



CLINICAL PROGRAMS

EXECUTIVE SUMMARY



FOUNDED IN 1987

American Specialty Health® (ASH), one of the largest administrators of physical therapy (PT), occupational therapy (OT), chiropractic, acupuncture, and other services, covers 62+ million members for 250+ health plans nationally with an average 98%¹ member satisfaction rate. ASH has over 121,000 contracted providers nationally including over 76,000 physical and occupational therapists.

Over 1.7 million patients have accessed ASH's PT/OT contracted providers over the years with 92% of patients reporting resolution of their primary conditions.² ASH is accredited by NCQA and URAC and is certified by HITRUST. ASH also operates one of the nation's largest corporate fitness network programs nationally covering over 5.4 million members with 95% member satisfaction.³ Our fitness programs contract with over 25,000+ fitness centers nationally and provide broad digital capabilities including 14,000+ on-demand exercise videos, digital personal training, and other fitness resources. ASH is well-known for its ability to provide technology-driven, evidence-based health care programs with exceptionally low pricing.

A LEGACY OF INNOVATION IN HEALTH CARE

For more than 37 years, ASH has been a pioneer in clinical products and services. We have worked with health plans to contract with a large number of practitioners nationwide, while providing evidence-based, cost-effective management of our clients' musculoskeletal benefits offerings. In addition, we have historically recruited and contracted with practitioners based on health plan membership and market demand. Given ASH's approach and systems, our clients have consistently experienced significant savings on their claims costs.

PRODUCTS & SERVICES

BENEFITS MANAGEMENT

ASH offers a number of flexible clinical benefit programs, including at-risk and administrative services only (ASO) options, for:

- Physical Therapy
- Occupational Therapy
- Chiropractic
- Acupuncture
- Therapeutic Massage
- Speech-Language Pathology
- Podiatry
- Naturopathy
- Dietetics/Nutrition

The ASHCare™ Program

- Virtual Physical Therapy and Occupational Therapy
- Virtual PT Pelvic Health Services
- Fall Prevention

Our most popular full-service, at-risk model assumes delegation of practitioner contracting and services, clinical review systems, and Medical Necessity Review (MNR, or UM) for contracted practitioners, claims administration, and other services. An ASO MNR-only model is also available.

CLINICAL PERFORMANCE SYSTEM

ASH offers a unique Clinical Performance Program where each contracted practitioner is evaluated annually against specific quality and utilization criteria and is given an annual report on his/her clinical performance. This annual evaluation allows ASH to apply MNR requirements on both a specialty-specific and practitioner-specific basis. It reduces administrative burden and simplifies the MNR experience for the practitioner and member, while maintaining exceptional levels of practitioner performance, outcomes, and patient satisfaction. As a result, there has been a 77% reduction in MNR treatment reviews per patient since 2001.⁴

PEER-TO-PEER REVIEW

ASH has observed low member appeals related to the clinical decisions made with our MNR program. All clinical decisions are made by a peer who reviews the data for medical necessity and approves appropriate services. Peers are providers from the same clinical specialty. Peer reviewers apply evidence-based, established clinical criteria on a patient-specific, case-by-case basis, not by computer-generated statistical models, diagnosis-driven treatment targets, or algorithm-driven MNR decision making.



CONTRACTED AND NON-CONTRACTED PRACTITIONER SERVICES

ASH manages benefits for musculoskeletal services provided by contracted and non-contracted practitioners (MNR only). In addition, ASH recruits highly utilized out-of-network practitioners to reduce expense, limit patient disruption, improve quality, and provide greater patient choice through a larger pool of contracted practitioners.

EVIDENCE-BASED CREDENTIALING

ASH's practitioner credentialing process is URAC and NCQA accredited. Practitioners are not activated as participating providers until they have met credentialing requirements. In addition, ASH has developed over 200 evidence-based clinical practice guidelines, publicly available on ASHLink.com, that are used to guide clinical decisions.

