

# The 2018 Zoom Transparency Report™

*an in-depth examination of how ZOOM+Care and its insurance partners are delivering on the promise of higher quality, lower cost healthcare*



# Letter from ZOOM+Care Founders

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Dear Zoom Community,

Welcome to the 2018 Zoom Transparency Report.

The U.S. health system is badly broken. Infamous for excessive costs, poor service, and mediocre quality. Wasteful practices kept hidden from the public are the root cause of the dysfunction.

The Zoom Transparency Report strips away the levels of mystery and confusion and publishes how ZOOM+Care and its insurance partners are doing at eliminating the waste and getting after quality and cost.

The Zoom Transparency Report begins by turning the spotlight on ZOOM+Care and asking, “How are we doing at driving quality up and cost down?” We publish data about our own practices that we’ve never published before and don’t believe that any healthcare organization has published about itself.

The Zoom Transparency Report then evaluates health insurance company effectiveness at partnering with ZOOM+Care to eliminate waste, drive quality, and reduce costs. ZOOM+Care cannot eliminate waste, drive quality, and reduce costs on its own - it requires the collaboration of its health insurer partners. The Zoom Transparency Report reveals the inner workings of providers and insurers at the root of our dysfunctional health system.

You may ask, “Why a Transparency Report?” and “Why now?”

We are in many ways living in an era of extreme transparency. Yet, healthcare remains mired in opacity. The public knows almost nothing about the most basic attributes of their healthcare institutions. And oddly, insurers and providers know very little about each other. After more than a decade of participating in annual insurer-provider negotiations it’s fair to say that there are no explicit shared goals, strategies or metrics for decreasing cost and increasing quality - with a few exceptions.

The foremost objective of the 2018 Zoom Transparency Report is to make Zoom better. By publishing our own performance facts we aim to accelerate our own improvement.

We also want to catalyze change - to shift from a factless industry to a fact-based industry. Since our founding in 2006, Zoom has been responsible for many industry firsts. And we’ve catalyzed important changes that have benefited consumers. Yet, healthcare remains stubbornly mired in its old ways. We hope that fellow healthcare providers will follow suit and publish their facts. We hope insurers engage this report with the intended spirit - to recognize the mutual dysfunction, to confront it with facts, and collaborate.

Lastly, we are grateful to the ZOOM+Care team of insurance experts and data analysts who went above and beyond their duty to prepare this report fueled by their conviction in the power of transparency.

Sincerely,

Dave Sanders, MD Co-founder and CEO, ZOOM+Care  
Albert DiPiero, MD, MPH Co-founder and Chief Medical Officer, ZOOM+Care

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# How ZOOM+Care Works

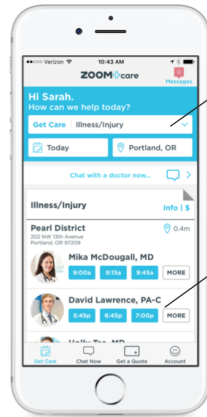
We thought it would be helpful to explain how Zoom works to eliminate waste, drive quality, and reduce costs. Here's the **Zoom 6-Step System**.

## How to Zoom

1

### Start on the App

- 75% schedule visits online
- 60,000 monthly App users
- 21,000 2017 iOS App downloads



ZOOM+care®

On-demand urgent, primary, specialty, and emergency visits.

Most visits are scheduled 5 hours before they start.

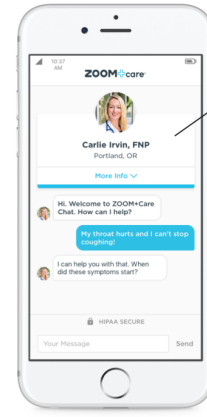
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## How to Zoom

2

### Get Instant Care with ChatCare

- 1,800+ monthly chats
- 4.5+ satisfaction score
- 40% of urgent care visits can be replaced by ChatCare.



ZOOM+care®

ChatCare is also used for follow-up and refills.

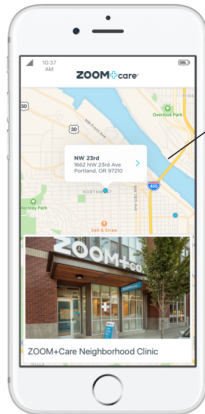
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## How to Zoom

3

### Schedule a Same-day Daily Care Visit

- 10,000+ monthly visits
- Daily Care is Millennial Primary Care
- 70+ NPS and 4.8 of 5 Social Score
- The Perfect Visit is our trademark experience



ZOOM+care®

Daily Care in Room 1 of every neighborhood clinic.

Capture 50% of labs and imaging.

90+% of medications prescribed are generic.

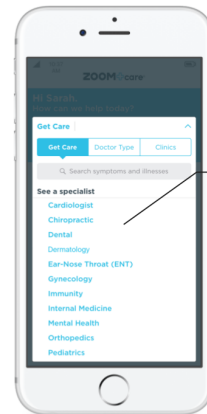
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## How to Zoom

4

### See a Specialist On-demand

- 3,000+ monthly specialty care visits
- Specialty care in Room 2+ of neighborhood clinics.
- 55% year over year growth



ZOOM+care®

Specialty care includes surgical specialists, outpatient surgery & chronic disease management, mental health, and alternative care.

Zoom Network: curated specialists and hospital partners.

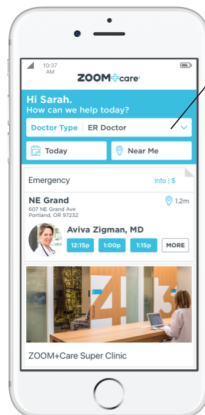
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## How to Zoom

5

### Skip the ER Go to Super

- 1,000+ monthly visits
- Treats 80% of what a hospital ER treats at 1/3 price
- Zoom has the market lowest ER referral rate (.3%)



ZOOM+care®

Visits are 78 minutes shorter than the average Oregon ER.

87% on-time starts.

Super admits directly to hospitals – bypassing the ER.

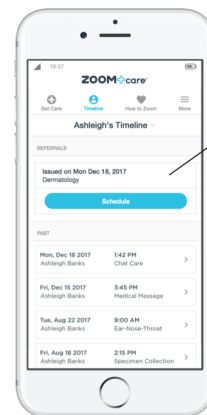
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## How to Zoom

6

### Take Control of your Health with the App

- 100% of customers have an App account
- Timeline is a built-in relationship builder
- 5x more effective than traditional referral capture



ZOOM+care®

Access medical chart including visit notes, meds, labs, and x-rays.  
Share your chart.  
Schedule referrals.  
Manage your bills.

