

A photograph of three healthcare professionals, two women and one man, all wearing white lab coats and stethoscopes. They are smiling and standing in front of a blurred background of a hospital or clinic. A blue horizontal band is overlaid across the bottom half of the image, containing the text "Healthcare You Can Trust".

Healthcare You Can Trust



[ABOUT] *Comprehensive Solution*

MD Direct 24/7 is one of the largest providers of telehealth medical consults in the United States, allowing our members 24/7 access to affordable healthcare via phone consultations - whenever they need it, from wherever they are.

HEALTHCARE IS IN NEED OF A SOLUTION

Thirty-three percent of Americans have difficulty getting timely appointments for routine care. Seventy-three percent have difficulty making timely doctors' appointments, getting phone advice, or receiving after hours care. When they finally get in to see the doctor, half a day is spent away from work and the average face-to-face time is only three to five minutes. According to the National Coalition on Health Care, in 2007 the total national healthcare expenditures increased by 6.9% to \$2.3 trillion or \$7,600 per person with expected increases reaching \$4.2 trillion in 2016. Also in 2007, the Kaiser Family Foundation and the Health Research and

A recent Hewitt study showed that 63% of the 450 major U.S. employers surveyed plan to take more aggressive steps to improve their employees' health and productivity, targeting the root of the issue: the interactions between doctors and patients.

Educational Trust reported that employer health insurance premiums increased by 6.1%-two times the rate of inflation-while the average employee contribution to company-provided health insurance has increased more than 143% since 2000. Average out-of-pocket costs for physician and hospital visits rose 115% during the same period. As healthcare costs continue to rise, organizations are looking for smart, effective ways to reduce their benefit-related costs. As a result, there has been an increased focus on technology to connect patients to different modes of care, such as phone consultation and virtual encounters.

MD DIRECT 24/7 SOLUTIONS

MD Direct 24/7 offers a value-added benefit and reduces healthcare costs through a simple solution that gives employees and members on-demand access to quality care from the convenience of their home or office, as opposed to more expensive and less productive settings like an urgent care center or emergency room (ER). Our national telehealth network of physicians is the largest and most highly credentialed in the industry today-with U.S. board-certified, licensed doctors. Our physicians use electronic health records and phone consultations to diagnose, recommend treatment, and write short-term, non-DEA-controlled prescriptions, when appropriate. MD Direct 24/7 is not designed to replace an employee's or member's primary care physician. It simply allows them to resolve their routine medical issues at a fraction of the cost and time of visits to urgent care centers, ER, or doctors' offices.

DID YOU KNOW?

- Studies show that **70% of doctor office visits are merely informational** and unnecessary and could have been avoided by a phone or e-mail consult from a service like Consult A Doctor.
- Traditionally, the healthcare system - **HMO's or Medicare do not compensate doctors to take phone calls or answer e-mails**; they only get compensated when a patient walks into the office. Even for routine questions or refills.
- Research shows that by using a service like **MD Direct 24/7**, unnecessary visits to the doctor's office or ER are drastically eliminated by as much as 66% of the time and as much as 92% of the time for those who used the service 2 or more times.
- Experts agree . . . Over **\$100 Billion dollars are wasted** every year in the inefficiencies of an antiquated and ineffective healthcare system.

**[FACTS]** *Healthcare Today and MD Direct 24/7*

MD Direct 24/7 is a smart, simple, and cost-effective solution that helps to alleviate many of today's healthcare problems:

