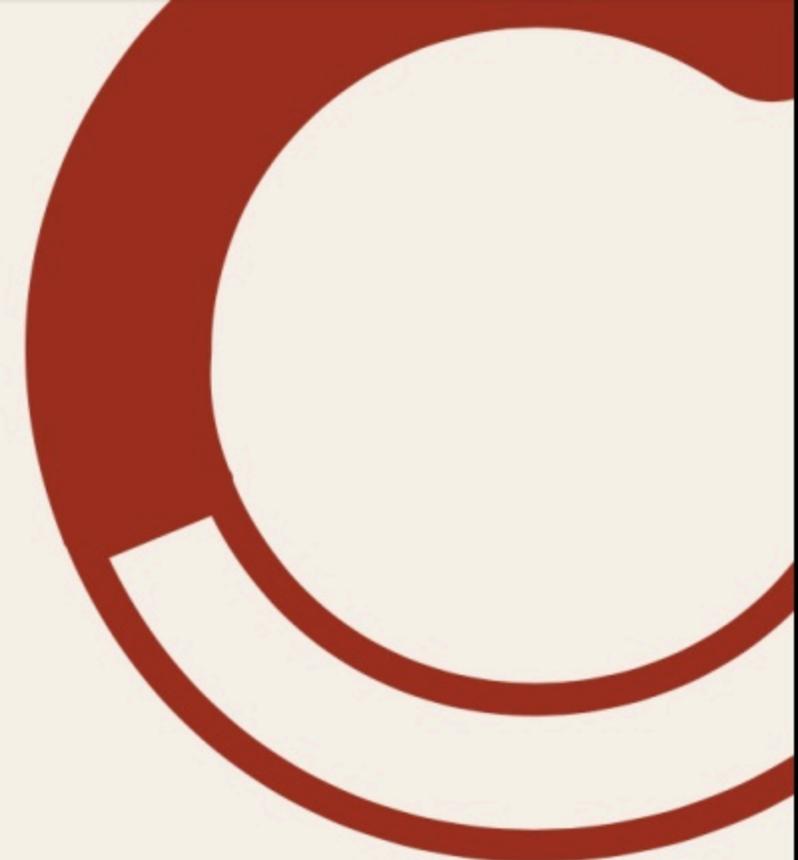
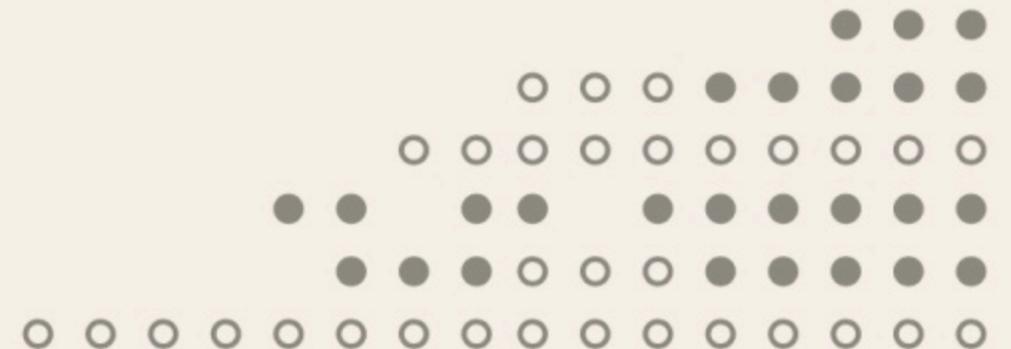


**CONFIDENTIAL**

# A New Model for Surgical & Cancer Care

A true Value-Based Care marketplace platform, bringing surgical care payment and delivery to the 21st century

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**We pay for surgeries like we're buying a car part by part**



