

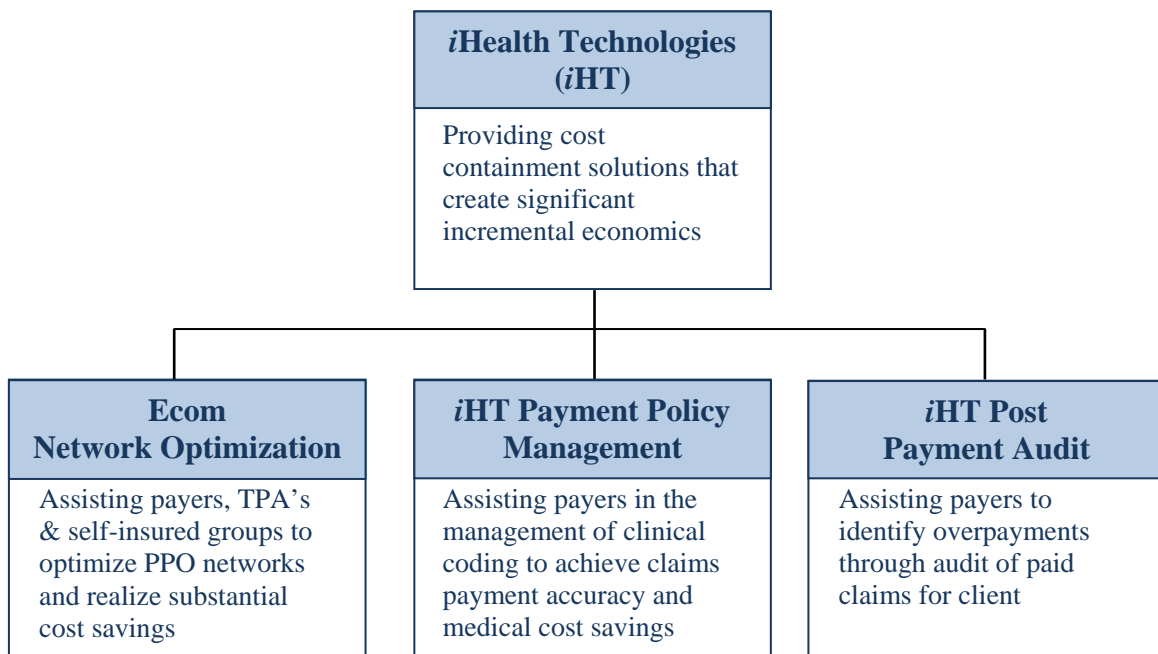


Executive Summary



Corporate Profile

Ecom PPO Advisors, LLC (Ecom) is a healthcare services company based in Dallas, Texas. Ecom is a subsidiary of *iHealth Technologies (iHT)* which provides cost containment solutions to commercial and government health care payers. *iHT's* solutions include Payment Policy Management, Post Payment Audit and Network Optimization. Today, *iHT & Ecom* provide healthcare cost containment services to more than 70 payers and healthcare organization clients.



Since 1998, Ecom has provided a unique primary network optimization solution for third party administrators (TPA's), self-insured groups and payers that utilize rental networks for the primary PPO plans offered to plan subscribers. This service solution has a proven track record of achieving substantial medical cost savings and administrative efficiencies for its clients by focusing on improving in-network utilization and average discounts while ensuring low provider disruption.

The solution, Ecom Navigator, is a comprehensive network solution that has three key components:

