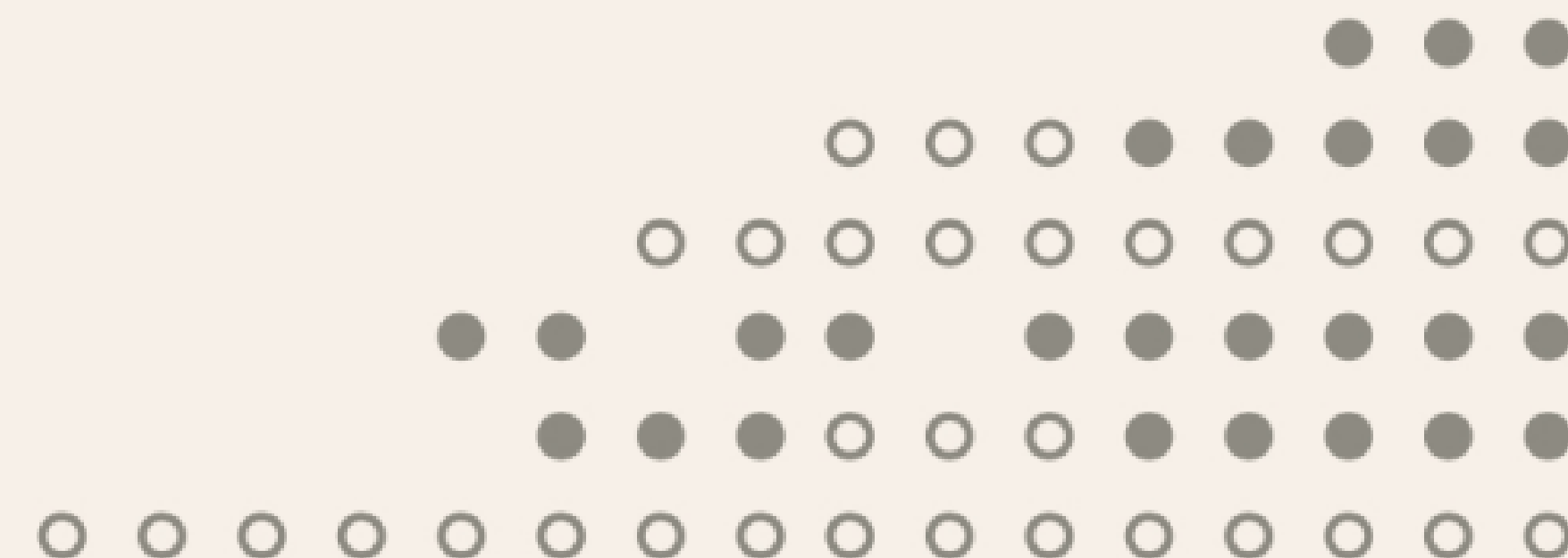


**CONFIDENTIAL**

# A New Model for Surgical & Cancer Care

A true Value-Based Care marketplace platform, bringing  
surgical care payment and delivery to the 21st century

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**We pay for surgeries like we're buying a car part by part**



*“After Surgery,  
Surprise \$117,000  
Medical Bill  
From Doctor He  
Didn’t Know”*