*“After Surgery, Surprise \$117,000 Medical Bill From Doctor He Didn’t Know”*

*– The New York Times*

*Joshua Bright for The New York Times*



**<10**

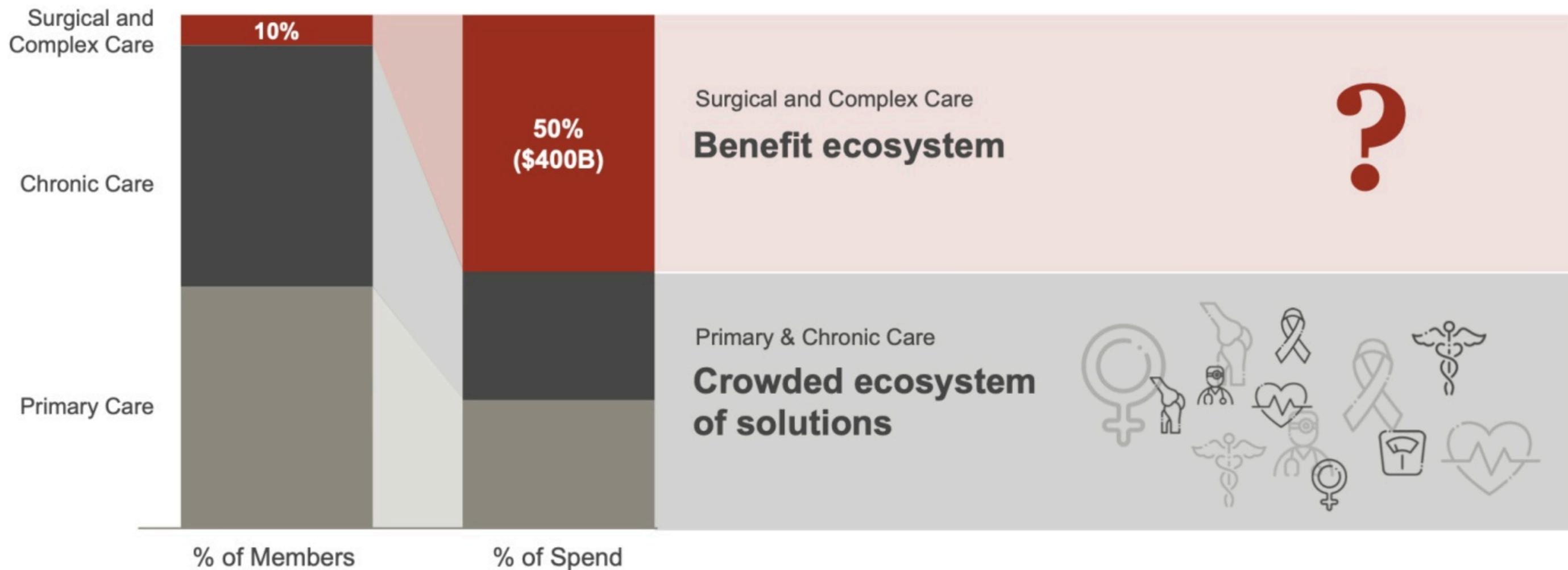
**NPS due to bad patient experience**



**1/4**

**surgeries are unnecessary**

# Surgical care accounts for half of total employer spend, but is largely untouched by digital health

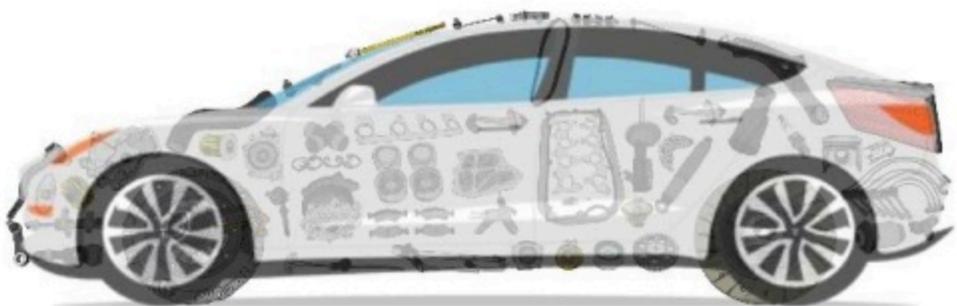


# Carrum Health offers a new model

Directly connecting employers to the country's top 10% of providers at dramatically lower cost



# All-inclusive bundles create a win-win-win



## **Patients WIN:**

No medical bills (literally zero cost)  
Superior outcomes and experience

## **Employers WIN:**

Unit cost reduction (with full predictability)  
Unnecessary surgery avoidance

## **Providers WIN:**

Market share gain of elective procedures  
Immediate payment

# True value based care in action

Independent, peer-reviewed RAND Corporation study validates Carrum's results

## Overview



- Employers with 1K-100k members
- 2,300+ surgeries evaluated
- \$16K savings per surgery