<i>Healthcare Problems</i>	<i>Healthcare Today</i>	MD DIRECT 24/7
Access to physicians	<p>Thirty-three percent of Americans have difficulty getting timely appointments for routine care.</p> <p>Limited face-to-face time with physicians.</p> <p>There is a shortage of primary care physicians (PCP) - particularly in rural areas.</p> <p>Healthcare Reform will likely exacerbate this problem.</p>	<p>MD Direct 24/7 has a current response rate of 27 minutes.</p> <p>There is no time limit on a MD Direct 24/7 consult.</p> <p>MD Direct 24/7 fills this gap by matching physician supply to patient demand.</p> <p>Many industry experts are championing telehealth as a positive reform measure.</p>
Cost of healthcare	<p>The total cost of unnecessary physician office and ER visits is just under \$31 billion annually.</p> <p>Lack of cost-savings vehicles with proven ROI.</p>	<p>Seventy-two percent of ER and physician visits are for common illnesses that MD Direct 24/7 is able to treat for a fraction of the cost, according to the AMA.</p> <p>MD Direct 24/7 can provide you with a customized ROI analysis based on your data.</p>
Loss of productivity	<p>Working with an illness costs businesses over \$180 billion each year while absenteeism costs over \$118 billion each year.*</p> <p>Office visits can consume half a day of productivity.</p> <p>Approximately 4% of wages are lost due to reduced effectiveness and absenteeism, according to the Centers for Disease Control.</p>	<p>MD Direct 24/7 allows patients to get care quickly and conveniently from their home or office hence, cutting down on absenteeism and related costs.</p> <p>More people will seek alternative ways of getting care, like telehealth.</p>
Healthcare reform	<p>Will further stress the overloaded primary care system.</p> <p>Provides incentives for use of EMR.</p>	<p>MD Direct 24/7 provides each employee or member with an EMR as part of the service.</p>
Pandemics Preparedness	<p>The human and business impact associated with the emerging threats of infectious diseases and biological/radiological terrorism is enormous.</p> <p>Most organizations don't have the ability to manage the threat.</p>	<p>MD Direct 24/7 provides organizations with the capability to prepare for, and respond to, infectious disease and biological threats.</p>

* MD Direct 24/7 reporting



[PROCESS] *MD Direct 24/7 Makes It Simple*

Example... You wake up with sudden cold-like symptoms: stuffy nose, cough, congestion. You call your PCP but cannot get an appointment until next Tuesday. Then you call MD Direct 24/7 to request a consult.

After consulting your electronic health record (EMR), the MD Direct 24/7 physician calls you back and asks you some questions. Turns out you have sinusitis. The MD Direct 24/7 physician calls in a prescription for an antibiotic to your local pharmacy and you pick it up on the way to work. Problem solved in less than an hour, for a fraction of the cost. And you never missed a day of work.

**Step
1**

**Patient Contacts
MD Direct 24/7**



When one of your employees or members has a medical issue, he or she simply calls 1-800-679-0727 to address any health concerns. The medical associate answering the phone will complete a medical history disclosure prior to initiating the consultation than attempt to resolve the health concerns.

**Step
2**

**Doctor Responds
to Patient**



A board-certified physician who is licensed in the employee's or member's state receives the request and reviews their personal EMR through MD Direct 24/7's physician portal. We allow up to three hours for the physician to call back the patient, however, in most of the cases, the doctor calls the patient back in less than an hour. The MD Direct 24/7 national average response time is 27 minutes.

**Step
3**

**Doctor Resolves
Medical Issue**



Based on the consultation, the doctor recommends the right therapy or treatment, or refers the patient to a PCP or ER if necessary. Ninety-One (91%) of MD Direct 24/7 members report that the MD Direct 24/7 physician resolved their medical issue.*

**Step
4**

**Doctor
Updates EMR**



The doctor immediately updates the patient's EMR based on the consult. This information is available online through the patient secure EMR and is available for the patient and their PCP to review. All records are kept in accordance with HIPAA compliance.

**Step
5**

**Satisfaction
Guaranteed**



At the end of every call, the doctor will ask if they have answered all the patient's questions, and will follow up to see if they were satisfied with the service.

**Step
6**

Confirmation



The patient will receive a follow up call from one of MD Direct 24/7 medical associates to see if the patient has any additional questions and to see if the resolution was satisfactory.

[WHEN] *Reasons to Use MD Direct 24/7*

MD Direct 24/7 is available to your employees or members 24/7, 365 days a year for non-emergency healthcare needs.

WHEN SHOULD EMPLOYEES AND MEMBERS USE MD DIRECT 24/7?