*– The New York Times*

*Joshua Bright for The New York Times*



**<10**

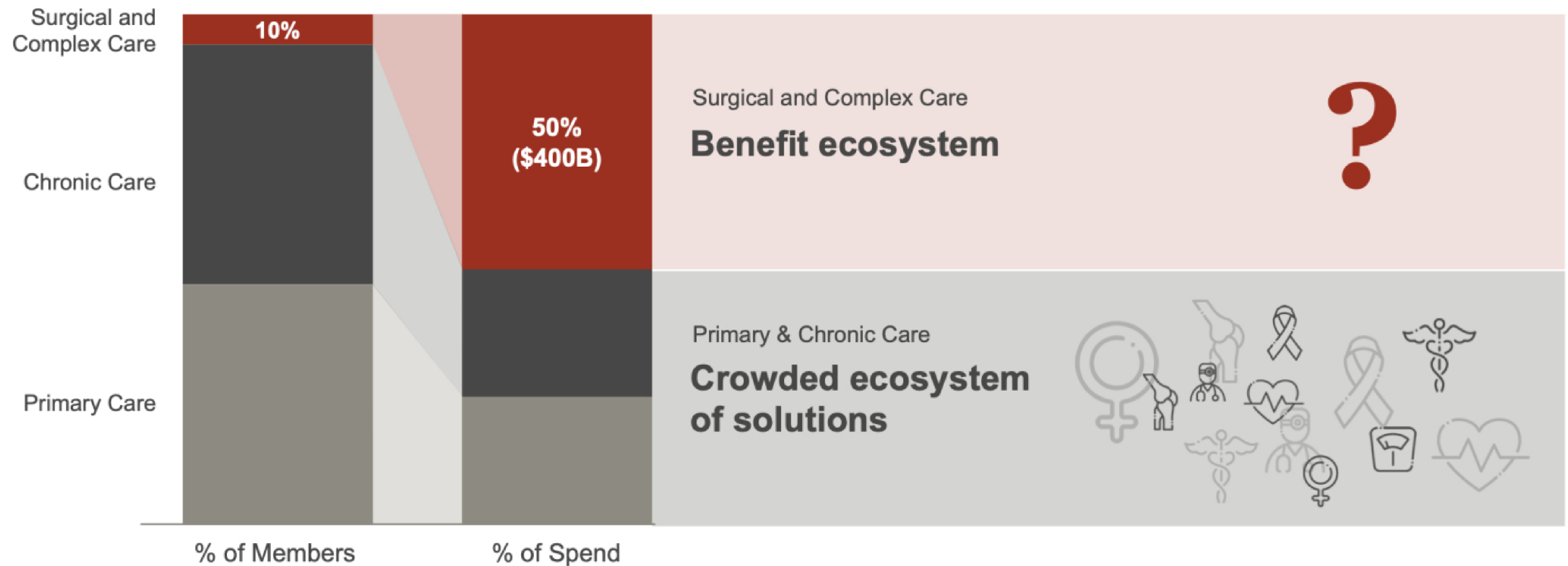
**NPS due to bad  
patient experience**



**1/4**

**surgeries are  
unnecessary**

# Surgical care accounts for half of total employer spend, but is largely untouched by digital health

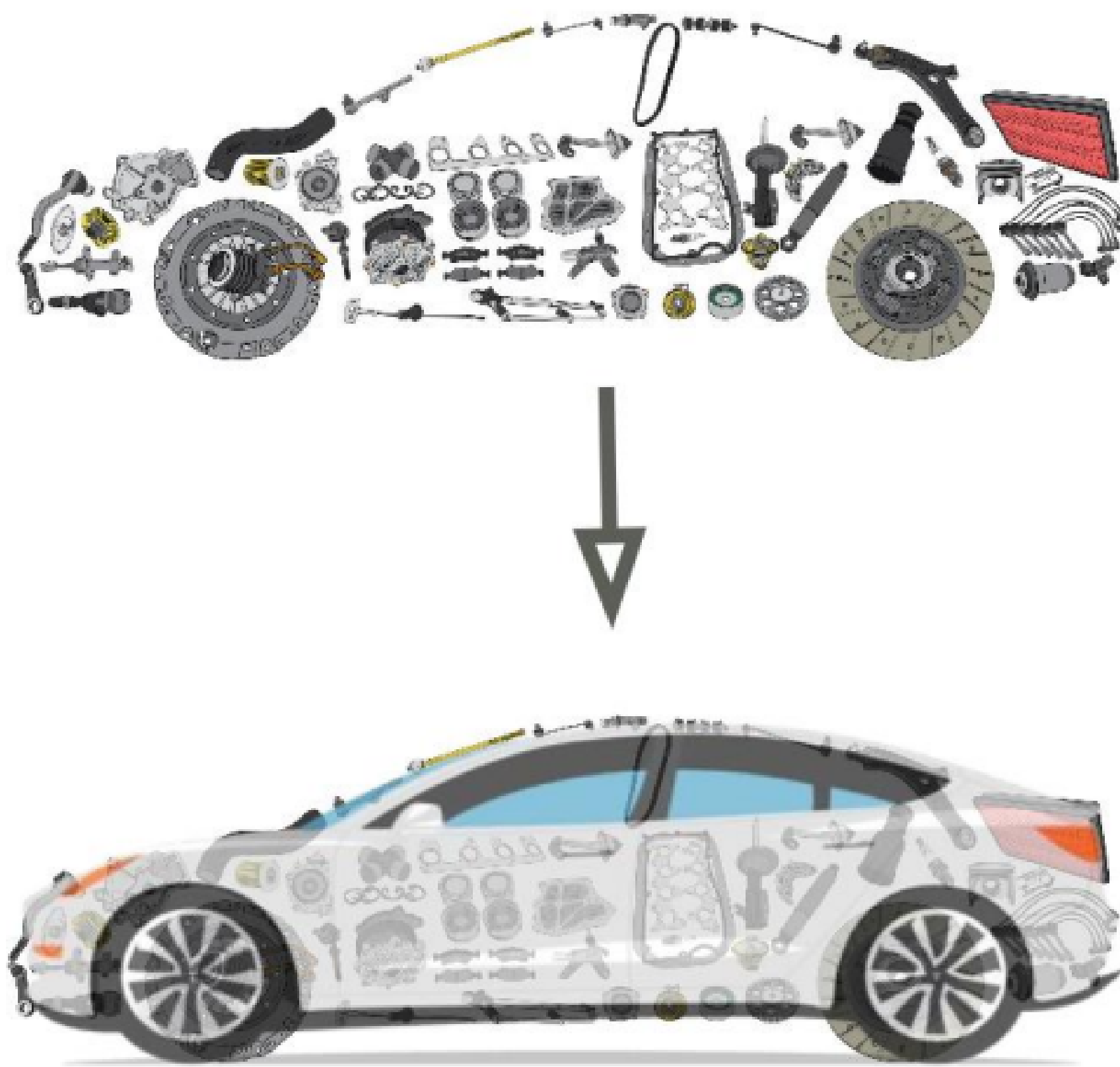


# Carrum Health offers a new model

Directly connecting employers to the country's top 10% of providers at dramatically lower cost



