



The Future of Virtual Care is Here:

Unlocking the Potential with
CIRRUS MD and **ful.**™ Health

The Smarter Way to HSA.



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In this white paper, we will discuss:



How telemedicine and virtual care are different



How to use virtual care as a cost containment strategy



How ful.Health and CirrusMD revolutionize this next frontier in care

Introduction

With telemedicine becoming an integral component of health plans since COVID-19, brokers, employers, and third-party administrators (TPAs) are increasingly seeking to leverage its potential for cost savings. Frequently, stakeholders believe they have adequate telemedicine resources, but the truth is that virtual care is the next frontier in healthcare. It's vital to understand the distinction between telemedicine and virtual care because therein lies the opportunity for breakthrough cost containment strategies.

So, let's start there.



Telemedicine and Virtual Care: What's the Difference?

Telemedicine

Valuable for urgent care and immediate needs.

VS

Virtual Care

Valuable for routine check-ups, chronic disease management, preventive care and mental health, urgent care, and more.

Telemedicine focuses on immediate clinical needs through remote channels. It is valuable for urgent care scenarios and accessing specialized expertise quickly but typically addresses immediate health concerns rather than supporting long-term health management.

Whereas virtual care utilizes platforms like video calls, messaging apps, and mobile technologies to provide a wide range of healthcare services remotely. This includes routine check-ups, chronic disease management, mental health support, preventive care, and more all accessible from anywhere with an internet connection.

Now that we've got a solid understanding of what virtual care entails, let's get into the strategy.

Virtual Care as a Cost Containment Strategy

Virtual care stands out for its capacity to deliver personalized healthcare remotely, ensuring patients receive comprehensive care and support beyond urgent medical needs. This continuous care approach improves patient outcomes and enhances convenience by eliminating the need for travel and reducing wait times.

When healthcare becomes more convenient, accessible, and easy to understand, members' engagement and adherence goes up. Quick access to answers can resolve concerns in a single interaction, without driving up plan costs. Moreover, by using these services, employees can reduce absenteeism. They miss less work since they spend less time on visits and managing healthcare appointments.

By leveraging virtual care in plan design, brokers, TPAs, and employers can see a reduction in costs for things like emergency room visits and an increase in adherence to chronic disease management.

But what does this virtual care look like exactly?

That's where ful.Health's partnership with CirrusMD comes in.



The Next Frontier with ful.Health and CirrusMD

ful.Health and CirrusMD have partnered to deliver a virtual care experience that's built to empower members with knowledge and access to affordable care.

Let's start with looking at CirrusMD.






Access: Patients can speak with a physician within 60 seconds, anytime and from anywhere.

With CirrusMD, patients can connect with a physician licensed in their state within 60 seconds, 24/7/365—no scheduling an appointment, and no uncertainty about the quality of the physician on the other end of the phone. Further, the physician can see the patient's network (if they are insured) and relevant cost containment solutions to recommend next steps based on their unique plan design if they are a member of an insured group, or cash pay if they are uninsured.

Playbook: A complete run-down of the health plan, accessible by the physician, that will enable them to effectively guide the member to preferred and in-network solutions.

Each health plan's strategic playbook equips CirrusMD's physicians with tools to navigate users through preferred vendors and cost containment solutions. This playbook is crucial for several reasons:

-  **Enhanced Navigation:** CirrusMD's physicians playbook provides insights and best practices based in each plan's unique design to guide members' next steps toward cost-effective options, ensuring optimal care at reduced costs.
-  **Cost Containment:** By following the playbook, physicians help members utilize cost-saving measures embedded within their health plans, which save the member and the payer money.
-  **Real-Time Solutions:** With real-time access to the playbook, physicians can instantly navigate users to appropriate next steps, such as imaging, urgent care contracts, and care navigation services, enhancing the member experience and adherence to cost-effective care pathways.