Appropriateness

30%

surgical avoidance

Cost Savings

<45%

unit cost savings

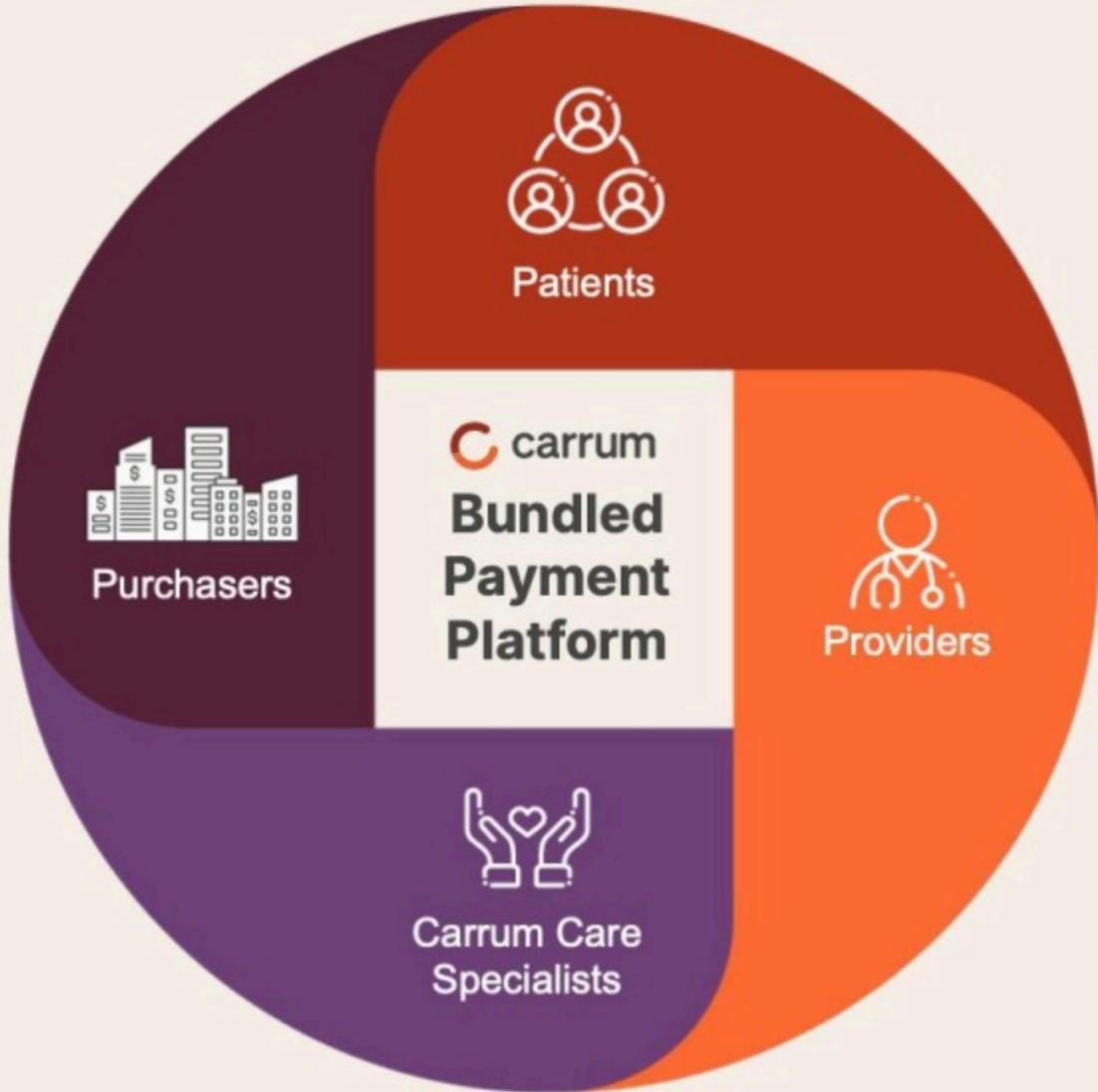
Improved Quality

80%

readmission reduction

Source: RAND Corporation analysis of Carrum Health results data. Funded by National Institute on Aging. Published in [Health Affairs](#) March 2021.