# All-inclusive bundles create a win-win-win



## **Patients WIN:**

No medical bills (literally zero cost)  
Superior outcomes and experience

## **Employers WIN:**

Unit cost reduction (with full predictability)  
Unnecessary surgery avoidance

## **Providers WIN:**

Market share gain of elective procedures  
Immediate payment

# True value based care in action

Independent, peer-reviewed RAND Corporation study validates Carrum's results

## Overview



- Employers with 1K-100k members
- 2,300+ surgeries evaluated
- \$16K savings per surgery

Appropriateness

30%

**surgical avoidance**

Cost Savings

<45%

**unit cost savings**

Improved Quality

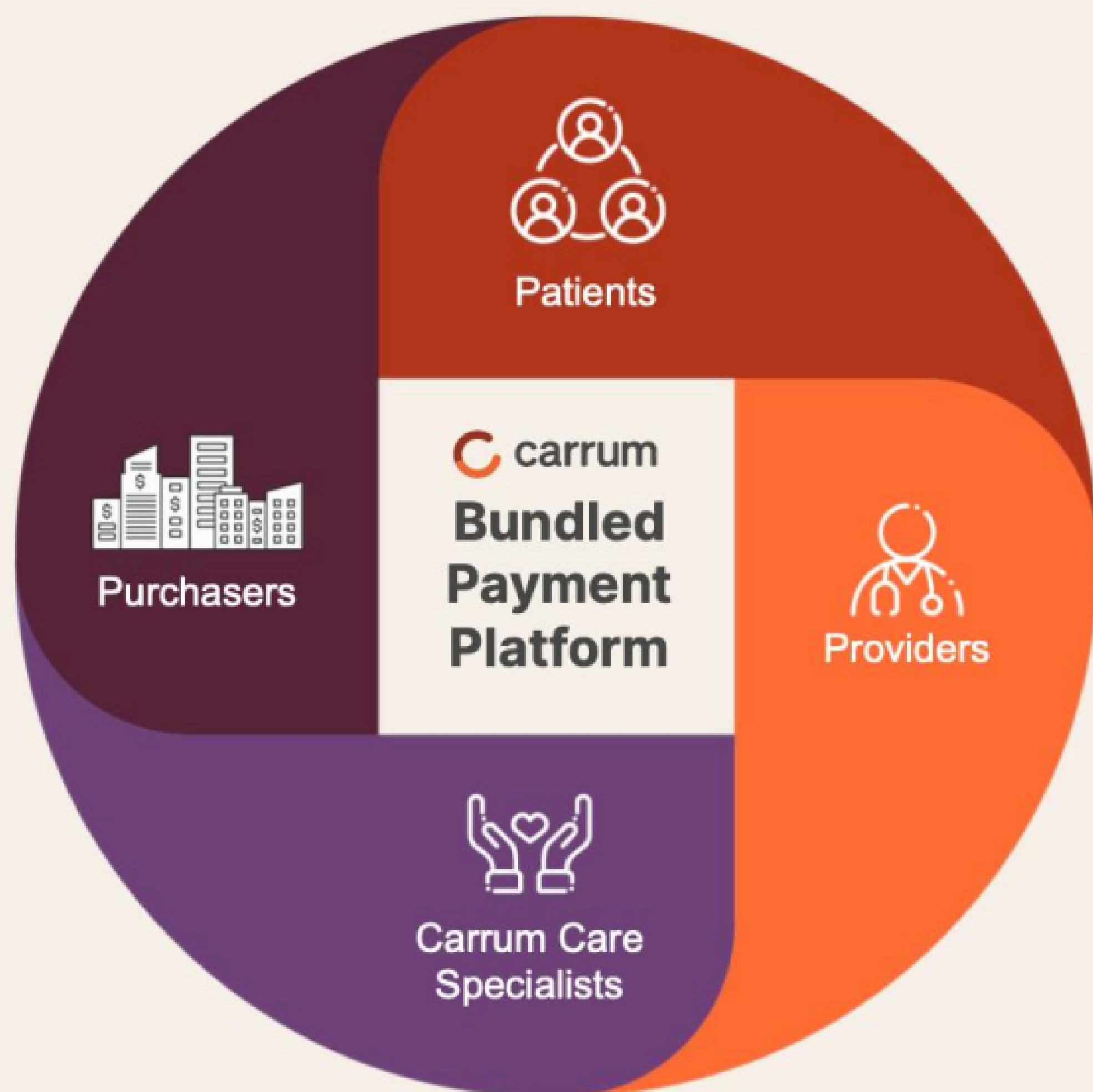
80%

**readmission reduction**

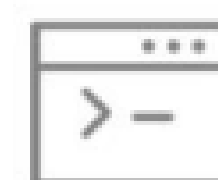
Source: RAND Corporation analysis of Carrum Health results data. Funded by National Institute on Aging. Published in [Health Affairs](#) March 2021.

