster Deployment



A New Paradigm
in Predictive
Health Analytics

Our Innovative MetisAI Technology Platform



Prealize AI Insights (Q1 2025)



Future Financial Risk

Individual-Level

- New High Cost Risk
- Jump in Cost Risk
- Prospective Cost
- Prospective Risk Score
- Excess Cost Probability

Group-Level

- Prospective Cost
- Prospective Risk Score
- Excess Cost Over Threshold
- Excess Claimants over Threshold
- Emergency Department Risk
- Inpatient Risk
- Top 5 Clinical Drivers

Utilization Drivers of Future Cost

- Inpatient (for unspecified reasons)
- Inpatient Ambulatory Care Sensitive Conditions (ACSC)
- Emergency Department (for unspecified reasons)
- Emergency Department ACSC
- Emergency Department – Early Risk (no previous ED history)
- Musculoskeletal Surgical Event Risk
- Musculoskeletal Pre-Surgical/Surgical Event Risk

Clinical Drivers of Future Cost

Behavioral Health

- Behavioral Health Risk
- Anxiety Risk
- Mild/Moderate Depression Risk
- Severe Depression Risk
- Mood Disorder Risk
- Psychosis Related Risk
- Substance Abuse Disorder

Musculoskeletal Pain & Ortho-Joint Procedures

- Musculoskeletal Pain Risk (Joint and/or Spine)
- Fall and Fracture Risk

Metabolic

- Diabetes Risk
- Diabetes+ Risk (+Hyperlipidemia and/or Hypertension)
- Hyperlipidemia Risk
- Hypertension Risk
- Obesity Risk

Pregnancy & Neonatal

- Pregnancy with Complications Risk
- Extreme Prematurity or Significant Neonatal Complications Risk

Cardiovascular Disease

- Arrhythmia Risk
- Coronary Artery Disease Risk
- Heart Failure Risk
- Valvular Risk
- Congenital Heart Disease Risk

Chronic Respiratory Illness

- Chronic Respiratory Risk (COPD and/or Asthma)

Dementia

- Dementia Without Parkinson's Risk
- Dementia with Parkinson's Risk

Other Chronic Conditions

- Renal Impairment Risk
- Rheumatoid Arthritis Risk
- Inflammatory Bowel Disease Risk
- Intellectual and Behavioral Disorder Risk
- Cancer Risk
- Parkinson's Disease Risk
- Hepatitis C Risk
- Multiple Sclerosis Risk
- HIV Risk

Other

- Clinically Impactable (rules-based)



Social Risk Scores (Q1 2025)

Social Drivers of Health Risk Scores

Food Insecurity

- Food Insecurity Risk



Medication Adherence Risk

- Pharmacy Access Risk
- Medication Risk



Isolation & Behavioral Risk

- Isolation Risk
- Caregiver Risk
- Exercise Risk
- Life Event Risk
- Diet Compliance Risk
- Compliance Risk
- Activities of Daily Living Risk
- Justice System Risk



Healthcare Barriers Risk

- Transportation Risk
- Ambulatory Care Access Risk
- Hospital & Emergency Care Access Risk
- Mental Health Care Access Risk
- Primary Care Access Risk
- Healthcare Services Risk



Financial Risk

- Low Income Risk
- Unemployment Risk
- Cost of Care Risk
- Uninsured Risk
- Housing Risk



Engagement

Likelihood to engage via

- Live Phone Agent
- IVR Call
- Direct Mail
- Email
- Text Messaging
- Social Media
- App Messaging



Health Literacy

- Health Literacy Risk
- Preferred Language
- Low Education Risk



Race-Ethnicity-Language

- Ethnicity
- Ethnicity Group
- Preferred Language
- Cultural Religion





■ From Predictions to Action



Products Delivering Improved Patient Outcomes, Operational Efficiencies, and Improved Financial Performance



■ **Care and Condition Management**

Precisely identify who will have health events, drivers of events, timing, and cost of events

■ **Financial Risk Management**

Accurately predict financial risk, enabling more precise underwriting for fully insured and stop-loss lines of business