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# The Zoom Promise

Since our founding in 2006, Zoom's Promise has been Twice ½ Ten<sup>®</sup> - Twice the Health at Half the Cost with Ten Times the Delight. This is our way of saying “improving healthcare quality, affordability, and satisfaction.” We achieve this through the Zoom 6-Step System.

## The Zoom 6-Step System is designed to accomplish 3 things.

1. Deliver Faster, Better, Safer Care
2. Eliminate Waste
3. Reduce Costs

### Faster, Better, Safer Care

The Zoom 6-Step System is designed to deliver faster, better, safer care. Zoom encourages its customers to start at the most accessible, lowest cost, safest point of care and then advance to the next level when more care is needed.

### Eliminate Waste

The Zoom 6-Step System is designed to eliminate waste. Zoom believes that healthcare is plagued by three waste streams that degrade quality and increase costs:

1. **Friction** that patients and doctors fight through every day to get care and give care.
2. **Poor Access** to high-value care such as timely prevention, telemedicine, ER alternatives, and more.
3. **Overutilization** of low-value care such as excessive and non-evidence based use of procedures, brand name drugs, subspecialists and hospitals.

### Reduce Costs

The Zoom 6-Step System is designed to reduce the cost of care by eliminating the three waste streams. Here's how Zoom eliminates waste:

1. **Shifts frontline care** from high-cost hospital-centric services to lower cost telemedicine and retail operations.
2. **Reduces ER utilization** and unnecessary hospital admissions by routing customers to ZOOM+Care Super.
3. **Controls high-cost ancillaries** by requiring evidence-based prescribing of medications, replacing brands with generics, and by requiring evidence-based ordering of tests and images.
4. **Managing excessive downstream referrals** to subspecialists and hospitals through evidence-based protocols.

The next section examines Zoom's factual results against the ideals and strategies described above.

# 2018

## ZOOM+Care Results

All data in this report is from the Zoom Portland service area from 01/01/2017 to 12/31/2017 unless otherwise noted.

### 1. Zoom Community

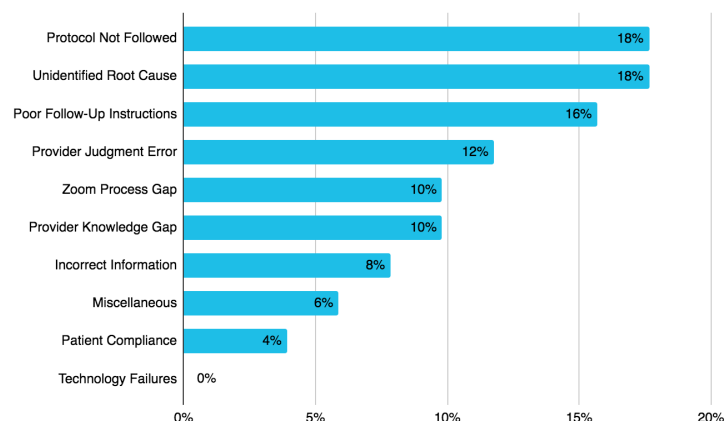
MEASURE	RESULTS	NOTES
Unique Sarahs Served	391,882	Zoom patients are known as "Sarah."
Unique Sarahs Served 2017	124,216	
Emmas on the Team	150+	Zoom Providers are known as "Emma." Zoom Providers include: MDs, DOs, PAs, NPs, NDs, DCs, PTs, LMTs, Imaging Techs, Lab Techs and Pharmacists.
Total Perfect Visits® 2017	199,303	The Perfect Visit is our trademark medical visit delivered according to Zoom's method.
ChatCare® Visits 2017	22,089	ChatCare is instant access to MDs, NDs, PAs, and NPs that diagnose and treat hundreds of common conditions online via chat.
Daily Care™ Visits 2017	128,560	Daily Care provides on-demand urgent and primary care in 27 Portland area neighborhood clinics.
Super™ Visits 2017	10,881	ZOOM+Care Super is an ER alternative - treating non life-threatening and non-limb threatening problems at a fraction of the cost.
Specialty Visits 2017	37,773	Zoom's 14 specialties include Mental Health, Dermatology, Orthopedics, Gynecology, Physical Therapy and more.



## 2. Twice the Health

MEASURE	RESULTS	NOTES
Medical Quality Issues	2.5 per 1000 visits	<p>Medical quality issues are identified in three ways: self-reported by Zoom Providers, reported by patients, and detected by Zoom internal chart reviews.</p> <p>100% are investigated, categorized, and addressed.</p>
Diagnostic Errors	0.57 per 1000 Visits	<p>Diagnostic errors include misdiagnosis or failure to diagnose.</p> <p>0% of errors resulted in life-threatening damage or harm to patients.</p>
Treatment Errors	0.38 per 1000 Visits	<p>Treatment errors include poor clinical outcome due to incorrect prescription of medications and/or other therapeutics.</p> <p>0% of errors resulted in life-threatening damage or harm to patients.</p>
Medication Prescribing Errors	0.089 per 1000 visits	<p>Medication prescribing errors include prescribing the wrong dose or missing information from the prescription.</p> <p>0% of errors resulted in life-threatening damage or harm to patients.</p>
Drug Interactions Errors	0.005 per 1000 visits	<p>Drug interactions errors include prescribing a medication that could lead to an adverse reaction.</p> <p>0% of errors resulted in life-threatening damage or harm to patients.</p>

The Zoom Medical Team investigated all validated medical issues to identify root causes. The chart below depicts the root causes.



\* All "Twice the Health" data is based on results from June 2017 to April 2018.

### 3. Half the Cost

MEASURE	RESULTS	NOTES
Urgent Care Visits Replaced by ChatCare®	11,000	Shifting Urgent Care Visits to ChatCare saves approximately \$100 per visit.
Emergency Room Visits Replaced By ZOOM+Care Super	10,881	Shifting Emergency Room Visits to ZOOM+Care Super saves approximately \$1000 per visit.
Percent of Patients Sent to Hospital-Based ER	0.3%	Industry average is 2%. ER overutilization is well documented in the public health literature. Zoom aims to reduce ER utilization to the essential situations.
Percent of Specialist Referrals Served by Zoom	52%	Non-evidence based referrals are a major waste stream. Zoom refers solely based on evidence-based protocols.
Generic Medications Prescribed	90%	Zoom prescribes based on evidence-based protocols. This reduces overuse of prescription medications, particularly of brand versions.