CirrusMD optimizes healthcare delivery, ensuring members receive timely, coordinated, and cost-efficient care. The playbook is the tool CirrusMD's physicians use to help navigate users' next steps within their plan design. And for part-time employees, the playbook helps CirrusMD physicians navigate the uninsured to cash pay services to help users conserve their healthcare without compromising quality. This strategic approach improves patient outcomes across payers' entire employee population.

This effectively makes CirrusMD's physicians an extension of the plan's navigation team, diverting calls from care navigation that a doctor could presumably handle on the spot and, since they are available 24/7/365, they are readily available even when most care navigation teams are not. With that said, it's no surprise that **more than 83% of cases are resolved on the first visit.**

CirrusMD's physicians have something local doctors do not: access to patients' plan design. This access enables CirrusMD doctors to incorporate every relevant cost saving step in detail as they advise next steps within the relevant ecosystem of cost containment.

Streamlining Healthcare: Achieving Interoperability with CirrusMD and Health Gorilla

Achieving interoperability with existing healthcare systems and electronic health records (EHRs) is crucial for improving patient outcomes and reducing claims costs. Seamless access to patient records and diagnostic results enables coordinated and accurate care while minimizing duplication of services. However, challenges often remain in data availability and cohesive technology integration.

CirrusMD addresses these issues by leveraging Health Gorilla, one of the seven designated Qualified Health Information Networks (QHINs). This partnership provides a secure federated framework for nationwide data exchange, adhering to the standards set by the Office of the National Coordinator for Health Information Technology (ONC) and the Trusted Exchange Framework and Common Agreement (TEFCA). As a result, CirrusMD doctors can access labs and diagnostic results through Health Gorilla and QHIN, leading to improved patient experiences and further reductions in claims costs.

Interoperability:

Physicians can see patient's records, including lab reports and diagnostic services, easily.

Health Gorilla enables seamless data sharing that allows physicians to pull patients' information and supports real-time access to lab reports and diagnostic services, essential for comprehensive virtual care.

With Health Gorilla, CirrusMD physicians can instantly order labs and diagnostic services for patients during an encounter on the CirrusMD platform, providing a more complete and integrated experience. Health Gorilla and its network benefit from this partnership through bidirectional data exchanges with CirrusMD physicians, facilitating better care coordination between CirrusMD providers and other organizations treating shared patients. Health Gorilla's off-the-shelf solution, Patient360, and lab network power a diverse set of use cases, including telemedicine, remote patient monitoring, and care coordination, all of which will support CirrusMD's goal of fully integrated, highly effective virtual care for all.



The CirrusMD Difference

Communication	Telemedicine	CirrusMD	Benefits with CirrusMD Virtual Care
60 Second Response Time	✘	✓	Initial connection time
Video	✓	✓	
7 Day Engagement Window	✘	✓	Utilization management
In App Chat	✘	✓	Text the doctor
Chat records saved	✘	✓	Chats storage for reference
Multi Lingual chat toggle	✘	✓	Change language of chat
Exit Survey	✘	✓	Three questions to manage patient success and identify value

Treatment Types	Telemedicine	CirrusMD	Benefits with CirrusMD Virtual Care
Urgent Care	✓	✓	Coughs, Flu, UTIs
Behavioral Health	✘	✓	Diagnose, Treat
Behavioral Health Prescriptions	✘	✓	Insomnia, Anxiety, Depression
Primary Care Clinic	✘	✓	
• Order lab tests	✘	✓	
• Review lab test	✘	✓	
• Order imaging	✘	✓	
• Chronic disease management	✘	✓	Asthma, Diabetes, Hypertension, Heart Disease
Prescription Management	✘	✓	Start, Reorder, Adjust
• Health Coach	✘	✓	
• Smoking Cessation	✘	✓	Initial and Monitor Program
Women's Health	✘	✓	Birth Control, Menstrual Health
Men's Health	✘	✓	Sexual Health, Baldness

Physician Resources	Telemedicine	CirrusMD	Benefits with CirrusMD Virtual Care
Playbook	✘	✓	Plan-specific Guidance
QHIN Access	✘	✓	Labs, Imaging

The Impact of CirrusMD's Approach to Virtual Care

CirrusMD's access to QHIN and physician navigation made possible by each plan's playbook set groups up for significant savings. Zero fee visits with a CirrusMD physician provide on-demand virtual care and guidance without co-pays for visits or lab reviews. By referencing the user's plan playbook, the physician helps navigate users toward their plan's cost containment solutions, including but not limited to: in network care, preferred solutions, surgical centers, imaging, care navigation, chronic condition management and more.