■ **Member Engagement**

Unambiguously determine members propensity to engage, channel preference, and drivers of engagement



Care & Condition Management

Prealize surfaces the 'right' members at the 'right' time

Parameters

- Members: 1M
- Prediction Window: 12 Months
- Claims Runout: 6 months

Excluded Members

- Pregnancies
- Cancer
- Recent Inpatient
- >\$50k prior year cost

Note: Actual client data from monthly run

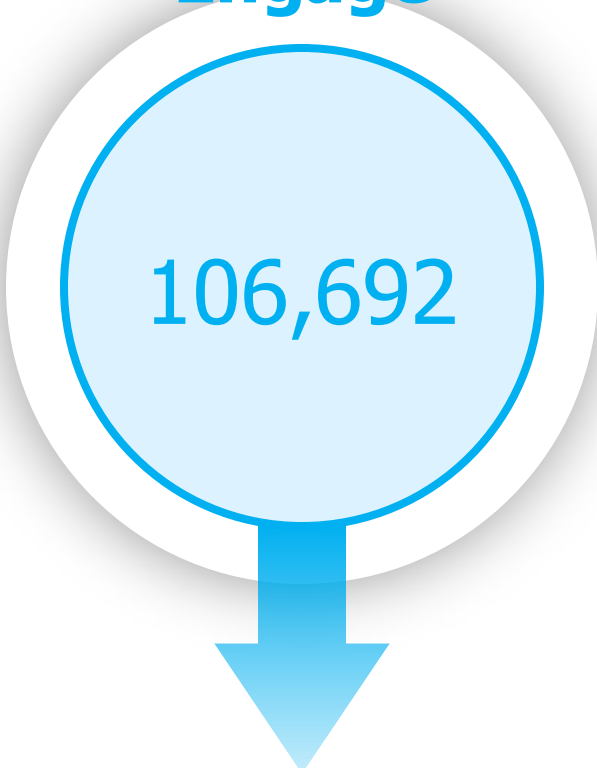
New High Cost



Will move from 90th percentile or lower to top 10 percentile in next 12 months

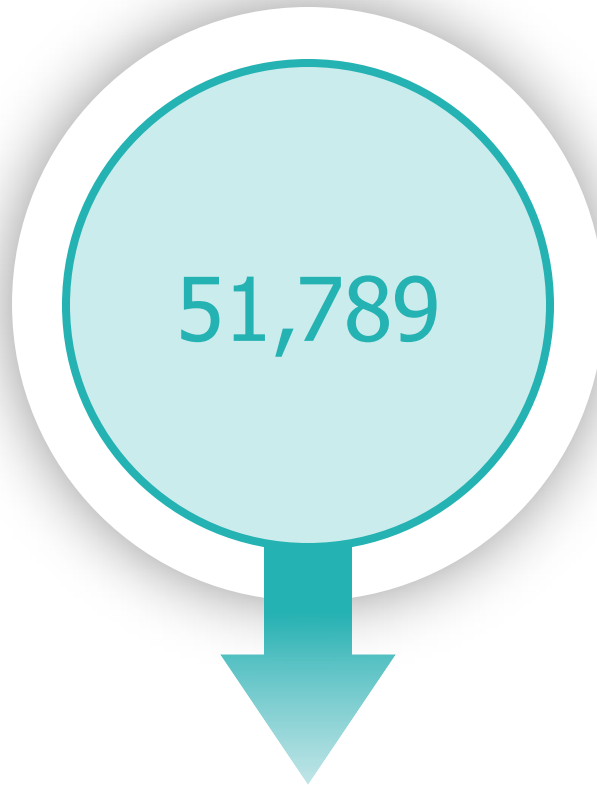
**Model PPV:
87%**

Propensity to Engage



Scored 50% or higher propensity to engage telephonically

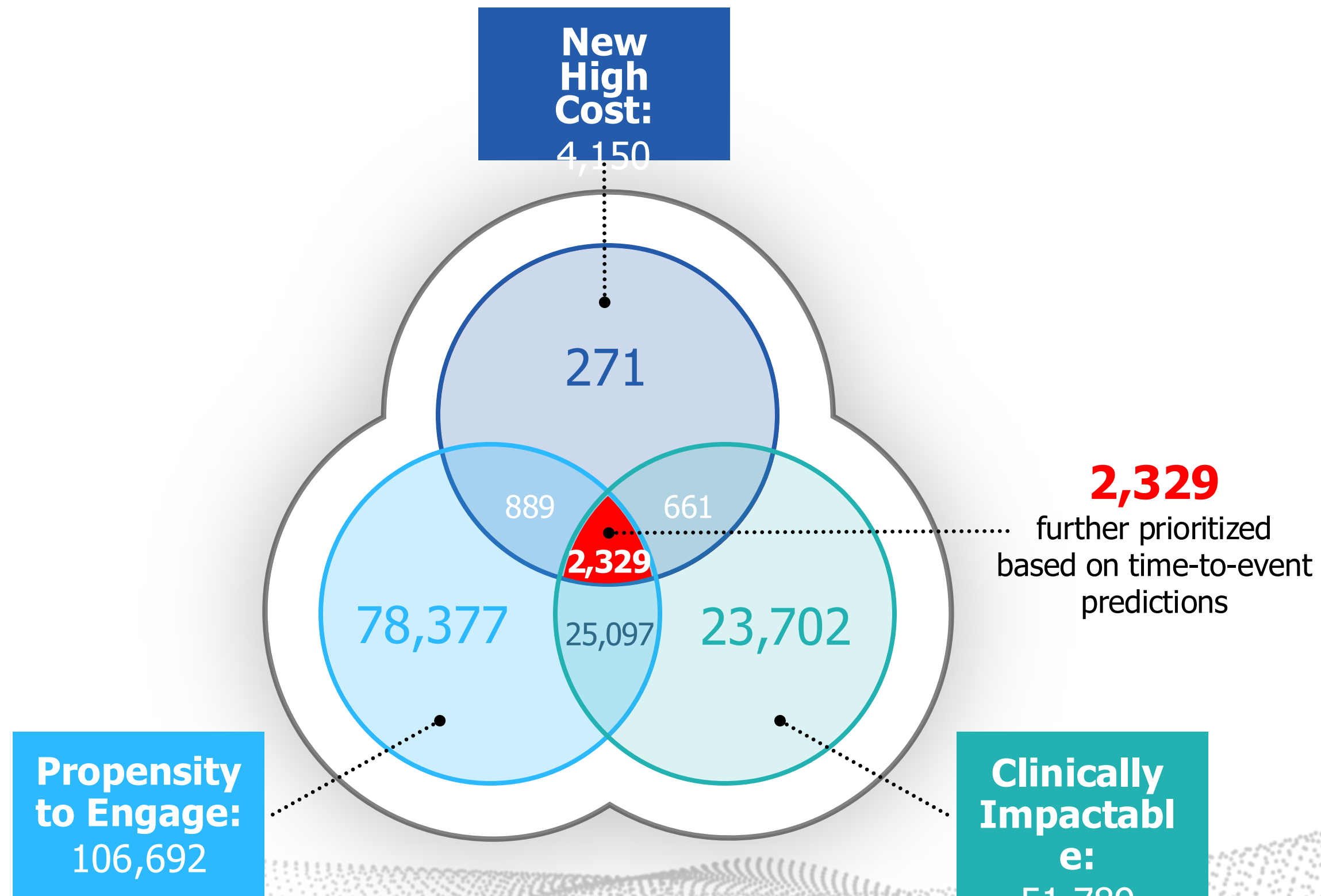
Clinically Impactable



Scored 3 or higher on 5-point scale as having an impactable health journey