Health  
Affairs



# Industry-leading technology engineered to help us scale



**Truly plug-and-play**



**Unparalleled, growing data foundation**



**AI-driven platform**



**Member-focused care digitization**

# Changing the payment and delivery model of healthcare will transform the industry

amazon



Books



Everything

carrumhealth



Knee Replacement



Full Surgical Care Offering

*Product expansion driven by*

- 1. CUSTOMER DEMAND**
- 2. DATA ADVANTAGE**

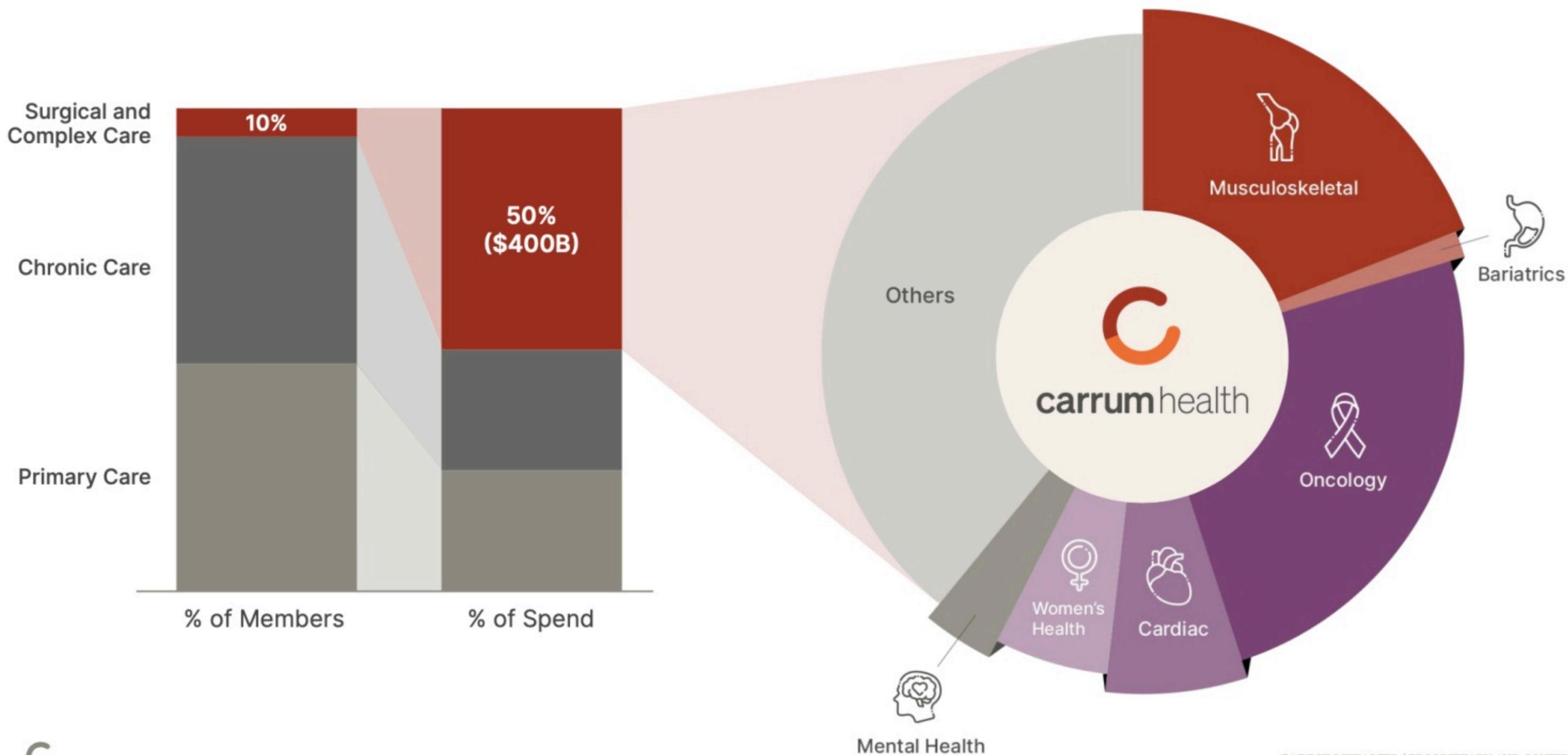
# Establishing strategic partnerships to fuel growth while improving the experience for employers and members

## Added value of strategic partnerships

- ✓ Simplify procurement for employers
- ✓ Improve utilization of Carrum and other partner solutions
- ✓ Deliver a more seamless and cohesive member experience



# Scalable platform enables easy expansion to other specialties



# The Oncology Opportunity





## Cancer is a life-changing diagnosis

How do I know if my diagnosis is correct? What do I do next?