## 4. Ten Times the Delight

MEASURE	RESULTS	NOTES
On-time Visits	90%	On-time visit is defined as a visit that starts within 5 minutes of Sarah's scheduled visit time.
Medications In-Hand Before Sarah Leaves the Clinic	62%	Zoom strives to provide a one-stop experience.
Labs Completed or Collected Before Sarah Leaves the Clinic	95%	
Average Visit Duration	24 minutes	Visit duration is total time elapsed from check-in to check-out.
Net Promoter Score (NPS)	71.5	NPS is a gold standard measure of customer satisfaction. It is based on customer responses to the survey question: "Would you recommend this service to a friend?" Zoom's NPS is considered very high.
Average Social Rating	4.8	Over 200 monthly social ratings are recorded from Google, Yelp and Facebook.
Number of Social Ratings over 4 stars	2747 Reviews	
Number of Social Ratings under 3 stars	173 Reviews	Insurance, pricing, and billing confusion are the primary causes of social ratings under 3 stars.

\* Number of Social Ratings data is from April 2017 to April 2018 data.

# 2018 Health Insurer Scorecard

OREGON INSURANCE COMPANY	SCORE
1. Aetna	91% A
2. Regence	87% B
3. PacificSource	84% B
4. Moda	83% B
5. United Healthcare	83% B
6. Cigna	69% D
7. Health Net	55% F
8. Providence	28% F

# 2018 Health Insurer Scorecard

OREGON INSURANCE COMPANY	FRICTION	ACCESS	OVERUTILIZATION	GRADE
1. Aetna	B	A	A	A
2. Regence	C	A	A	B
3. PacificSource	D	A	A	B
4. Moda	B	B	A	B
5. United Healthcare	B	B	A	B
6. Cigna	F	C	A	D
7. Health Net	F	F	A	F
8. Providence	F	F	F	F

OREGON INSURANCE COMPANY	SCORE	NOTES	GRADE
<b>1. Aetna</b>	<b>91%</b>		<b>A</b>
<b>Friction</b>			
Provides Rapid, Accessible Member Verification	8/10	Unable to verify 2.28% of Aetna visits.	
Provides Timely and Safe Prior-Authorization	7/10	Emergency CT average prior-authorization time is 14 hours at ZOOM+Care Super.	
Provides Friction-Free Access to Primary and Urgent Care by Naturopathic Doctors (ND)	10/10	Aetna denied 0.49% of Zoom ND claims, primarily due to Aetna self-insured plans that exclude ND benefits.	
Partners with Provider to Efficiently Credential Providers	10/10	Aetna authorizes Zoom to credential providers per Aetna standards and protocols. (This is known as “delegated credentialing”.)	
<b>Access</b>			
Covers ChatCare®	0/10	Aetna does not cover Zoom ChatCare.	
Covers ZOOM+Care Video Visits	10/10		
Covers ZOOM+Care Adult and Child Primary Care	20/20		
Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND). Honors ND Parity.	20/20		
Covers ZOOM+Care Mental Health. Honors Mental Health Parity.	20/20		
Covers ZOOM+Care Physical Therapy	10/10		
Covers ZOOM+Care Chiropractic Care	10/10		
<b>Overutilization</b>			
Covers ZOOM+Care Specialty Services	10/10		
Covers ZOOM+Care Super Clinic	10/10		
<b>Total</b>	<b>145/160</b>		

**2. Regence****87%****B****Friction**

Provides Rapid, Accessible Member Verification	7/10	Unable to verify 3.49% of Regence visits.
Provides Timely and Safe Prior-Authorization	7/10	Emergency CT average prior-authorization time is 15.5 hours at ZOOM+Care Super.
Provides Friction-Free Access to Primary and Urgent Care by Naturopathic Doctors (ND)	5/10	Regence denied 5.68% of Zoom ND claims, primarily due to Regence self-insured plans that exclude ND benefits.
Partners with Provider to Efficiently Credential Providers	10/10	Regence authorizes Zoom to credential providers per Regence standards and protocols. (This is known as “delegated credentialing”.)

**Access**

Covers ChatCare®	10/10	
Covers ZOOM+Care Video Visits	10/10	
Covers ZOOM+Care Adult and Child Primary Care	20/20	
Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND). Honors ND Parity.	10/20	Regence does not honor Zoom ND parity.
Covers ZOOM+Care Mental Health. Honors Mental Health Parity.	20/20	
Covers ZOOM+Care Physical Therapy	10/10	
Covers ZOOM+Care Chiropractic Care	10/10	

**Overutilization**

Covers ZOOM+Care Specialty Services	10/10	
Covers ZOOM+Care Super Clinic	10/10	

**Total****139/160**

OREGON INSURANCE COMPANY	SCORE	NOTES	GRADE
<b>3. PacificSource</b>	<b>84%</b>		<b>B</b>

## Friction

Provides Rapid, Accessible Member Verification	9/10	Unable to verify 1.95% of PacificSource visits.
Provides Timely and Safe Prior-Authorization	8/10	Emergency CT average prior-authorization time is 8 hours at ZOOM+Care Super.
Provides Friction-Free Access to Primary and Urgent Care by Naturopathic Doctors (ND)	7/10	PacificSource denied 3.46% of Zoom ND claims, primarily due to PacificSource self-insured plans that exclude ND benefits.
Partners with Provider to Efficiently Credential Providers	0/10	PacificSource does not authorize Zoom to credential providers per PacificSource standards and protocols. (This is known as “delegated credentialing”.)

## Access

Covers ChatCare®	0/10	PacificSource does not cover Zoom ChatCare.
Covers ZOOM+Care Video Visits	10/10	
Covers ZOOM+Care Adult and Child Primary Care	20/20	
Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND). Honors ND Parity.	20/20	
Covers ZOOM+Care Mental Health. Honors Mental Health Parity.	20/20	
Covers ZOOM+Care Physical Therapy	10/10	
Covers ZOOM+Care Chiropractic Care	10/10	

## Overutilization

Covers ZOOM+Care Specialty Services	10/10	
Covers ZOOM+Care Super Clinic	10/10	

**Total** **134/160**

OREGON INSURANCE COMPANY	SCORE	NOTES	GRADE
<b>4. Moda</b>	<b>83%</b>		<b>B</b>

## Friction

Provides Rapid, Accessible Member Verification	8/10	Unable to verify 2.35% of Moda visits.
Provides Timely and Safe Prior-Authorization	5/10	Emergency CT average prior-authorization time is 24.5 hours at ZOOM+Care Super.
Provides Friction-Free Access to Primary and Urgent Care by Naturopathic Doctors (ND)	10/10	Moda denied 0.17% of Zoom ND claims, primarily due to Moda self-insured plans that exclude ND benefits.
Partners with Provider to Efficiently Credential Providers	10/10	Moda authorizes Zoom to credential providers per Moda standards and protocols. (This is known as “delegated credentialing”.)