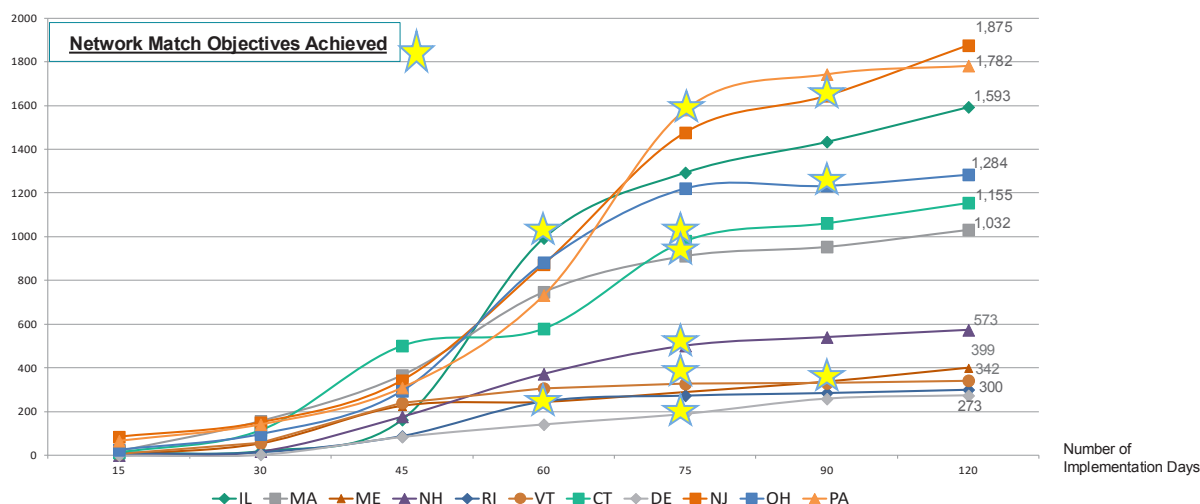
BEST-IN-CLASS PRACTITIONER PORTAL

ASH's ASHLink® practitioner website provides a unique competitive advantage among ASH's competitors. ASHLink allows contracted practitioners to access a password-protected website on which they can conduct 100% of their transactions with ASH electronically. 96% of all practitioner transactions currently occur via ASHLink. ASHLink has transformed how we interact electronically with our practitioners.

ASH PRACTITIONER RECRUITMENT

ASH's national network of more than 121,000 musculoskeletal health care practitioners reaches throughout the 50 states and D.C. ASH has the ability to recruit and contract with practitioners and effectively implement a program within 120 days, and will work with health plans to increase the number of available practitioners in their service areas. We have experienced tremendous success in matching a high percentage of a health plan client's practitioners through the support of our practitioner contracting strategy, as illustrated in the case study below for 11 health plans.

PT/OT PRACTITIONER NETWORK MATCH RESULTS





VIRTUAL PHYSICAL THERAPY AND OCCUPATIONAL THERAPY

ASHCare Virtual Physical Therapy and Occupational Therapy delivers the best of the clinic to the home by giving members the live virtual and digital tools they need—all while saving up to 70% compared to other digital MSK programs.⁵

Our MSK solutions are personalized to the needs and interests of members to offer something for everyone's health journey. Members have access to an ai-enabled digital experience, digital fitness and self-care resources, live virtual PT/OT sessions, live virtual coaching, discounted fitness and wellness products, and more.

ASHCare Live Virtual PT/OT improves the member experience. It's sensor-free with access to the same Virtual PT/OT at every session. The program provides a 30% – 40% reduction in per-visit claims costs compared to in-network, clinic-based PT/OT services.⁶ Health plans only pay the per-session rate.

There are no upfront, set-up, enrollment, implementation, or technology fees for the ASHCare Physical Therapy and Occupational Therapy. We achieve cost savings by working with Virtual PTs/OTs who focus on virtual care and do not carry the expense of a lease, employees, and other clinic-related costs.



FALL PREVENTION

The ASHCare Fall Prevention program is designed to keep older adults safe in their homes and daily lives. Services include:

- A functional assessment with a Virtual Physical Therapist
- A virtual home safety assessment to identify home safety hazards
- An action plan to address risk factors for falling
- An Ankle Weight Kit to support members in their exercise program⁷
- Ability to link members to the health plan's OTC marketplace

ACCREDITATIONS



ACCREDITED
Telehealth
Expires 03/01/2026



ACCREDITED
Health Utilization
Management
Expires 11/01/2025



ACCREDITED
Health Network
Expires 11/01/2025



3 YEARS



AWARDS



**National
Business
Group on
Health**

BEST EMPLOYER
for Healthy Lifestyles,
Gold



**FASTEST-GROWING PRIVATE
COMPANIES IN AMERICA**
10-time honoree



**INNOVATORS
AWARD**



**CALIFORNIA FIT
BUSINESS AWARD**
Silver



**HEALTH CARE
CHAMPION**



BEST PRACTICES AWARD
in Consumer/Patient Safety
for "Reduction in Regional
Variation of X-ray Utilization"



**ERNST & YOUNG REGIONAL
ENTREPRENEUR OF THE YEAR**
in Health Sciences, San Diego

**ERNST & YOUNG NATIONAL
ENTREPRENEUR OF THE YEAR**
in Health Sciences

Free Claims Data Analysis

See how ASH can help you identify potential cost savings in your clinical program.

CONTACT US TODAY

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¹2024 independent survey by Consumer Assessment of Healthcare Providers and Systems.

²2023 independent survey by Consumer Assessment of Healthcare Providers and Systems.

³Based on ASH proprietary surveys.

⁴Based on a tiered MNR system with ASH-delegated management of the provider network.

⁵Based upon publicly available information.

⁶Based upon internal data comparison of annual claims expense for freestanding physical therapy and occupational therapy locations.

⁷The Ankle Weight Kit is not included and is optional for health plans at an added cost.