Care & Condition Management

Prealize surfaces the 'right' members at the 'right' time





Care & Condition Management

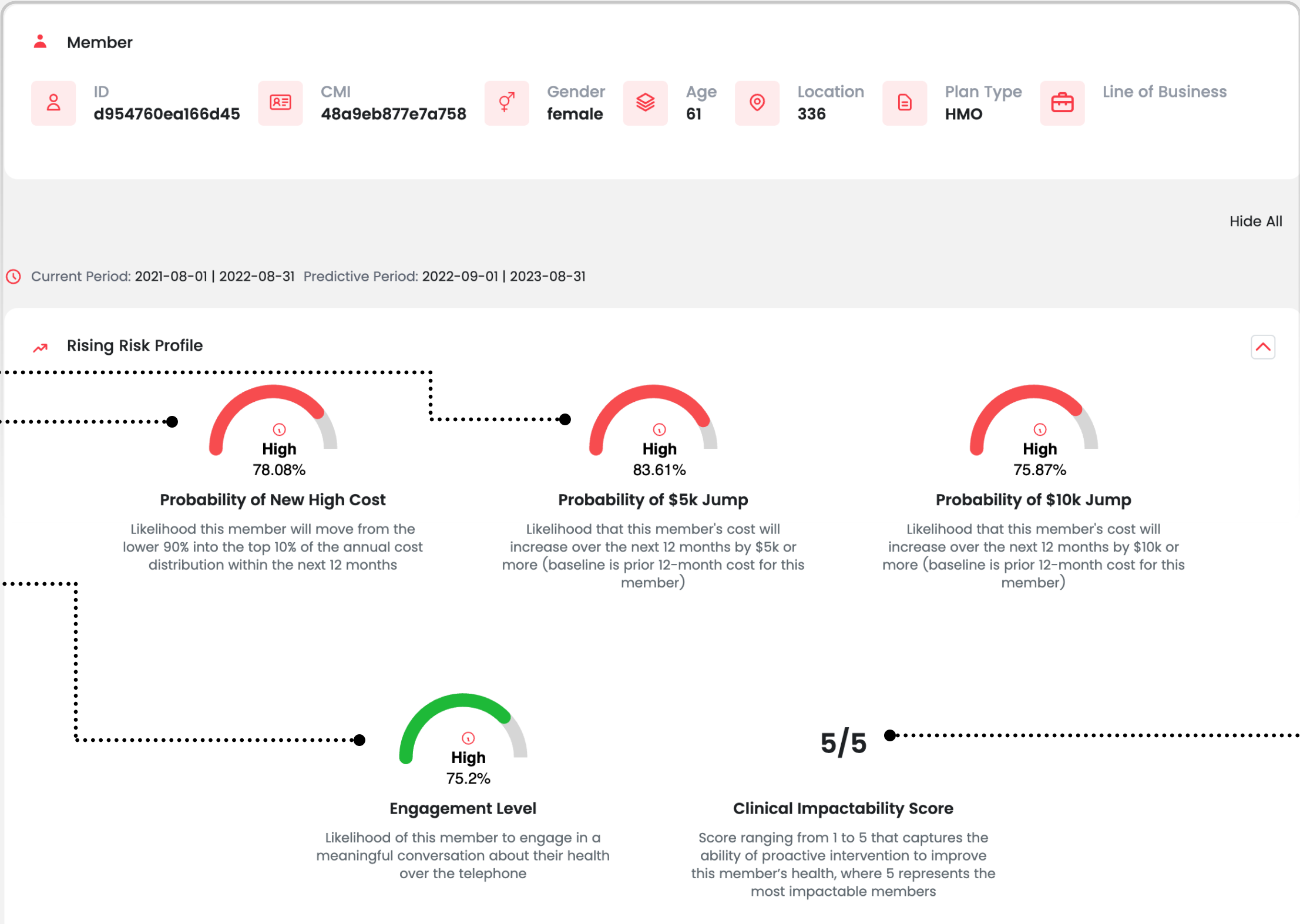
Action Plan

Comprehensive Individual Profile – Where to Focus and Why

Risk Profile Example:

This member was identified because of a high probability of new high cost and a jump in cost.

And, most importantly, they will actually respond to outreach.

