



# eternalHealth™

Your Forever Partner in Healthcare



Lets Make  
Healthcare  
Better,  
Together.

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# Our Mission

At our core, eternalHealth embraces trust, transparency, and integrity. eternalHealth aims to be a catalyst for change within the industry by pushing other insurers to rethink their approach and improve care coordination for our members by working closely with our providers. Together, we can make healthcare more accessible and comprehensive, while ultimately improving outcomes for all Americans.

# Women Owned, Built, and Run

eternalHealth's commitment to female leadership and diversity at all levels, allows us to better support and identify the needs of our members, increase engagement, and ultimately improve outcomes.

80% of healthcare decisions are made by women, however women and especially women of color remain underrepresented in healthcare. Our team, including our employees, executives, and investors will consist of 50% women in the workforce.

# United States Healthcare Waste

By leveraging the right technology solution, eternalHealth will be able to address the \$900 billion of waste within the healthcare industry. By streamlining and automating various transactional processes, eternalHealth will reduce our administrative costs to around 7-8% of our premium revenue with no loss in market leading Provider Service response times or quality! This will allow us to allocate more dollars towards patient care and various provider incentives, ensuring we are establishing mutually beneficial relationships. For our members, this means we will be able to offer robust, market leading benefits with low premiums and out-of-pocket costs.

**\$100B**

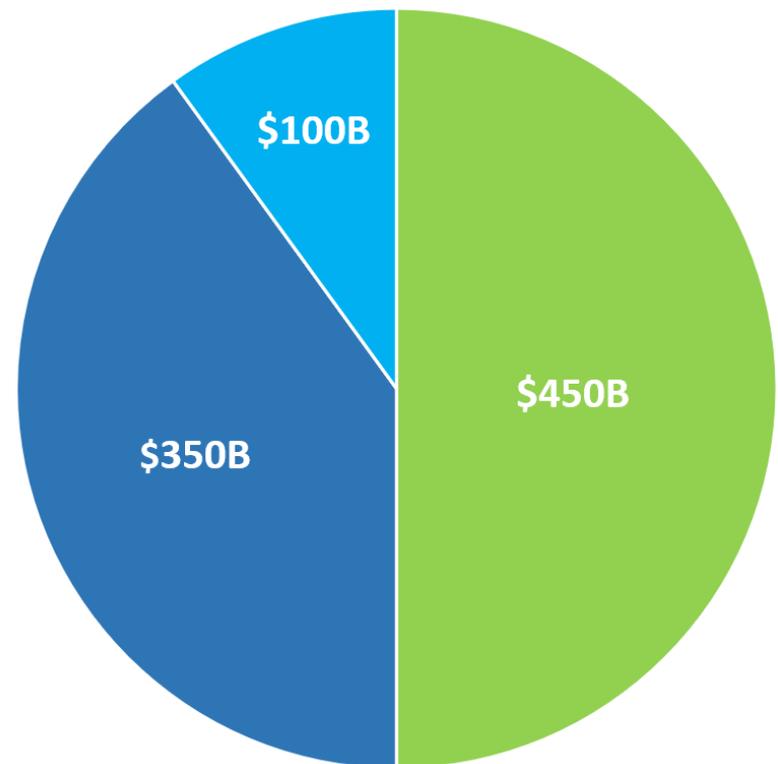
administrative waste due to antiquated platforms that lack efficiency and require excess man-power.

**\$350B**

avoidable medical costs due to misuse, abuse, and lack of financial accountability.

**\$450B**

avoidable drug-impacted medical costs due to payer platform and strategy limitations.



■ Avoidable Drug-Impacted Costs

■ Avoidable Medical Costs

■ Administrative Waste

# What's Different About eternalHealth?

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By running on an end-to-end cloud-based platform that embraces robotic process automation, machine learning, and artificial intelligence, we are able to automate many operational and transactional processes. Through the platform, eternalHealth will be able to manage **SG&A costs within 10% of its premium revenue, in its first year of operations**. Once a critical mass of membership is reached, which we anticipate will happen by year three, eternalHealth will not only be able to reduce our SG&A costs to **8% of our premium revenue**, but will also be able to **breakeven shortly thereafter**.

eternalHealth can allocate up to **87-88%** of the premium towards the **total cost of care**.

Once eternalHealth reaches the appropriate membership threshold, we will establish value-based and full/partial risk contracts with various Massachusetts physician groups and health systems. eternalHealth will allocate **87-88% of premium dollars towards the total cost of care and physician incentives**.

eternalHealth will not only share the risk with providers and health systems, but will also be able to help manage the risk through a **collaborative platform** that allows the physician, the health system, and the health plan to all **view and manage the risk together**.

# Our Collaborative Platform

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The platform provides a **360-degree view of a patient's care history at every point of care**. This includes opportunities to close identified gaps in care, better the continuity of care, and optimize the risk adjustment process.