Can I trust that my doctor has the right treatment plan for me?

How am I going to pay for this?

I'm scared and anxious about my diagnosis and the impact on my family



# 1 in 4

cancer patients have declared bankruptcy or lost their homes

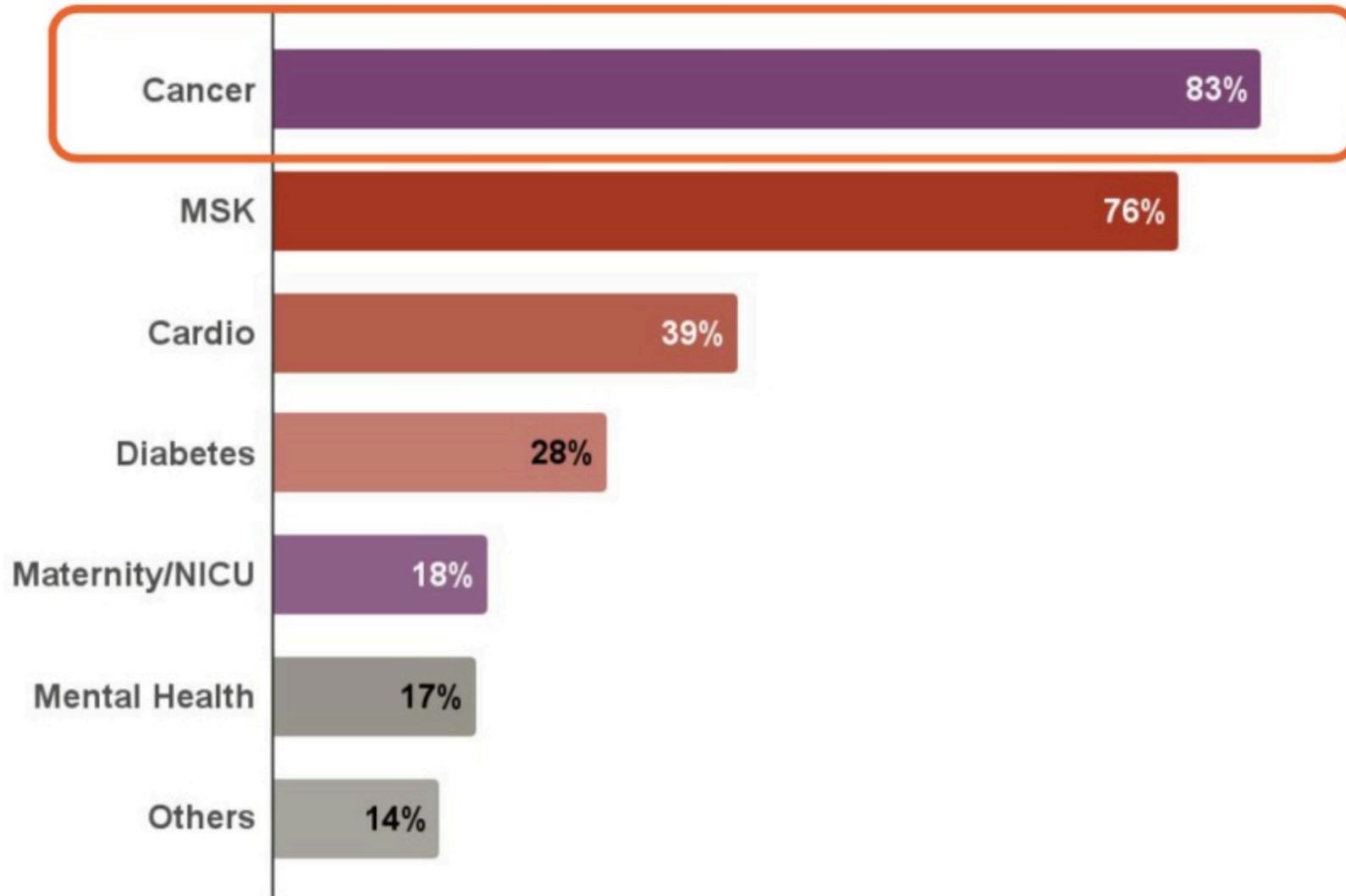
# 74%

of cancer care is delivered in facilities with low survival rates