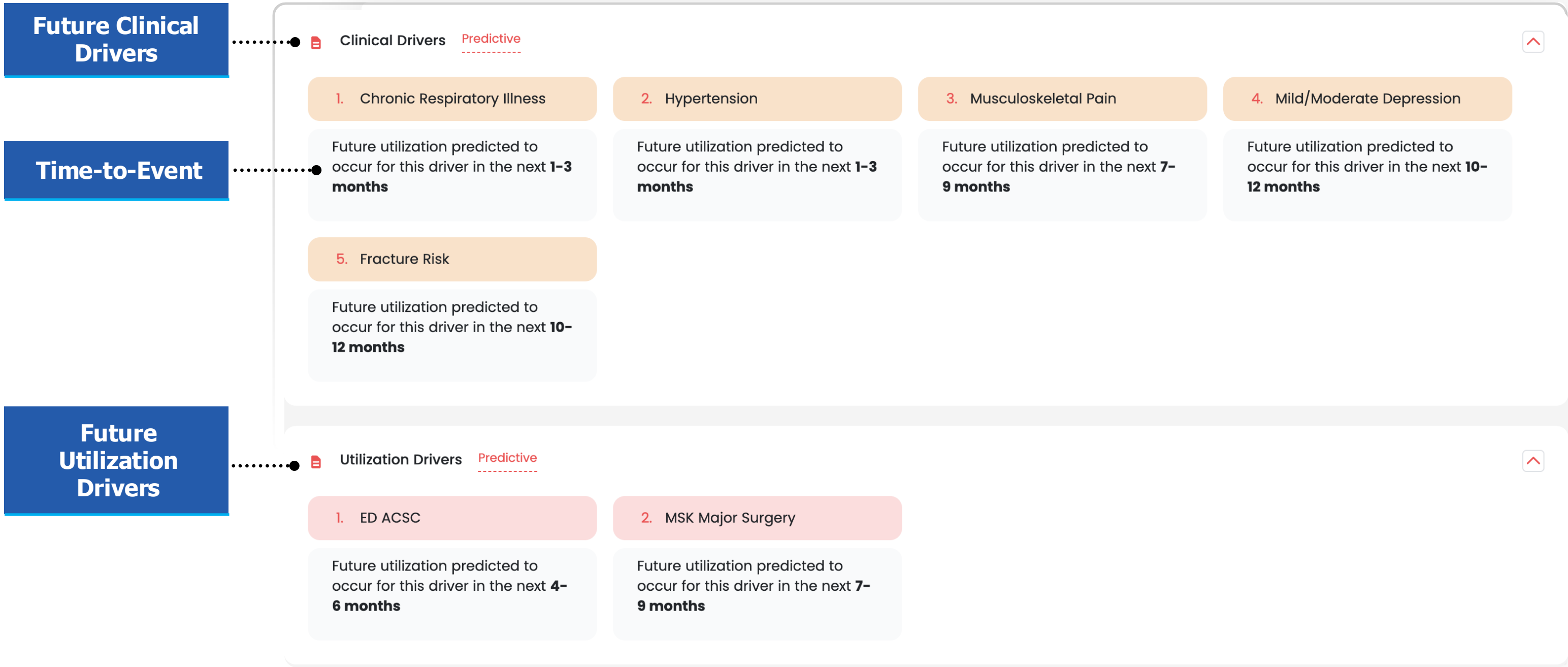




Care & Condition Management

Action Plan

Comprehensive Individual Profile – Where to Focus and Why





Jane, 37

■ Early Insight

- Identified as likely to become **New High Cost**
- 50% or higher likelihood to engage with outreach
- Conditions can be impacted by improved case management
- High risk of future healthcare needs for musculoskeletal pain, mild/moderate depression, and other conditions
- High risk of unnecessary emergency department use
- High risk of not taking medications as prescribed

■ Enable Action

- Jane had defaulted to using the ED for her care and was provided info on where else to get quick access to care
- Linked to a consistent primary care and mental health providers
- Connected to a nurse case manager to learn more about her medications