## Access

Covers ChatCare®	0/10	Moda does not cover Zoom ChatCare.
Covers ZOOM+Care Video Visits	10/10	
Covers ZOOM+Care Adult and Child Primary Care	20/20	
Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND). Honors ND Parity.	20/20	
Covers ZOOM+Care Mental Health. Honors Mental Health Parity.	10/20	Moda covers Zoom Mental Health, but does not honor Mental Health parity.
Covers ZOOM+Care Physical Therapy	10/10	
Covers ZOOM+Care Chiropractic Care	10/10	

## Overutilization

Covers ZOOM+Care Specialty Services	10/10	
Covers ZOOM+Care Super Clinic	10/10	

**Total** **133/160**



**5. United Healthcare****83%****B****Friction**

Provides Rapid, Accessible Member Verification	9/10	Unable to verify 1.73% of United Healthcare visits.
Provides Timely and Safe Prior-Authorization	6/10	Emergency CT average prior-authorization time is 18.2 hours at ZOOM+Care Super.
Provides Friction-Free Access to Primary and Urgent Care by Naturopathic Doctors (ND)	7/10	United Healthcare denied 3.39% of Zoom ND claims, primarily due to United Healthcare self-insured plans that exclude ND benefits.
Partners with Provider to Efficiently Credential Providers	10/10	United Healthcare authorizes Zoom to credential providers per United Healthcare standards and protocols. (This is known as “delegated credentialing”.)

**Access**

Covers ChatCare®	10/10	
Covers ZOOM+Care Video Visits	10/10	
Covers ZOOM+Care Adult and Child Primary Care	20/20	
Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND). Honors ND Parity.	20/20	
Covers ZOOM+Care Mental Health. Honors Mental Health Parity.	0/20	United Healthcare does not cover Zoom Mental Health or honor Mental Health parity.
Covers ZOOM+Care Physical Therapy	10/10	
Covers ZOOM+Care Chiropractic Care	10/10	

**Overutilization**

Covers ZOOM+Care Specialty Services	10/10	
Covers ZOOM+Care Super Clinic	10/10	

**Total****132/160**

## 6. Cigna

69%

D

### Friction

Provides Rapid, Accessible Member Verification	5/10	Unable to verify 5.37% of Cigna visits.
Provides Timely and Safe Prior-Authorization	5/10	Emergency CT average prior-authorization time is 24 hours at ZOOM+Care Super.
Provides Friction-Free Access to Primary and Urgent Care by Naturopathic Doctors (ND)	10/10	
Partners with Provider to Efficiently Credential Providers	0/10	Cigna does not authorize Zoom to credential providers per Cigna standards and protocols. (This is known as “delegated credentialing”.)

### Access

Covers ChatCare®	10/10	
Covers ZOOM+Care Video Visits	10/10	
Covers ZOOM+Care Adult and Child Primary Care	20/20	
Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND). Honors ND Parity.	20/20	
Covers ZOOM+Care Mental Health. Honors Mental Health Parity.	0/20	Cigna does not cover Zoom Mental Health or honor Mental Health parity.
Covers ZOOM+Care Physical Therapy	10/10	
Covers ZOOM+Care Chiropractic Care	0/10	Cigna does not cover Zoom Chiropractic Care.

### Overutilization

Covers ZOOM+Care Specialty Services	10/10	
Covers ZOOM+Care Super Clinic	10/10	

**Total**

**110/160**

OREGON INSURANCE COMPANY	SCORE	NOTES	GRADE
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## 7. Health Net

55%

F

### Friction

Provides Rapid, Accessible Member Verification	8/10	Unable to verify 2.03% of Health Net visits.
Provides Timely and Safe Prior-Authorization	0/10	Emergency CT average prior-authorization time is 56.25 hours at ZOOM+Care Super.
Provides Friction-Free Access to Primary and Urgent Care by Naturopathic Doctors (ND)	0/10	Health Net denied all Zoom ND claims, due to a third party contract requirement.
Partners with Provider to Efficiently Credential Providers	10/10	Health Net authorizes Zoom to credential providers per Health Net standards and protocols. (This is known as “delegated credentialing”.)

### Access

Covers ChatCare®	10/10	
Covers ZOOM+Care Video Visits	10/10	
Covers ZOOM+Care Adult and Child Primary Care	20/20	
Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND). Honors ND Parity.	0/20	Health Net does not cover Zoom Primary Care by NDs or honor ND parity.
Covers ZOOM+Care Mental Health. Honors Mental Health Parity.	0/20	Health Net does not cover Zoom Mental Health or honor mental health parity.
Covers ZOOM+Care Physical Therapy	10/10	
Covers ZOOM+Care Chiropractic Care	0/10	Health Net does not cover Zoom Chiropractic Care.

### Overutilization

Covers ZOOM+Care Specialty Services	10/10	
Covers ZOOM+Care Super Clinic	10/10	

**Total**

**88/160**

**8. Providence****28%****F****Friction**

Provides Rapid, Accessible Member Verification	8/10	Unable to verify 2.65% of Providence visits.
Provides Timely and Safe Prior-Authorization	2/10	Emergency CT average prior-authorization time is 40.7 hours at ZOOM+Care Super.
Provides Friction-Free Access to Primary and Urgent Care by Naturopathic Doctors (ND)	0/10	Providence denied 32.87% of Zoom ND claims, primarily due to Providence self-insured plans that exclude ND benefits and an ND residency requirement.
Partners with Provider to Efficiently Credential Providers	0/10	Providence does not authorize Zoom to credential providers per Providence standards and protocols. (This is known as "delegated credentialing".)

**Access**

Covers ChatCare®	0/10	Providence does not cover ChatCare.
Covers ZOOM+Care Video Visits	0/10	Providence does not cover ZOOM+Care Video Visits.
Covers ZOOM+Care Adult and Child Primary Care	20/20	
Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND). Honors ND Parity.	15/20	Providence covers 46% of Zoom NDs. Providence honors ND Parity only when credentialed as Primary Care Providers.
Covers ZOOM+Care Mental Health. Honors Mental Health Parity.	0/20	Providence does not cover ZOOM+Care Mental Health or honor Mental Health parity.
Covers ZOOM+Care Physical Therapy	0/10	Providence does not cover ZOOM+Care Physical Therapy.
Covers ZOOM+Care Chiropractic Care	0/10	Providence does not cover ZOOM+Care Chiropractic Care.