# Cancer is now the top condition driving employer cost

## Top Conditions Driving Employer Cost<sup>1</sup>

BGH Survey 2023



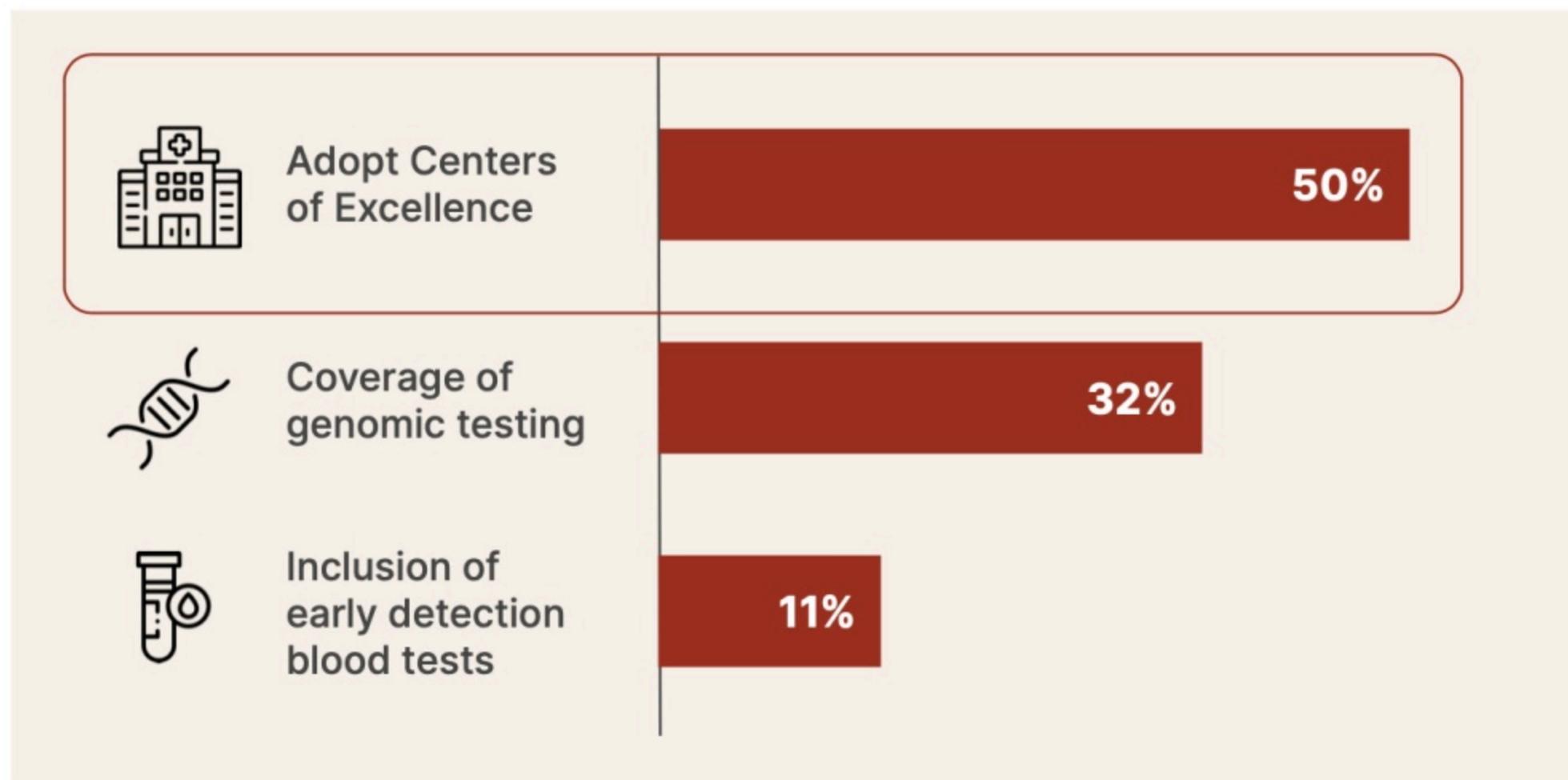
**<1%** of employees  
receive a cancer diagnosis  
yet account for...

**12-15%**  
of medical  
spend

# COEs are emerging as the key strategy to tackle cancer

## Employer strategies focus on cancer

BGH Survey 2023



# Partnering with the best to bring a one-stop value-based Oncology offering to employers