Health  
Affairs





# Industry-leading technology engineered to help us scale



**Truly plug-and-play**



**Unparalleled, growing data foundation**

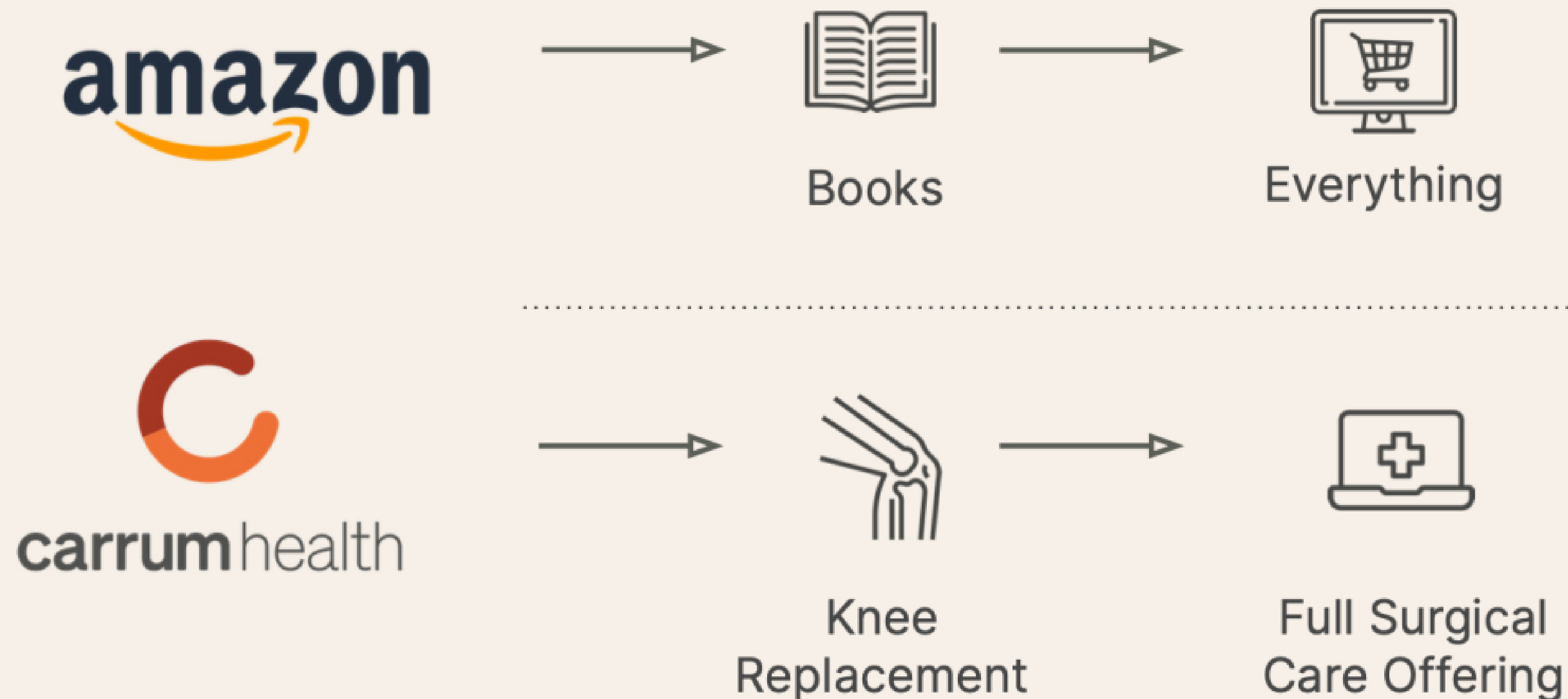


**AI-driven platform**



**Member-focused care digitization**

# Changing the payment and delivery model of healthcare will transform the industry



*Product expansion driven by*

- 1. CUSTOMER DEMAND**
- 2. DATA ADVANTAGE**



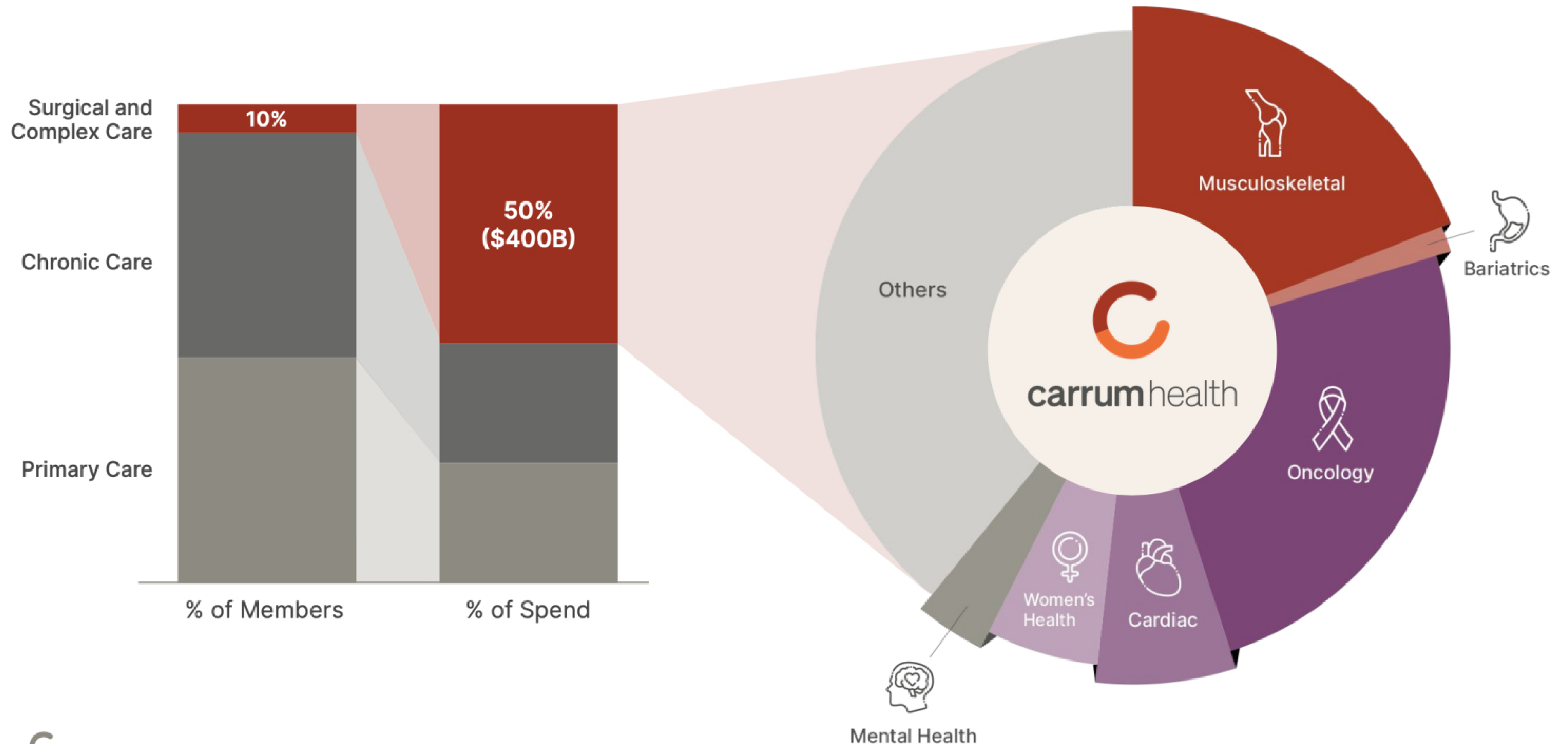
# Establishing strategic partnerships to fuel growth while improving the experience for employers