1

Better Patient Outcomes

Access to comprehensive patient records enables virtual care providers to make informed decisions, resulting in accurate diagnoses and effective treatment plans.

2

Improved Care Coordination

Seamless communication between healthcare providers ensures coordinated care, particularly for patients with chronic conditions.

3

Cost Containment

Access to patient records with labs and diagnostics reduces unnecessary tests and procedures, minimizing claims costs and financial burdens on patients. Physicians who need to navigate users to next steps can reference the plan playbook to help engage the user in appropriate cost containment solutions which are part of each user's plan design.

4

Increased Patient Satisfaction

Convenient, on-demand care with an integrated and personalized healthcare experience reduces the need for repetitive tests and consultations, navigation is based in each plan's design, enhancing patient satisfaction.

5

Higher ROI

Enhanced virtual care delivery and cost containment strategies expand ROI, ensuring payers benefit from their plan's design when virtual care is fully integrated.

6

Health Plan Playbook

The playbook enables customized navigation by CirrusMD's physicians during users' virtual care visit. It's available in real time giving doctors plan-specific resources such as in-network providers and point solutions that keep cost containment solutions top of mind, so users are navigated within the plan's design.

PRO TIPS To Maximize Savings with Your Plan's Playbook

Your plan's playbook aligns CirrusMD's virtual care with your plans' cost containment solutions, ensuring that doctors are able to provide next steps based on your carefully designed plan. Here are some tips to get the most out of your playbook:

- Allow CirrusMD to order labs and imaging through network and preferred providers. This clarifies next steps for users, noting that the orders have gone to an in-network provider and claims will be adjudicated based on the plan versus the member being responsible for 100% of orders signed by an "out-of-network physician." This allows users to access a more robust and convenient virtual care journey instead of booking an appointment with a local "in-network doctor" to secure standard orders.
- In cases of uninsured users or high-deductible users, include cash pay options in the playbook for labs and imaging, so users have a choice of cash pay or payment through insurance.
- Carefully outline any cost containment solutions that you have invested in for each plan, to keep the doctor well-informed about next step options including but not limited to:



Care Navigation Services: CirrusMD's physician-first virtual care provides access to a doctor licensed in a user's state within seconds. The same doctor uses each plan's playbook to help users navigate toward Care Navigation when appropriate. If your plan design offers Care Navigation for cost containment, it's easy to see the benefits: the virtual care doctor understands when a member should contact their Care Navigation provider, knows when this service is available, and can provide the contact number so the user can get the help they need.

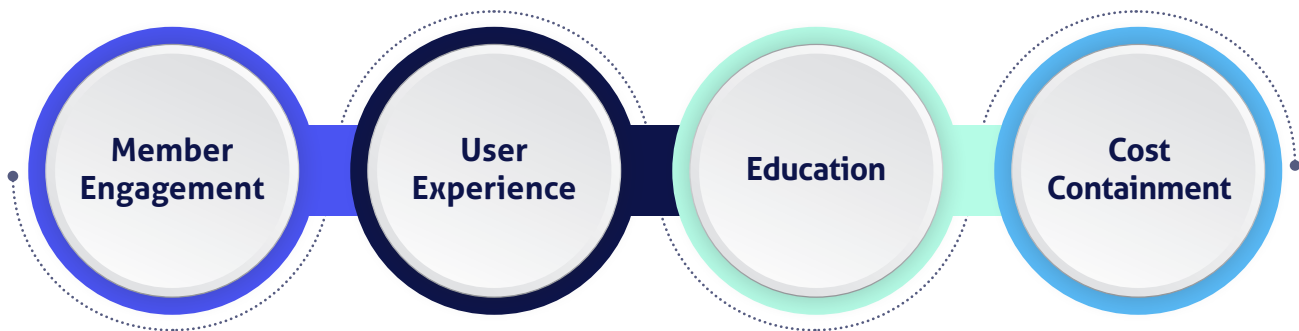


Imaging Centers: If your plan includes preferred partners for imaging, it is important to include this information in the playbook. (Same for Surgical Centers, Urgent Care contracts, etc.)