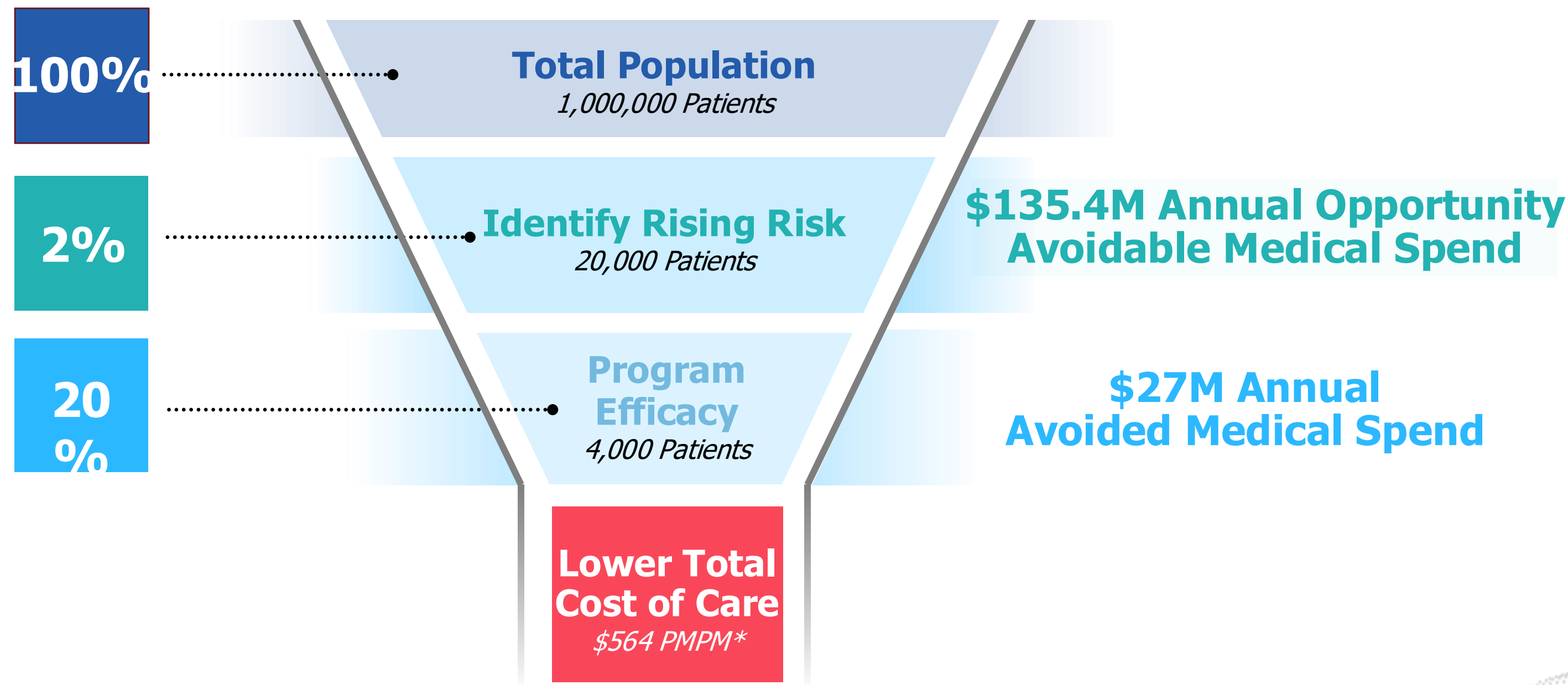
■ Impact

- Jane reports improved mental health and a consistent provider relationship
- Better understanding of how and when to take medications
- ED cost reduced from \$25k to \$1k (year-over-year)



Care & Condition Management

Prealize optimizes Medical Cost Avoidance



**Per Member Per Month for Engaged Patients
(Average Across all LOBs)*



Delivering Results that Improve Healthcare

Care & Condition Management

\$30M

Avoided medical costs over a 3-year period

25%

Reduced inpatient admissions



Financial Risk Management

\$12M

Improved accuracy in pricing on 100k members

3X

Target accuracy improvement in predictions for new business (\$3M/3.5%)



Patient Engagement

60%

Increase in digital member engagement

20%

Higher telephonic engagement on Prealize proactive cases





Thank You