and members

## Added value of strategic partnerships

- ✓ Simplify procurement for employers
- ✓ Improve utilization of Carrum and other partner solutions
- ✓ Deliver a more seamless and cohesive member experience



# Scalable platform enables easy expansion to other specialties



# The Oncology Opportunity





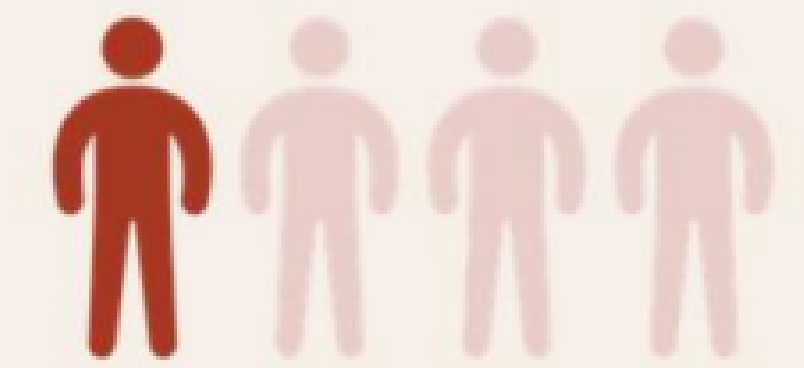
# Cancer is a life-changing diagnosis

How do I know if my  
diagnosis is correct? What  
do I do next?

Can I trust that my doctor  
has the right treatment plan  
for me?

How am I going to pay for  
this?