The bottom line: CirrusMD's playbook for plans helps keep your members using relevant cost containment services because the doctor has the information at their fingertips while they are advising on next steps. Improving utilization of these services helps the user conserve their healthcare spend.

The Next Frontier with ful.Health and CirrusMD

Now that we've seen the impact of CirrusMD, let's look at how ful.Health amplifies the power of this partnership.



ful.Health plays a crucial role in boosting member engagement, driving cost savings, and ensuring regulatory compliance. By integrating ful.Health's educational tools and transparency features with CirrusMD's virtual care, Third-Party Administrators (TPAs) can deliver superior value and improve client satisfaction. This comprehensive approach not only enhances the user experience, but also increases ROI for payers while guiding members to make their best personal choices for care.

Member Engagement

ful.Health enhances member engagement by embedding CirrusMD's virtual care into search results for appropriate cases for care and medical services. By presenting virtual care as a top option with zero out-of-pocket costs, ful.Health encourages members to choose virtual care over more costly alternatives. This strategic placement increases utilization and ROI, demonstrating real value to users.

User Experience

ful.Health provides an easily actionable shopping experience designed to add value for members at every step. Key features include:

- **Transparency in Coverage and Pricing:** Members can see their personal choices for care costs, ranging from virtual care to in-network and cash-pay services.
- **Reminders and Prompts:** The platform reminds users when it makes sense to use virtual care, ensuring they are aware of appropriate cases for virtual care, and can use virtual care with confidence.

This user-centric approach supports members as they learn, shop, and save on healthcare, enhancing their overall experience and satisfaction.



Education

ful.Health empowers members with knowledge, enabling them to become smarter healthcare consumers who can better conserve their healthcare spend. Educational features include:

- **In-App Education:** Monthly quizzes and on-demand resources to reduce risk and costs associated with more than 200 of the most common care cases.
- **Custom Content:** Tailored content based on users' coverage type (or uninsured status) helps users understand their benefits and make informed decisions.

By educating members, ful.Health helps reduce claims costs by promoting engagement in cost containment strategies including virtual care.

Cost Containment

ful.Health supports cost containment through several key strategies:

- **Discount Cash-Pay Local Pharmacy Options:** Users are provided with information they need to save at local pharmacies with cash-pay.
- **Cost Containment Education:** Actionable information is delivered to users to drive engagement with virtual care.
- **Easily Actionable Shopping:** Insights into cost-effective care options guide users to make financially savvy healthcare choices protecting their health and financial wellbeing.

This comprehensive approach helps users save on healthcare costs and amplifies appropriate cases for virtual care. This leads to better engagement and right-sized utilization for virtual care, which helps payers cost-effectively provide a much richer benefit for their team and return even better ROI from virtual care and improved engagement in plan's cost containment strategies.

ful.Health enhances member engagement, drives cost savings, and ensures regulatory compliance by integrating educational tools and transparency features. When used with CirrusMD's virtual care, ful.Health presents virtual care as a cost-effective option providing a seamless user experience, educating members on how to save on healthcare costs, and boosts user-engagement. ful.Health is a trusted resource that prioritizes members by providing easily actionable tools. These tools simplify how users learn to consume healthcare and offer the freedom to make optimal personal care choices, thus protecting their health and financial well-being.