**Overutilization**

Covers ZOOM+Care Specialty Services	0/10	Providence does not cover ZOOM+Care Specialty Services.
Covers ZOOM+Care Super Clinic	0/10	Providence does not cover the ZOOM+Care Super Clinic.

**Total****45/160**

# Appendix

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## Friction

Friction is evaluated based on four criteria:

1. benefits verification system availability
2. timely and safe prior-authorizations
3. naturopathic doctor claim denials
4. delegated credentialing

### 1. Benefits Verification System Availability

In order for a medical practice to provide patients with transparent price and coverage information before or during their visit, the insurer must provide the medical practice with access to its benefit verification system 24 hours per day, 365 days per year. However, access to insurer benefit verification systems is not consistent. When a patient seeks medical care and this system is unavailable, the practice cannot communicate the patient's cost and coverage accurately. This causes surprise bills for the patient, and expensive manual work for the practice.

#### “Benefit Verification System Availability” Methodology

Scoring is based on a scale of 0-10 points. Points are deducted based on the percent of total visits where the insurer's benefit verification system was unavailable in 2017.

#### “Benefit Verification System Availability” Scale

Assigned Points	Unverified Visits / Total Visits Per Insurer in 2017
10	0-1%
9	between 1-2%
8	between 2-3%
7	between 3-4%
6	between 4-5%
5	between 5-6%
4	between 6-7%

#### “Benefits Verification System Availability” Scores

	Points Available	Unverified Visits / Total Visits Per Insurer in 2017	Points Earned
Aetna	10	2.28%	8
Regence	10	3.49%	7
PacificSource	10	1.95%	9
Moda	10	2.35%	8
United Healthcare	10	1.73%	9
Cigna	10	5.37%	5

Health Net	10	2.03%	8
Providence	10	2.65%	8

## 2. Timely and Safe Prior-Authorization

Insurers require medical practices to receive authorization prior to providing certain services. The Insurer Scorecard evaluates insurer timely and safe prior-authorization.

Zoom operates an alternative for non life-threatening emergencies - ZOOM+Care Super. ZOOM+Care Super is staffed by board-certified Emergency Physicians, has an onsite moderate complexity lab, digital X-Ray, Ultrasound and CT. It plays a vital role in Zoom's model for reducing healthcare costs because it enables Zoom to eliminate wasteful ER referrals and usage.

ZOOM+Care Super routinely evaluates patients for possible appendicitis, where CT is the evidence-based recommended imaging modality.

Zoom evaluated insurer Emergency CT average prior-authorization time as a proxy for insurer timely and safe prior-authorizations. ZOOM+Care provides CT and all others services based strictly on evidence-based medical needs and not on insurer authorization. Zoom does not wait for insurer authorization to provide medically necessary CTs. Delays and denials are sources of friction that require medical practices to devote staff to engage with insurers. These staff costs are non-value costs added to the cost of care. Elimination of delays reduces the cost of care.

### “Timely and Safe Prior-Authorization” Methodology

Scoring is based on a scale of 0-10 points. Each insurer earns up to 10 points based on their CT average prior-authorization time at ZOOM+Care Super from 01/01/2017 to 12/31/2017. An insurer receives a 10 if it approves or denies ZOOM+Care Super Emergency CT within one hour. Each additional 5-hour delay decreases an insurer's score by one point.

### “Timely and Safe Prior-Authorization” Scale

Assigned Points	Timely and Safe CT Prior-Authorization at ZOOM+Care Super
10	0 - 59 mins
9	1 - 5.99 hours
8	6 - 10.99 hours
7	11 - 15.99 hours
6	16 - 20.99 hours
5	21 - 25.99 hours
4	26 - 30.99 hours
3	31 - 35.99 hours
2	36 - 40.99 hours
1	41 - 45.99 hours
0	46 - 50.99 hours
0	51+ hours

### “Timely and Safe Prior Authorization” Scores by Insurer for 2017

Insurer	Emergency CT Average Prior Authorization Time	Total Points Earned
Aetna	13.99	7
Regence	15.50	7
PacificSource	8.07	8
Moda	24.55	5
United Healthcare	18.23	6
Cigna	24.08	5
Health Net	56.25	0
Providence	40.69	2

### CT Prior-Authorization at ZOOM+Care Super - Average Time in Hours by Insurer by Month

	Pacific Source	Aetna	Regence	Moda	United Healthcare	Cigna	Health Net	Providence
Jan 2017	30.33	--	14.97	33.37	24.40	--	11.46	0.05
Feb 2017	3.88	12.23	15.41	9.90	23.45	--	126.03	--
Mar 2017	0.13	15.16	25.07	24.39	15.09	0.25	36.78	47.75
Apr 2017	--	23.81	19.18	20.26	31.96	3.23	63.40	32.68
May 2017	37.57	31.13	13.32	15.44	28.28	36.20	37.35	25.87
June 2017	0.15	41.32	23.73	26.68	13.99	55.12	79.92	44.70
Jul 2017	--	18.61	13.33	19.46	1.43	28.37	33.94	50.75
Aug 2017	--	1.93	5.18	10.20	5.29	7.82	52.66	40.32
Sep 2017	0.17	0.30	13.23	41.02	20.23	0.25	124.83	38.30
Oct 2017	0.13	0.42	22.25	17.94	15.78	59.81	87.73	6.43
Nov 2017	0.11	8.77	12.21	17.80	0.21	44.02	5.22	73.93
Dec 2017	0.20	0.22	8.09	58.16	38.64	29.85	15.64	86.86
2017 Average	8.07	13.99	15.50	24.55	18.23	24.08	56.25	40.69

### 3. Access to Primary and Urgent Care by Naturopathic Doctors (ND)

Oregon health insurers operate insured health plans and administer self-insured plans on behalf of employers. Oregon health insurers operate self-insured plans with coverage, provider networks, and other benefits that are different from their fully insured plans.

ZOOM+Care practices team-based care that relies on Physician Assistants, Nurse Practitioners and Naturopathic Doctors (NDs) to provide primary and urgent care, with board-certified physicians serving as team captains. This is a highly efficient use of physicians and reduces the cost of care while increasing access and quality. NDs practice the identical method of care and scope of care as all other Zoom providers.