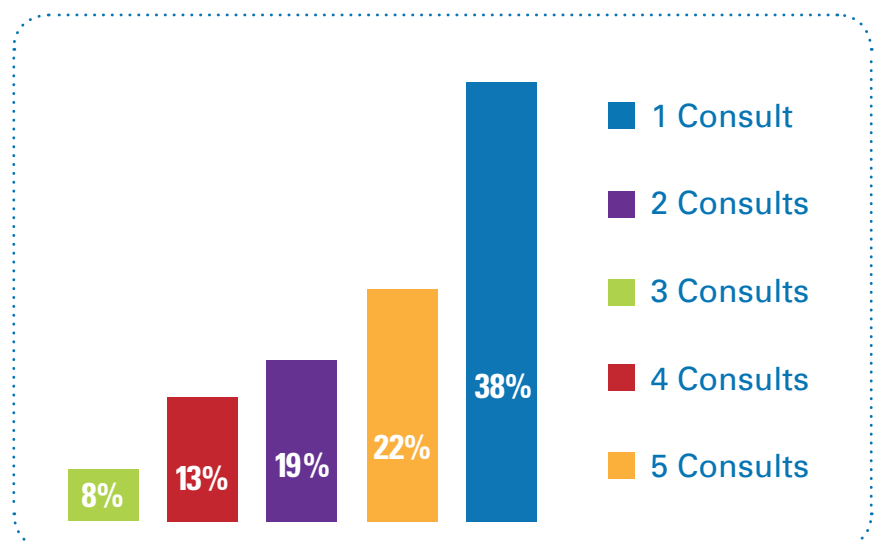
- If they can't reach their primary care physician
- If it's after doctor's normal hours of operation
- When they can't make it to the doctor's office due to weather or a remote location
- If they have young children and are unable to go to the doctor's office
- When they're on vacation, on a business trip, or away from home
- If they need a short-term prescription refill
- If they'd like guidance on the type of specialist they should see
- To get access in pandemic or national emergency situations when there is no other access to medical care
- If they have a health-related question
- If they're thinking of visiting an emergency room for a non-emergency medical issue
- As a higher-quality, lower-cost alternative to minute clinics and urgent care centers
- If they can't afford to take time off work

WHEN MD DIRECT 24/7 IS NOT APPROPRIATE:

- To handle a serious medical emergency
- To treat a complicated or chronic disease
- To gain access to long-term, DEA-controlled, antipsychotic, or non-therapeutic drugs
- As a substitute for their PCP

62%

of members who use MD Direct 24/7 do so more than once a year.*



* MD Direct 24/7 reporting



[BENEFITS] *True Cost Savings*

Patients visiting an emergency room (ER) or urgent care (UC) clinic for routine medical care incur enormous expenses. **MD Direct 24/7** medical consults are **FREE**, effectively reducing the expenditure associated with a PCP visit, an urgent care facility or an ER visit. By using MD Direct 24/7, employees and members avoid incurring unnecessary medical costs, which drives down your healthcare spending.

72% of doctor visits (office, ER, and UC) are for non-emergency care for common illnesses that MD Direct 24/7 is able to diagnose and treat, according to the AMA.

ADVANTAGES

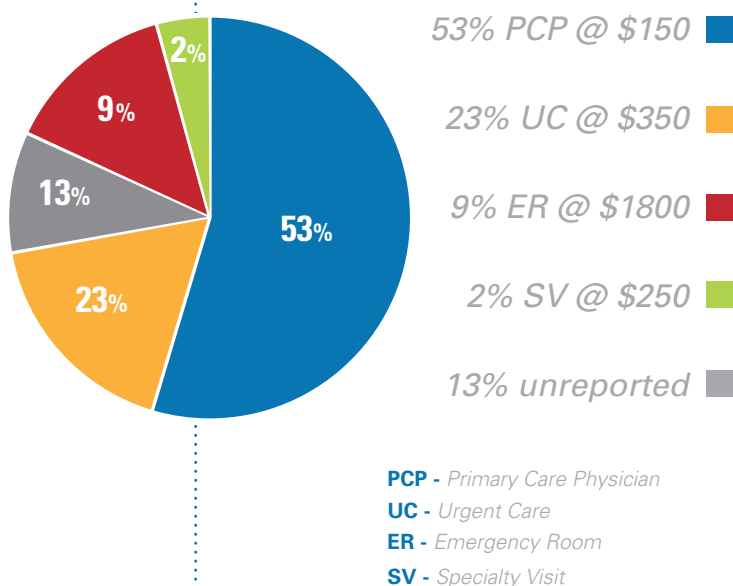
savings over other vehicles

One simple solution

MD Direct 24/7 is one of the only cost-savings vehicles that can help answer all of your needs—ROI, productivity, fast implementation, employee and member satisfaction—in one simple solution. Other cost-savings vehicles can't deliver on all four fronts. Some may require a long, difficult implementation or a large initial investment; have unproven ROI, or take years to deliver on ROI. Others may deliver some ROI, but at the expense of employee and member satisfaction. What's more, most other options don't begin to address absenteeism, presenteeism, or productivity — key drivers in keeping down employers' costs.