Putting this Partnership in Place

Implementation and Integration Process

Groups may access CirrusMD and ful.Health via ful. Health. To implement CirrusMD + ful., employers typically have one of two strategies in mind

- ✔ **Offer CirrusMD with ful.Health as a standalone benefit to all employees.** The broad approach benefits every employee - insured and uninsured and full-time and part-time. This approach can address absenteeism, job satisfaction, and overall employee health while still serving as part of your plan's cost containment strategy for those insured in the company health plan(s).
- ✔ **Offer CirrusMD with ful.Health within the health plan.** In this use case, CirrusMD virtual care is limited to health plan members, delivering an integrated health care cost containment tool and savings for employees.

CirrusMD only requires a smartphone, tablet, or laptop to access care. With over 10 million monthly subscribed members, CirrusMD can readily onboard groups of any size without any concerns or break in service level. While there are implementation costs, these fees are waived when businesses join CirrusMD through ful.Health. Ful.Health works with employers to provide comprehensive training and ongoing program support. Regardless of which use case the employer decides - all employees or only those covered by the payers' health plans, this setup ensures seamless and secure virtual care rollout.

Key Performance Indicators (KPIs)

Measuring the success of virtual care implementations requires a nuanced approach that reflects both patient outcomes and operational efficiencies –savings. In addition, patient satisfaction stands as a foundational metric, reflecting how users perceive virtual care in terms of accessibility, quality of care, and overall experience.

Through feedback mechanisms such as surveys and ratings, CirrusMD gauges patient satisfaction levels and identifies opportunities for improvement to enhance the virtual care experience. Another critical KPI measured by CirrusMD is the reduction in emergency room (ER) visits attributable to virtual care interventions. By offering timely consultations, virtual care can help divert non-emergent cases away from crowded ERs, thus optimizing healthcare resource utilization and potentially reducing overall healthcare costs.

Tracking these reductions provides a tangible measure of the effectiveness of virtual care in managing patient health needs outside of traditional hospital settings. Improvements in disease management, adherence to treatment plans, and overall health status among patients engaged in virtual care programs help demonstrate the clinical efficacy and impact of these interventions. Other metrics could include disease progression indicators, medication adherence rates, and management of chronic conditions, providing concrete evidence of virtual care contribution to improved patient health outcomes.

By strategically tracking these KPIs—patient satisfaction, reduction in ER visits, and health outcomes—plan sponsors can gain insights into the broader impact of virtual care on patient care delivery and organizational performance. This data-driven approach not only supports ongoing optimization of virtual care services but also underscores their role in delivering accessible, effective, and patient-centered healthcare solutions.



Conclusion

The CirrusMD + ful.Health Virtual Care Experience

Members can easily search for care and compare prices



As a zero out-of-pocket option, virtual care is an easy choice

Members can speak to a physician anytime in less than 60 seconds



The physician is licensed in their state

Providers have access to each plan design and network to guide members effectively



They are now an extension of the cost containment strategy

Providers have access to members' clinical data through Health Gorilla's QHIN



Making it easy to see their past labs and diagnostic data

Members get personalized reminders and educational outreach



Making them more informed, engaged, and satisfied

CirrusMD and ful.Health together provide unique advantages that help payers conserve healthcare spend and improve member experience. By integrating comprehensive virtual care with real-time patient lab and diagnostics access, an ecosystem supporting education, and easily actionable shopping tools that keep members engaged in their best personal choices for care, these platforms optimize cost containment strategies and deliver superior value to all stakeholders.

CirrusMD's physician-first model and strategic partnership with Health Gorilla ensure seamless integration and enhanced care coordination. ful.Health's educational tools and cost containment features further amplify the benefits, making this combined solution the best investment for payers, TPAs, and members alike.

Discover the transformative potential of CirrusMD and ful.Health today.

Whether you're seeking to improve healthcare outcomes or contain costs, you don't have to choose. Our integrated solutions deliver both to protect users and payers alike. Contact our dedicated sales team to schedule a personalized demo or request a consultation.

Explore how CirrusMD and ful.Health can empower your organization with innovative virtual care solutions tailored to your unique requirements. Take the next step towards a more efficient and member-focused healthcare future.

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