I'm scared and anxious about  
my diagnosis and the impact  
on my family



## 1 in 4

cancer patients have declared bankruptcy  
or lost their homes

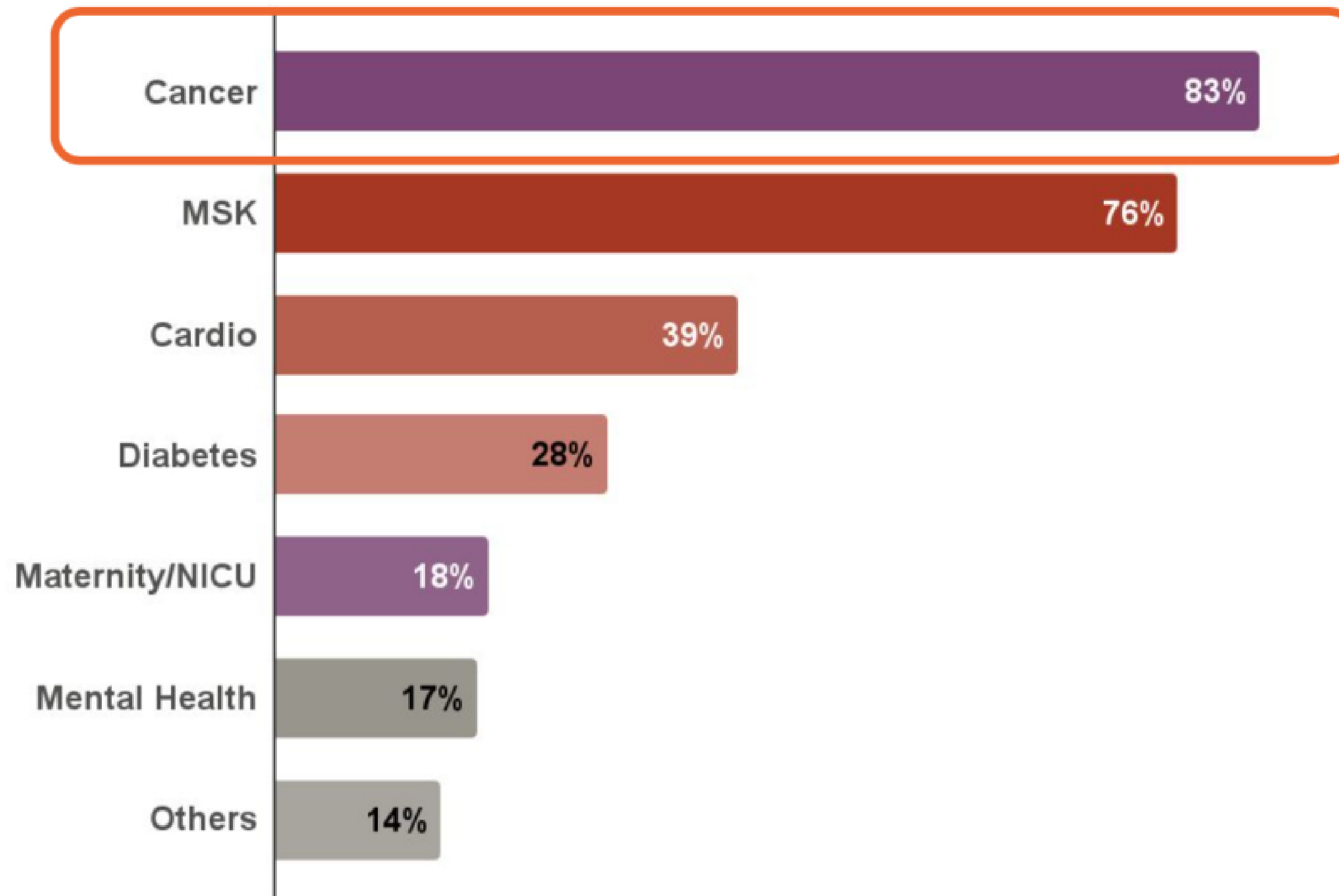
## 74%

of cancer care is delivered in  
facilities with low survival rates