What would it have cost?

*If they hadn't gone to MD Direct 24/7, where would they have gone?**



MD Direct 24/7 delivers on all four fronts

Cost savings

MD Direct 24/7 saves approximately \$328.30 per consult on average.

Productivity

For a typical appointment, an employee or member spends about half a day at the physician's office. Assuming a wage of \$30 per hour, your organization could save \$120 per visit by providing MD Direct 24/7.

Fast implementation

Implement MD Direct 24/7 anytime of year quickly and with minimal hassle—in most cases less than 30 days.

Employee satisfaction

With MD Direct 24/7, you're not taking something away from your employees or members (as many product design choices do), and you're not bothering them with phone calls they find intrusive and annoying (as in disease management). You're giving them a convenient, affordable option to resolve their minor medical issues. The numbers speak for themselves: 97% are satisfied with the service, and 95% would use it again.



[RESULTS] *Why Choose Us*

As one of the largest providers of telehealth, we don't have to rely on promises to communicate the value of our service and our members for over three years. [Here are just a few of our tangible results:](#)

WHAT WILL BE YOUR RESULTS?

We know that one of your first concerns is ROI. Will this program actually reduce your overall healthcare spending? Will it reduce absenteeism? At MD Direct 24/7, we want to provide you with meaningful ROI statistics based on real data. You will receive:

ROI assessment

MD Direct 24/7 will provide an ROI assessment based upon your specific data, such as average cost of PCP, ER, and UC costs. Average employee salary and number of doctors visits will be used to estimate the productivity improvement you may achieve by simply giving employees and members the option of consulting with a physician over the phone instead of visiting a doctor's office. This analysis will provide a break-even point for redirection of visits.

Redirection utilization analysis

MD Direct 24/7 will report quarterly on actual redirection utilization. The redirection analysis is based upon a question that we ask the member prior to a consultation: "Where would you have gone otherwise? PCP, UC, ER, specialist visit, no treatment." Savings will be calculated according to the cost data that you provide, including productivity. Pricing a MD Direct 24/7 consult below the cost of a physician visit increases utilization of MD Direct 24/7.

Quantify ROI

We can also help to quantify ROI based upon claims trend, and we can target high utilizers in order to redirect them to more cost effective services.

MD Direct 24/7's Results

97%
Member
satisfaction rate*

99%
Physician
satisfaction rate*

27 MINUTES
Average
physician
response time*

91%
Medical
Resolution Rate*

* MD Direct 24/7 reporting



[EXPERIENCE] *Gold Standard of Care*

MD Direct 24/7 has the largest, highest quality national network of physicians in the telehealth industry. We put the highest emphasis on credentialing of physicians for quality, experience, and their ability to provide telehealth effectively. In fact, we exceed National Committee for Quality Assurance (NCQA) credentialing standards—MD Direct 24/7 physicians are credentialed every year (rather than every other year), and undergo a 10% random audit (versus the 5% requirement). The result?

MD DIRECT 24/7 PHYSICIANS

- Are board-certified and state-licensed
- Practice as internists, family physicians, pediatricians, and ER doctors
- Have an average of 15 years of experience
- Specialize in talking to patients and diagnosing problems over the phone
- Are listed in the National Practitioners Database and AMA search
- Pass a rigorous background check that confirms references and the status of each doctor's license
- Live and work in the United States
- Both English- and Spanish-speaking physicians
- Medical malpractice insurance purchased by MD Direct 24/7
- Have no MD Direct 24/7 medical malpractice claims

CLINICAL PROTOCOLS

All of our physicians adhere to standard clinical protocols, based upon the following:

- Pediatric Telephone Protocols, 12th Edition. Barton Schmitt, MD
- Adult Telephone Protocols, 2nd Edition, David A. Thompson, MD, FACEP