Oregon insurers operate self-insured health plans that do not cover NDs. Moreover, most Oregon insurers do not provide transparency about ND coverage. This is a major source of friction and waste because patients with self-insured health plans commonly receive care from NDs who are not covered and the insurer often does not provide information to providers about ND coverage for self-insured plans.



### **“Access to Primary and Urgent Care by Naturopathic Doctors (ND)” Methodology**

Scoring is based on a scale of 0-10 points. Points are deducted based on the percent of ND claim denials from 10/01/2017 to 12/31/2017.

### **“Access to Primary and Urgent Care by Naturopathic Doctors (ND)” Scale**

<b>Assigned Points</b>	<b>ND Claim Denials / Total ND Claims in Q4 2017</b>
10	0-1 %
9	between 1-2%
8	between 2-3%
7	between 3-4%
6	between 4-5%
5	between 5-6%
4	between 6-7%
3	between 7-8%
2	between 8-9%
1	between 9-10%
0	over 10%

### **“Access to Primary and Urgent Care by Naturopathic Doctors (ND)” Scores**

<b>Insurer</b>	<b>Points Available</b>	<b>ND Claim Denials / Total ND Claims in Q4 2017</b>	<b>Points Earned</b>
Aetna	10	0.49%	10
Regence	10	5.68%	5
PacificSource	10	3.46%	7
Moda	10	0.17%	10
United Healthcare	10	3.39%	7
Cigna	10	0%	10
Health Net	10	100%	0
Providence	10	32.87%	0

#### 4. Partners with Provider to Efficiently Credential Providers

ZOOM+Care Providers are credentialed as an integral part of the hiring process. Delegated Credentialing is the process in which an insurer authorizes Zoom to credential providers according to its standards and protocols. ZOOM+Care requests that all credentialing functions be delegated to the Zoom Professional Credentialing Organization in order to reduce friction. Delegated Credentialing shortens the amount of time it takes to complete insurance credentialing for each provider. Without being delegated, it would take a provider about 90 days to become credentialed with an insurer. Being delegated shortens that time to about 30 days.

##### “Partners with Provider to Efficiently Credential Providers” Methodology

Scoring is based on a scale of 0-10 points. Each insurance company could earn up to 10 points based on their Credentialing Delegation Agreement status. Insurers receive a 10 if it delegates credentialing to Zoom. An insurer receives a 0 if it does not delegate credentialing to Zoom.

##### “Partners with Provider to Efficiently Credential Providers” Scale

Delegated Credentialing Status	Points
Insurer delegates credentialing to ZOOM+Care	10
Insurer does not delegate credentialing to ZOOM+Care	0

##### “Partners with Provider to Efficiently Credential Providers” Scores

Insurer	Delegated Credentialing Status	Points Earned
Aetna	Insurer delegates credentialing to ZOOM+Care	10
Regence	Insurer delegates credentialing to ZOOM+Care	10
PacificSource	Insurer does not delegate credentialing to ZOOM+Care	0
Moda	Insurer delegates credentialing to ZOOM+Care	10
United Healthcare	Insurer delegates credentialing to ZOOM+Care	10
Cigna	Insurer does not delegate credentialing to ZOOM+Care	0
Health Net	Insurer delegates credentialing to ZOOM+Care	10
Providence	Insurer does not delegate credentialing to ZOOM+Care	0

# Access to Right Care

## Insurer Evaluation and Scorecard Methodology

Each Oregon insurer is evaluated based on the access it provides to the ZOOM+Care Healthcare Platform. All data in the “Access to Right Care” category is based on coverage and reimbursement terms as of 12/31/2017.

### 1. Covers ChatCare

ChatCare is vital to Zoom’s model for reducing costs, increasing access, and delighting customers. ChatCare is instant access to MDs, NDs, PAs, and NPs that diagnose and treat hundreds of common conditions online via chat. Zoom estimates that ChatCare can replace 40% of urgent care visits at less than half the cost of an in-person visit.

#### “Covers ChatCare” Methodology

Scoring is based on a scale of 0-10 points. An insurer earns 10 points if it covers and reimburses ChatCare services. An insurer scored 0 points if it doesn’t cover and reimburse ChatCare services.

#### “Covers ChatCare” Scale

Coverage Status	Points
Insurer covers ChatCare	10
Insurer does not cover ChatCare	0

#### “Covers ChatCare” Scores

Insurer	Points Available	Covers ChatCare	Points Earned
Aetna	10	No	0
Regence	10	Yes	10
PacificSource	10	No	0
Moda	10	No	0
United Healthcare	10	Yes	10
Cigna	10	Yes	10
Health Net	10	Yes	10
Providence	10	No	0

### 2. Covers ZOOM+Care Video Visits

When Sarah needs more than ChatCare but wants to save a trip to the clinic, she can escalate to a Video Visit. ZOOM+Care offers on-demand access to MDs, NDs, PAs, and NPs that diagnose and treat hundreds of common conditions with a Video Visit. Oregon Law (ORS 743A.058) requires Oregon Insurers to reimburse Video Visits for services that would be covered if they were provided in a clinic.

#### “Covers ZOOM+Care Video Visits” Methodology

Scoring is based on a scale of 0-10 points. An insurer scores 10 points if it covers and reimburses Video Visits and generally fully complies with ORS 743A.058. An insurer scored 0 points if it doesn’t cover Video Visits and comply with ORS 743A.058.

**“Covers ZOOM+Care Video Visits” Scale**

Coverage Status	Points
Insurer covers ZOOM+Care Video Visits	10
Insurer does not cover ZOOM+Care Video Visits	0

**“Covers ZOOM+Care Video Visits” Scores**

Insurer	Points Available	Covers Video Visits	Points Earned
Aetna	10	Yes	10
Regence	10	Yes	10
PacificSource	10	Yes	10
Moda	10	Yes	10
United Healthcare	10	Yes	10
Cigna	10	Yes	10
Health Net	10	Yes	10
Providence	10	No	0

**3. Covers ZOOM+Care Adult and Child Primary Care****A. Covers ZOOM+Care Adult Primary Care**

All 27 Portland Metro Area ZOOM+Care Neighborhood Clinics including Vancouver and Salem provide Daily Care in Room 1. Daily Care is Millennial Primary Care featuring extensive urgent and preventive services for adults and children of all ages.