# Cancer is now the top condition driving employer cost

## Top Conditions Driving Employer Cost<sup>1</sup>

BGH Survey 2023



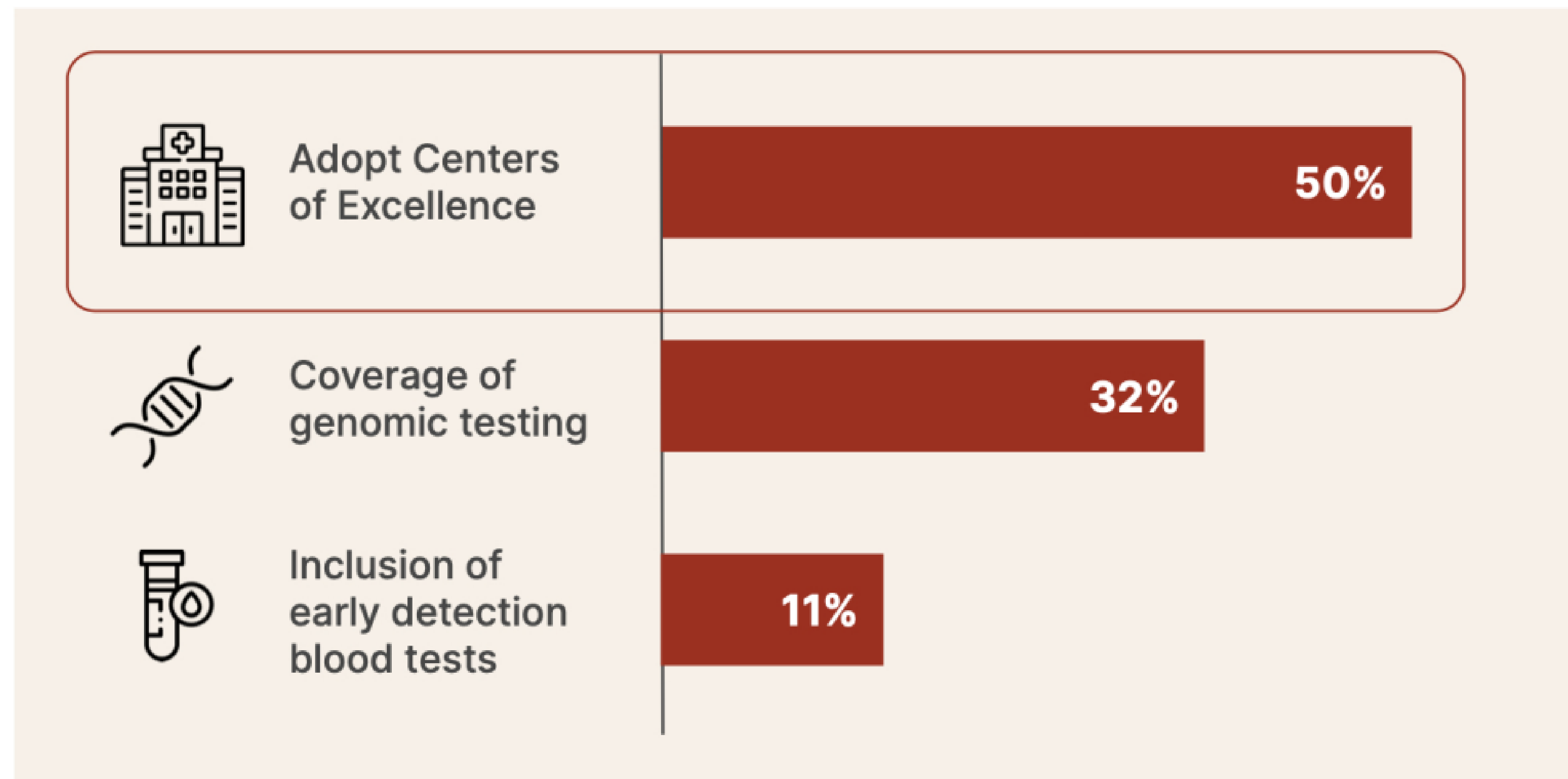
**<1%** of employees  
receive a cancer diagnosis  
yet account for...

