



Freedom to choose. Support every step of the way.

Our **Clear the Path Program** is designed to introduce the plan to providers before members visit, ensuring convenient access and a smooth transition.

With CareTrust Health Alliance powered by Pinpoint, employees and their families have the freedom to choose...

- **any physician**
- **any specialist**
- **any hospital or facility for their care**

as long as the provider accepts the plan.

Minimize Disruption

During implementation, our team proactively works to eliminate potential disruption by:

- Conducting a disruption analysis based on prior claims data.
- Proactively reaching out to high-utilization providers to **Clear the Path** before members seek care.
- Educating and engaging members on how to get the most from their plan and avoid potential issues around access, including:
 - Visiting their Member Portal to check the provider directory to see if their existing doctors and facilities already accept the plan, or find other nearby providers.
 - Sharing the names of their providers so we can introduce
 - the plan to them and **Clear the Path** before the member
 - visits. **They provide the list – we'll take care of the rest!**

Puts Members First

- Single-patient agreements when necessary.
- On the rare occasion when a provider is not willing to accept the plan, our team will guide the member to RBP-friendly providers in their area or will find and establish new provider relationships based on the member's needs.

Prioritizes Fairness for All

- Our reimbursement model is designed to be transparent and fair to all, including providers.
- Extensive expertise and data driven insights result in **98% provider acceptance rate** and less than **1% of claims balance billed**.

98% Provider Acceptance Rate