**“Covers ZOOM+Care Adult Primary Care” Methodology**

Scoring is based on a scale of 0-10 points. An insurer scores 10 points if it covers and reimburses Daily Care.

**“Covers ZOOM+Care Adult Primary Care” Scale**

Coverage Status	Points
Insurer covers ZOOM+Care Daily Care - Adult Primary Care	10
Insurer does not cover ZOOM+Care Daily Care - Adult Primary Care	0

**“Covers ZOOM+Care Adult Primary Care” Scores**

Insurer	Total Points Available	Covers Daily Care	Points Earned
Aetna	10	Yes	10
Regence	10	Yes	10
PacificSource	10	Yes	10
Moda	10	Yes	10
United Healthcare	10	Yes	10
Cigna	10	Yes	10
Health Net	10	Yes	10
Providence	10	Yes	10

## B. Covers ZOOM+Care Pediatric Primary Care

### “Covers ZOOM+Care Pediatrics” Methodology

Scoring is based on a scale of 0-10 points. An insurer scored 10 points if it covers and reimburses ZOOM+Care Pediatric services. An insurer scored 0 points if it doesn't cover and reimburse for ZOOM+Care Pediatric services.

### “Covers ZOOM+Care Pediatrics” Scale

Coverage Status	Points
Insurer covers ZOOM+Care Pediatrics	10
Insurer does not cover ZOOM+Care Pediatrics	0

### “Covers ZOOM+Care Pediatrics” Scores

Insurer	Points Available	Covers Pediatrics	Points Earned
Aetna	10	Yes	10
Regence	10	Yes	10
PacificSource	10	Yes	10
Moda	10	Yes	10
United Healthcare	10	Yes	10
Cigna	10	Yes	10
Health Net	10	Yes	10
Providence	10	Yes	10

## 4. Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND). Honors ND Parity.

### A. Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND)

ZOOM+Care practices Team-based care. Teams are comprised of MDs, DOs, NDs, PAs, NPs, and others. NDs are vital members of the ZOOM+Care Team-based health system. ZOOM+Care NDs practice the identical scope of care and method of care as all other ZOOM+Care Urgent Care and Primary Care Providers (PCP) delivering scientifically-validated treatments and procedures in a standardized clinical setting. ZOOM+Care NDs receive the same continuous training, support, and performance management as other ZOOM+Care Providers. ORS 743B.407 requires that commercial insurers allow NDs the opportunity to elect a Primary Care Physician or Speciality Care Provider credentialing status. The metric “Covers Naturopathic Doctors (ND)” represents the percent of ZOOM+Care NDs credentialed as PCPs under Zoom's Medical Provider Agreement with the Insurer. One method that some insurers use to attempt to sidestep this requirement is to compel NDs to be covered through a separate contract with different terms and conditions than those that apply to other comparable providers.

### “Covers ZOOM+Care Primary Care by Naturopathic Doctors (ND)” Methodology:

Scoring is based on a scale of 0-10 points. Each insurer score is based on the total percentage of ZOOM+Care NDs that are credentialed and covered as Primary Care Providers (PCP). A score of 10 points equates to 100% coverage of ZOOM+Care NDs as PCPs under Zoom's Medical Provider Agreement. A score of 9 points equates to 90% coverage of ZOOM+Care NDs as PCPs under Zoom's Medical Provider Agreement and so on and so forth.

### “Covers Naturopathic Doctors (ND)” Scores

Insurer	Total Points Available	Covers NDs	Total Points Earned
Aetna	10	100%	10
Regence	10	100%	10
PacificSource	10	100%	10
Moda	10	100%	10
United Healthcare	10	100%	10
Cigna	10	100%	10
Health Net	10	0%	0
Providence	10	46%	4.6

### B. Honors ND Parity

As stated above in 4. A., ZOOM+Care NDs practice the same scope of care and method of care as all other ZOOM+Care Primary Care Providers. Although ZOOM+Care NDs practice Primary Care services, some insurers reimburse ND visits at a lower rate than other Primary Care Provider visits.

#### “Honors ND Parity” Methodology:

Scoring is based on a scale of 0-10 points. An insurer scored 10 points if it reimburses Zoom ND visits at the same rate as other ZOOM+Care Primary Care Provider visits. An insurer scored 0 points if it doesn’t reimburse Zoom ND visits at the same rate as other ZOOM+Care Primary Care Provider visits.

#### “Honors ND Rate Parity” Scale

Rate Parity Status	Points
Insurer reimburses ZOOM+Care ND visits at parity	10
Insurer does not reimburse ZOOM+Care ND visits at parity	0

### “Honors ND Rate Parity” Scores

Insurer	Total Points Available	Honors ND Rate Parity	Total Points Earned
Aetna	10	Yes	10
Regence	10	No	0
PacificSource	10	Yes	10
Moda	10	Yes	10
United Healthcare	10	Yes	10
Cigna	10	Yes	10
Health Net	10	No	0
Providence	10	Yes	10

## 5. Covers ZOOM+Care Mental Health. Honors Mental Health Parity.

### A. Covers ZOOM+Care Mental Health

At ZOOM+Care, we believe mental health is a cornerstone of overall health and well-being. Zoom offers on-demand care for complex mental health issues like severe anxiety and depression, OCD, and ADD/ADHD. The Zoom Mental Health provider team is led by a board-certified psychiatrist and includes Psychiatric Mental Health Nurse Practitioners (PMHNP). Oregon Law (2017 ORS 743A.168) requires all group policies to cover

mental health at the same level as general medical conditions.

#### **“Covers ZOOM+Care Mental Health” Methodology:**

Scoring is based on a scale of 0-10 points. An insurer scored 10 points if it credentials and covers ZOOM+Care Mental Health Nurse Practitioners under the Medical Provider Agreement. An insurer scored 0 points if it doesn't credential and cover ZOOM+Care Mental Health Nurse Practitioners under the Medical Provider Agreement.

#### **“Covers ZOOM+Care Mental Health” Scale**

Coverage Status	Points
Insurer covers ZOOM+Care Mental Health	10
Insurer does not cover ZOOM+Care Mental Health	0

#### **“Covers ZOOM+Care Mental Health” Scores**

Insurer	Total Points Available	Covers Mental Health	Total Points Earned
Aetna	10	Yes	10
Regence	10	Yes	10
PacificSource	10	Yes	10
Moda	10	Yes	10
United Healthcare	10	No	0
Cigna	10	No	0
Health Net	10	No	0
Providence	10	No	0

## **B. Honors Mental Health Parity**

#### **“Honors Mental Health Parity” Methodology:**

Scoring is based on a scale of 0-10 points. An insurer scored 10 points if it honors Mental Health parity by reimbursing Zoom Mental Health visits at the same rate as ZOOM+Care medical visits. An insurer scored 0 points if it doesn't honor Mental Health parity.