QUALITY CHECKS

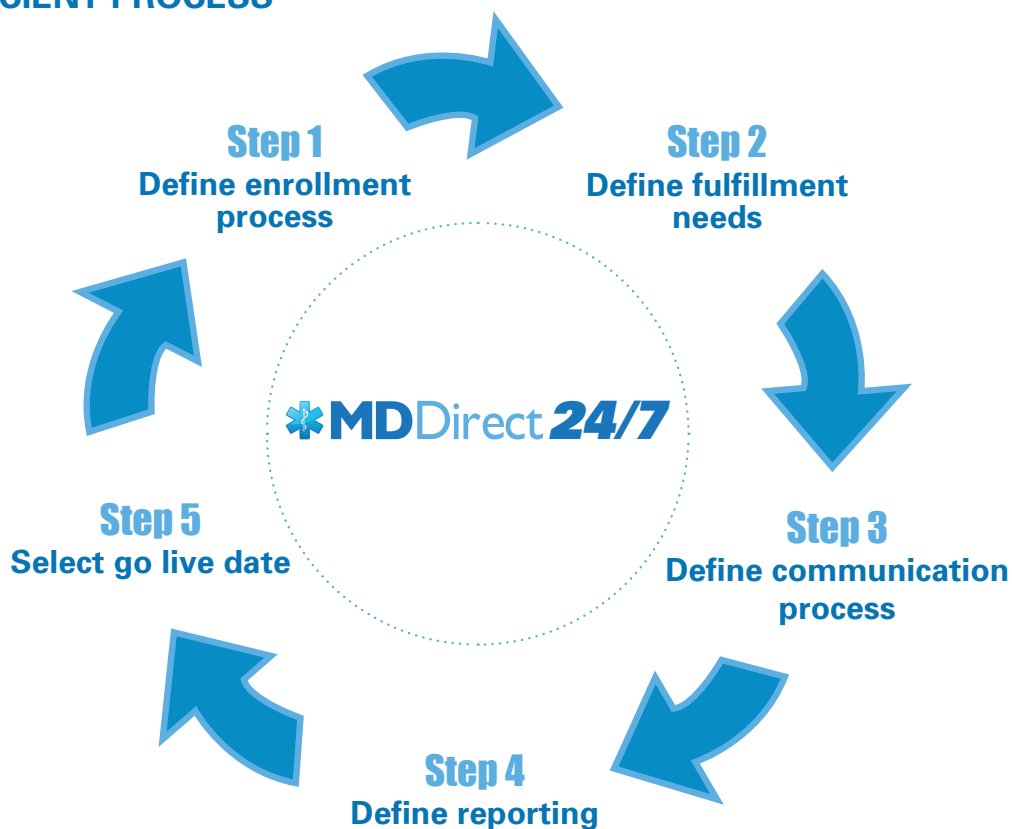
We employ a 10% random review of all of our consults to ensure they are the highest in clinical quality for medical appropriateness and treatment safety. All prescriptions are routed through a stringent quality check to ensure that DEA-controlled substances are never prescribed. All consults are documented, and member satisfaction is monitored through surveys and customer service.

MD Direct 24/7 is the only telehealth company that has a national network of physicians who specialize in pediatrics and can address medical issues for members of any age.

[SIMPLICITY] *Quick, Easy and Efficient*

MD Direct 24/7 provides a quick, easy implementation and seamless integration. What's more, you can implement MD Direct 24/7 any time of year and start realizing cost savings immediately. Your account can be up and running within a month.

A FAST, EFFICIENT PROCESS



Step 1 *Define enrollment process*

We can accept standard HIPAA eligibility and claims files

Step 2 *Define fulfillment needs*

Determine content and format of welcome kits

Step 3 *Define communication process*

Determine ongoing communications to drive utilization

Step 4 *Define reporting*

- Operations Report
- Call Response Time
- M.D. Response Time

Step 5 *Select go live date*



Healthcare You Can Trust



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<http://www.mddirect247.com>

MD Direct 24/7 makes no warranty as to the content of any treatment response. You and your physician are solely responsible for all information and/or communication during a teleconsultation or other communication. MD Direct 24/7 is not health insurance. Its services do not replace your primary care doctor or regular office visits. You agree to contact your Primary Care Physician should your condition change or your symptoms worsen. MD Direct 24/7, is not a prescription distribution center. MD Direct 24/7 physicians do not prescribe DEA controlled medications or lifestyle drugs. If you require urgent care, you should contact your local emergency services immediately, or dial 911. MD Direct 24/7, at its sole discretion, reserves the right to cancel your membership at any time.