**12-15%**  
of medical  
spend

# COEs are emerging as the key strategy to tackle cancer

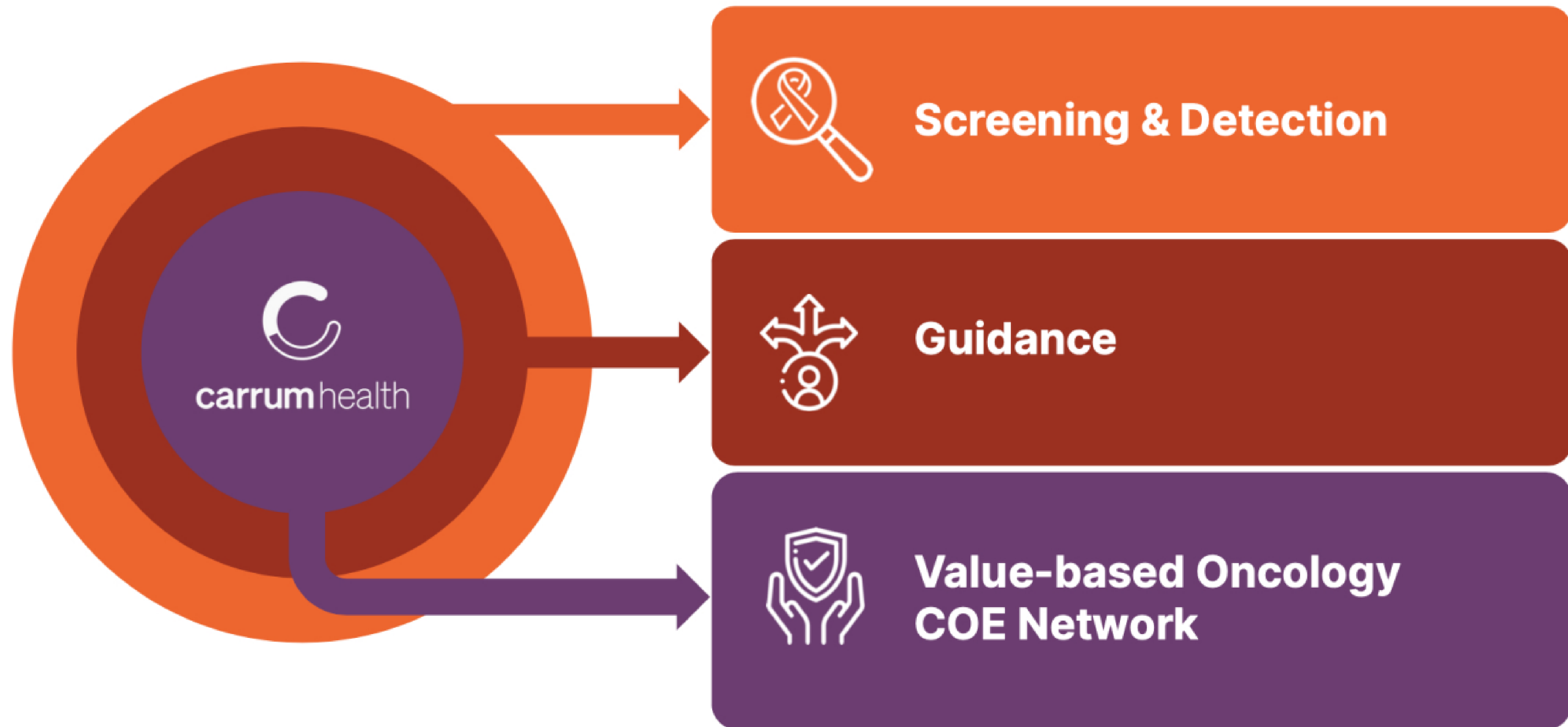
## Employer strategies focus on cancer

BGH Survey 2023





# Partnering with the best to bring a one-stop value-based Oncology offering to employers





# Proven track record across healthcare and tech



**Sach Jain**  
Founder and CEO



**Brent Nicholson**  
Co-Founder and  
Chief Partner Officer



**Brook West**  
Chief Commercial Officer



**Pallav Sharda**  
Chief Platform Officer



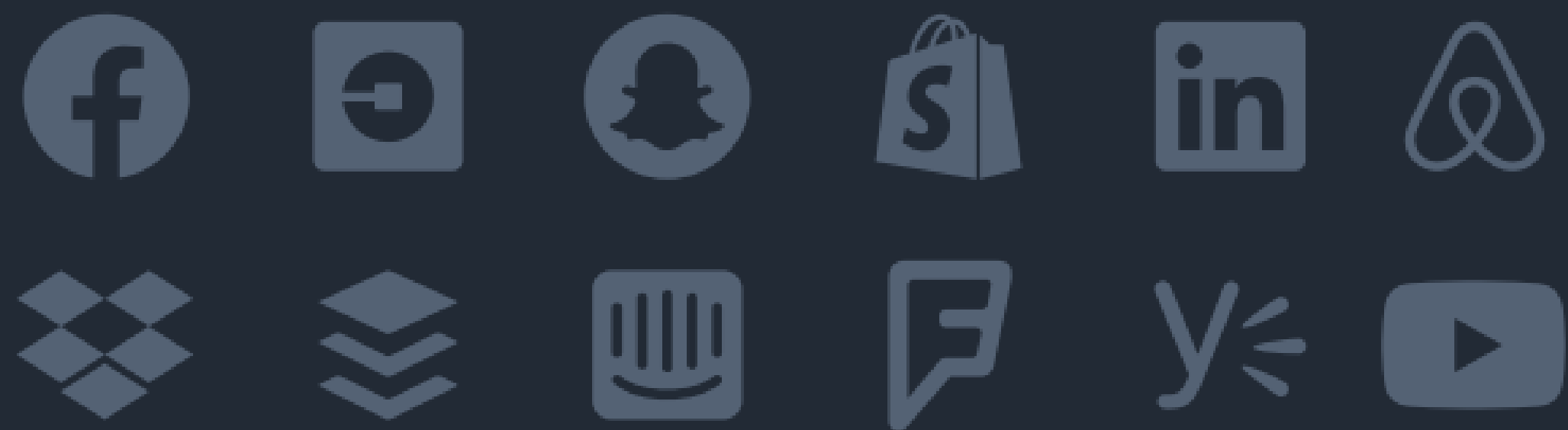
**Wes Bailey**  
Chief Technology Officer



**Christoph Dankert**  
Chief Network Officer



Thank you



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