## **Physicians will feel empowered to:**

- Access all the data needed to successfully manage the care for all their eternalHealth patients in one place.
- Work with us to engage the most vulnerable 5-7% of the population in care management and care coordination, through leveraging services such as home care, telehealth, transportation to care delivery, delivering healthy foods, and other supplemental benefits to reduce unnecessary ER visits.
- Collaboratively manage chronic conditions with the patients to reduce disease progression. We will provide integrated pharmacy care management services at the Point-of-Care to improve drug adherence, address any high-risk drug alerts, and improve prescription regimens.
- Provide seamless care coordination for episodic care, by referring members to the appropriate provider and by following up with both the patient and provider to establish the right course of helpful, continued action.
- To quickly connect their patients to the many wellness benefits offered by eternalHealth, including fitness, nutrition, and an overall healthy lifestyle.

# Our Strategy

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eternalHealth's brand and message is aligned with our members, who value preventative care and are open to tech-based engagement.

We are dedicated to bettering all of the communities that we enter into. Our commitment includes both financial and volunteering support as well as identification of health gaps and creation of sustainable solutions. We strive to be an advocate for our residents, *a health plan built by your community for your community.*

Our commitment to members doesn't end with enrollment, as community focused engagement will continuously improve member retention.

Our benefits are specifically designed for the diverse needs of our members and their communities.

- Benefits focused on preventative and chronic care management.
- Pharmacy, dental, vision, and hearing coverage.
- Flexible fitness and OTC benefits.
- Health and wellness education.
- Companionship, Transportation, and more!



# A Statement From Our Founder

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My name is Pooja Ika, and I am the founder and CEO of eternalHealth. I was born and raised right here in Massachusetts, and the place I call home quickly became the place I loved the most. From family and friends to mentors and teachers, the community around me has already taught and given me so much. Being able to pay it forward and give back to my home community has always been an integral part of my journey and goals, but now, it's an integral part of eternalHealth's mission.

Our mission at eternalHealth is simple: Deliver high quality, affordable care so that we can make healthcare accessible for all our fellow residents. We are committed to establishing real, sustainable relationships with you, so together we can offer our members the care that they deserve, while establishing mutually beneficial partnerships with all of our Provider partners.

At our core, eternalHealth believes in operating with trust, transparency, and integrity in all our relationships, and that includes our Providers. We know the value that you bring, so we've engaged with Providers to understand your pain points and have actively worked to alleviate them. We have paid attention to common Provider burdens and struggles, and we will help reduce your administrative burden and excessive paperwork, so you can focus on what is most important, providing high-quality care to your patients.

eternalHealth is very proud to be a Massachusetts-based company and we are focused on the specific needs of the people in our state. Massachusetts is near and dear to the hearts of both David and I, as it has given so much to us. Now it's our turn to give back. By partnering with you and through your trust and feedback, eternalHealth will improve the quality and accessibility of care.

Please contact us to find out how you can be a part of our journey as we work to break barriers and disrupt the landscape.

Warmly,



Pooja Ika

# Proud Partnership

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eternalHealth is proud to be working with one of baseball's most beloved heroes and Hall-of-Famer. By coming together, we will give back to the communities that have given us both so much. We believe in operating with integrity in everything that we do and there is no better person who exemplifies that than David Ortiz.

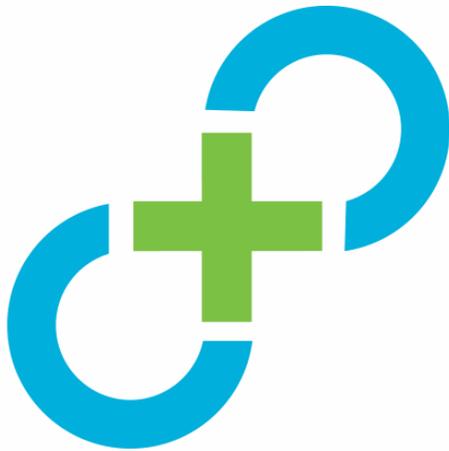
ADVOCATE  
TRUSTWORTHY  
DEPENDABLE  
**BIG PAPI**



# A Grand Slam Partnership

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We are very grateful to partner with one of the largest sports foundations, to help educate our community and serve as a catalyst for change within the healthcare industry. As a local Medicare Advantage Health Plan, eternalHealth is taking action to learn and support the needs of the community and our fellow residents, and through this partnership, we believe we can reach a broader audience. Like the Red Sox, eternalHealth's mission is to "break the streak" of navigating through the complex healthcare system, by providing Medicare Beneficiaries with a new affordable and accessible option.



Proud partner of the Red Sox

# Want To Learn More?

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Speak to one of our Provider Relations Representatives and see how we can work *together* to change the healthcare landscape.



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*9am - 6pm, Monday through Friday*

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FOLLOW US ON SOCIAL @ETERNALHEALTHMA OR VISIT [WWW.ETERNALHEALTH.COM](http://WWW.ETERNALHEALTH.COM)  
to get informed on our offerings and receive updates on eternalHealth's commitment to bettering  
the healthcare landscape.