#### **“Honors Mental Health Parity” Scale**

Rate Parity Status	Points
Insurer reimburses ZOOM+Care Mental Health visits at parity	10
Insurer does not reimburse ZOOM+Care Mental Health visits at parity	0

#### **“Honors Mental Health Parity” Scores**

Insurer	Total Points Available	Honors Mental Health Rate Parity	Total Points Earned
Aetna	10	Yes	10
Regence	10	Yes	10
PacificSource	10	Yes	10
Moda	10	No	0
United Healthcare	10	No	0
Cigna	10	No	0
Health Net	10	No	0



Providence	10	No	0
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## 6. Covers ZOOM+Care Physical Therapy

Our ZOOM+Care Physical Therapy team collaborates with ZOOM+Care Orthopedics and other ZOOM+Care providers to improve mobility, functional ability, and quality of life through examination, evaluation, diagnosis, and physical intervention. ZOOM+Care offers on-demand, same-day physical therapy services.

### “Covers ZOOM+Care Physical Therapy” Methodology:

Scoring is based on a scale of 0-10 points. An insurer scored 10 points if it covers and reimburses ZOOM+Care Physical Therapy services. An insurer scored 0 points if it doesn’t cover and reimburse for ZOOM+Care Physical Therapy services.

### “Covers ZOOM+Care Physical Therapy” Scale

Coverage Status	Points
Insurer covers ZOOM+Care Physical Therapy	10
Insurer does not cover ZOOM+Care Physical Therapy	0

### “Covers ZOOM+Care Physical Therapy” Scores

Insurer	Total Points Available	Covers Physical Therapy	Total Points Earned
Aetna	10	Yes	10
Regence	10	Yes	10
PacificSource	10	Yes	10
Moda	10	Yes	10
United Healthcare	10	Yes	10
Cigna	10	Yes	10
Health Net	10	Yes	10
Providence	10	No	0

## 7. Covers ZOOM+Care Chiropractic Care

ZOOM+Care offers on-demand, no wait visits with board certified Chiropractor Doctors. Complementary and Alternative Care, such as Chiropractic services, are essential to the on-demand complete health system.

### “Covers ZOOM+Care Chiropractic Care” Methodology:

Scoring is based on a scale of 0-10 points. An insurer scored 10 points if it covers and reimburses ZOOM+Care Chiropractic Care. An insurer scored 0 points if it doesn’t cover and reimburse for ZOOM+Care Chiropractic Care.

### “Covers ZOOM+Care Chiropractic Care” Scale

Coverage Status	Points
Insurer covers ZOOM+Care Chiropractic Care	10
Insurer does not cover ZOOM+Care Chiropractic Care	0

### “Covers Chiropractic Care” Scores

Insurer	Total Points Available	Covers Chiropractic Care	Total Points Earned
Aetna	10	Yes	10
Regence	10	Yes	10

PacificSource	10	Yes	10
Moda	10	Yes	10
United Healthcare	10	Yes	10
Cigna	10	No	0
Health Net	10	No	0
Providence	10	No	0

# Overutilization of the Wrong Services

## 1. Covers Speciality Services

ZOOM+Care Specialists are on-demand and board-certified physicians. Zoom's specialists include Dermatology, Gynecology, Orthopedics, ENT, Podiatry. Our Specialists perform elective surgeries and treat a wide range of conditions.

ZOOM+Care Specialists play a vital role in decreasing overutilization of wasteful and non evidence-based services. Zoom Specialists practice according to evidence based protocols and have no economic incentives to overtreat, refer to advanced specialists, or to admit to hospitals. ZOOM+Care Specialists can decrease overutilization of the Emergency Room by treating conditions before they become acute and require immediate attention.

### “Covers ZOOM+Care Speciality Services” Methodology:

Scoring is based on a scale of 0-10 points. An insurer scored 10 points if it covers and reimburses ZOOM+Care Speciality services as of 12/31/2017. An insurer scored 0 points if it doesn't cover and reimburse for ZOOM+Care Speciality services.

#### “Covers ZOOM+Care Speciality Care” Scale

Coverage Status	Points
Insurer covers ZOOM+Care Speciality Care	10
Insurer does not cover ZOOM+Care Speciality Care	0

#### “Covers Speciality Services” Scores

Insurer	Total Points Available	Covers Speciality Services	Total Points Earned
Aetna	10	Yes	10
Regence	10	Yes	10
PacificSource	10	Yes	10
Moda	10	Yes	10
United Healthcare	10	Yes	10
Cigna	10	Yes	10
Health Net	10	Yes	10
Providence	10	No	0

## 2. Covers ZOOM+Care Super Clinic

ZOOM+Care Super is on-demand Emergency Care staffed with board-certified Emergency Room doctors. ZOOM+Care Super visits are 102 minutes shorter than the average Oregon ER visit according to data published by the Centers for Medicare and Medicaid Services and Pro Publica, Inc<sup>1</sup>. ZOOM+Care Super is open 7 days a week, early mornings, and late nights. We offer in-house imaging services, labs, and meds. 80% of ER visits can be treated at ZOOM+Care Super which contributes to reducing excess utilization.

### “Covers ZOOM+Care Super Clinic” Methodology:

Scoring is based on a scale of 0-10 points. An insurer scored 10 points if it covers and reimburses ZOOM+Care Super Clinic services as of 12/31/2017. An insurer scored 0 points if it doesn't cover and reimburse for ZOOM+Care Super Clinic services.

<sup>1</sup> “ER Wait Watcher.” ProPublica, [projects.propublica.org/emergency/state/OR](https://projects.propublica.org/emergency/state/OR).

**“Covers ZOOM+Care Super Clinic” Scale**

Coverage Status	Points
Insurer covers ZOOM+Care Super	10
Insurer does not cover ZOOM+Care Super	0

**“Covers ZOOM+Care Super Clinic” Scores**

Insurer	Total Points Available	Covers ZOOM+Care Super Clinic	Total Points Earned
Aetna	10	Yes	10
Regence	10	Yes	10
PacificSource	10	Yes	10
Moda	10	Yes	10
United Healthcare	10	Yes	10
Cigna	10	Yes	10
Health Net	10	Yes	10
Providence	10	No	0