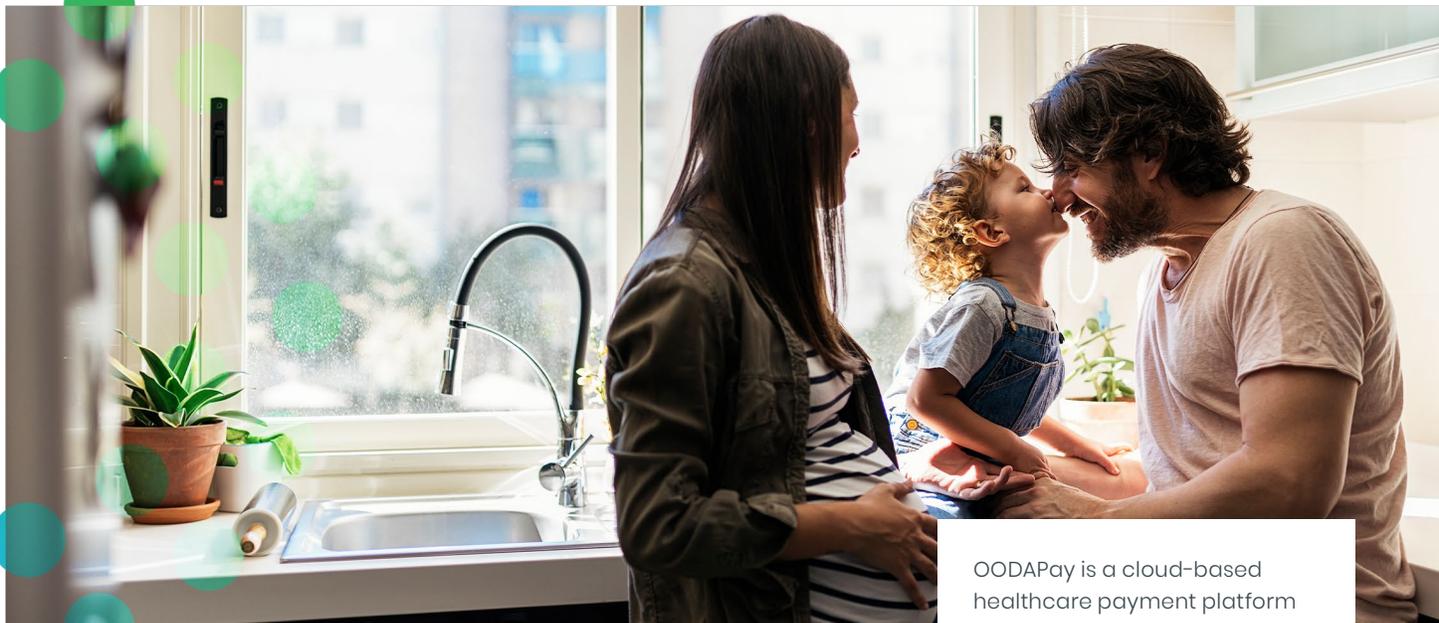


Introducing OODAPay for Payers



OODAPay is a cloud-based healthcare payment platform that empowers payers to achieve 96% member satisfaction with healthcare billing and reduce administrative expense.

OODAPay alleviates the administrative strain on providers and patients by re-envisioning the role of all parties in the system — payers, providers, and members.

96% member satisfaction with healthcare billing... Yes, it's possible.

Only with OODAPay.

How OODAPay works

OODAPay works with payers and providers in a collaborative model that enables payers to deliver a superior member experience and relieve providers of patient billing responsibility.

With OODAPay, when a claim is adjudicated, payers remit to providers the portion of patient liability that has historically been collected. Then, OODAPay equips payers with best-in-class tools to engage the member directly on payment, capturing financial upside from improvements over historical rates.

OODAPay enables each party to do what they do best: payers leverage their expertise in financing healthcare to offer members a simpler, consumer-centric billing and payment experience, while providers get to focus exclusively on delivering high-quality care.



This new billing platform should be the standard for every single insurance carrier. I think it's going to change so many people's lives; it's revolutionary.

— Lauren, OODAPay patient

OODAPay is a powerful differentiator for health plans seeking to improve the member experience while realizing financial upside with increased collections.

The OODAPay model is a revolutionary paradigm shift; providers and payers now truly work together to solve the patient cost-share conundrum, as compared to the uncoordinated and zero-sum approach today.

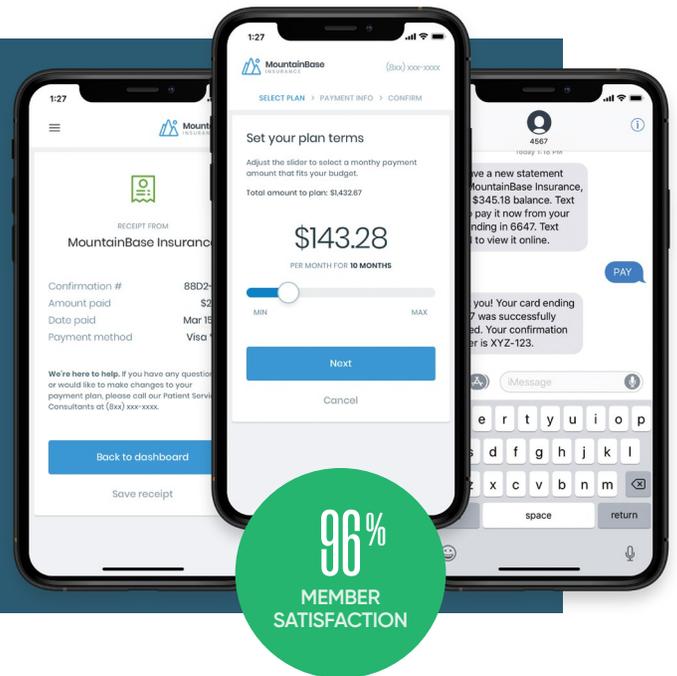
Payer benefits include:

- A simplified member experience**
No more confusing provider bills, uncoordinated EOBs, or aggressive billing tactics.
- Reduced administrative expense**
By eliminating the time and resources that both providers and payers currently invest in collecting from patients, payers take costs out of the system.
- Financial upside on patient collections**
Payers tap into ongoing relationships with members and provide best-in-class consumer finance tools to collect more.
- Differentiated payer capabilities**
By owning the member financial experience, payers are empowered to design new products with meaningful incentives, sell concierge billing services, and offer financing for elective care.

OODAPay has achieved **96% member satisfaction**, and **90% of members report an improved experience** when offered their plan's OODAPay billing service.

OODAPay users enjoy:

- Consolidated, consistent billing across providers** that aligns precisely with payer EOBs as the single source of truth
- Modern, multi-channel payment tools** including text to pay, online bill pay, etc
- Simple, streamlined user interface**
- Flexible payment plan options** with 0% interest
- High-touch patient concierge service** with one-call issue resolution



IN PARTNERSHIP WITH



OODA Health's vision is a healthcare system liberated from waste, focused on delivering affordable and high-quality care. Contact us to learn more about our product suite and how you can partner with OODA Health to realize your innovation goals.

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