- PPO Network Analysis
- Network Management
- Prospective Network Selection

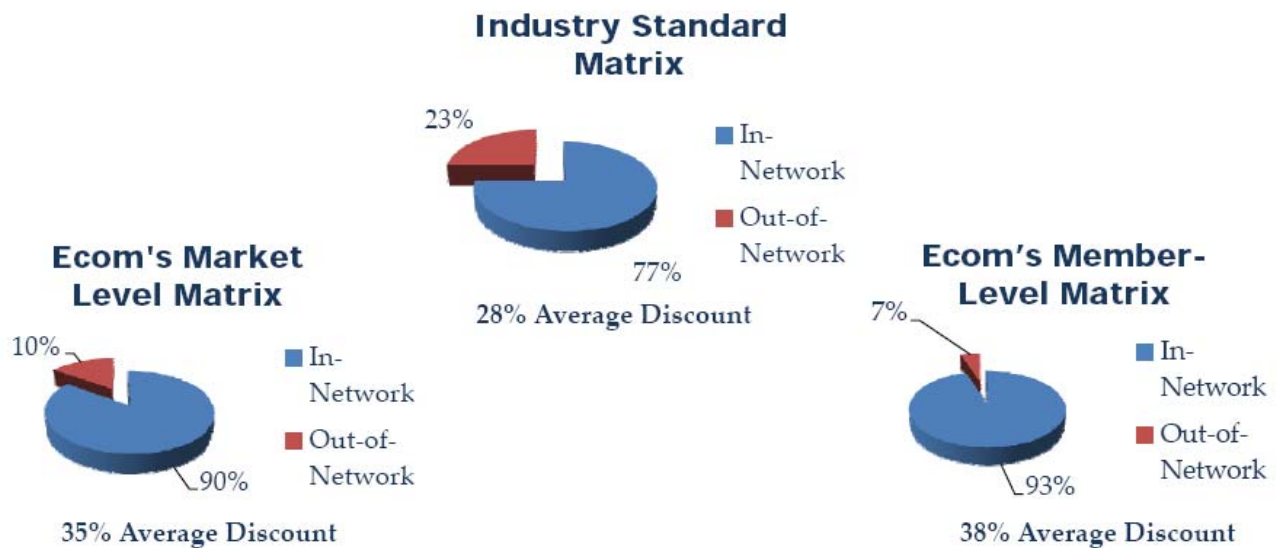


PPO Network Analysis

At the core of the Ecom’s service is a robust analytics engine with 10 years of claims experience from more than 100 different PPO’s nationwide. Ecom's network management team works proactively with each PPO to ensure a high level of performance and develops new PPO relationships that can improve utilization and savings for each client. Utilizing patented algorithm’s and actual claims paid history from the client, Ecom examines and prices each claim and compares the result to the historical data. This information, coupled with health plan design and eligibility information produces a comprehensive analysis that identifies incremental savings opportunities and network recommendations.

Most recently, Ecom has developed an analytics methodology that determines the most appropriate primary PPO at the member/subscriber level. Utilizing a member-level analysis is extremely beneficial where members within a group or plan are distributed in multiple states and regional markets. Even within a regional market, utilizing the Ecom Member-Level PPO Selection SM methodology can realize substantial incremental savings over a geo access selection process.

The illustration below compares a Geo-Access selection methodology (industry standard) to an Ecom Market-Level and Ecom Member Level PPO Selection SM. Clients realize significant increase in primary network utilization and average discounts with minimal member disruption.





Network Management

In order to support the recommendations provided through the analysis process, Ecom has developed an integrated suite of claims management services that provide compelling administrative efficiency and operational cost savings. These services include:

- EDI intake
- Claim translation & HIPAA compliance
- Eligibility verification & PPO matching
- Client PPO matrix management
- Claim repricing
- Transaction routing
- Web-based claim tracking
- Decision support
- Consolidated billing
- Workflow consulting

By providing a complete transactional workflow capability to handle all aspects of PPO claim management, Ecom streamlines the administrative processes for the clients, therefore improving administrative costs and improving operational efficiency for each customer. Further, Ecom has allowed the client to focus on their core business of delivering and managing healthcare to its members.

Prospective Network Selection

In response to the needs of its clients, Ecom has developed a prospective network selection tool called, Origin, which improves the enrollment experience for subscribers at the point-of-sale. One of the most common questions asked by new members is “Is my hospital and Primary Care Physician (PCP) covered in the network.” Origin allows the salesperson, broker or HR representative to answer that question by providing a web-based interface to Ecom’s data repository. By entering the specific provider(s) of a subscriber, Origin indicates the PPO options in rank order of highest in-network penetration. Origin can be private labeled or provided as a web-service to interface with a payer’s front-end sales or broker portal used to support its sales distribution process. Through the use of Origin, clients will improve the in-network utilization and associated savings, as well as the overall enrollment experience for new members entering the group or plan.

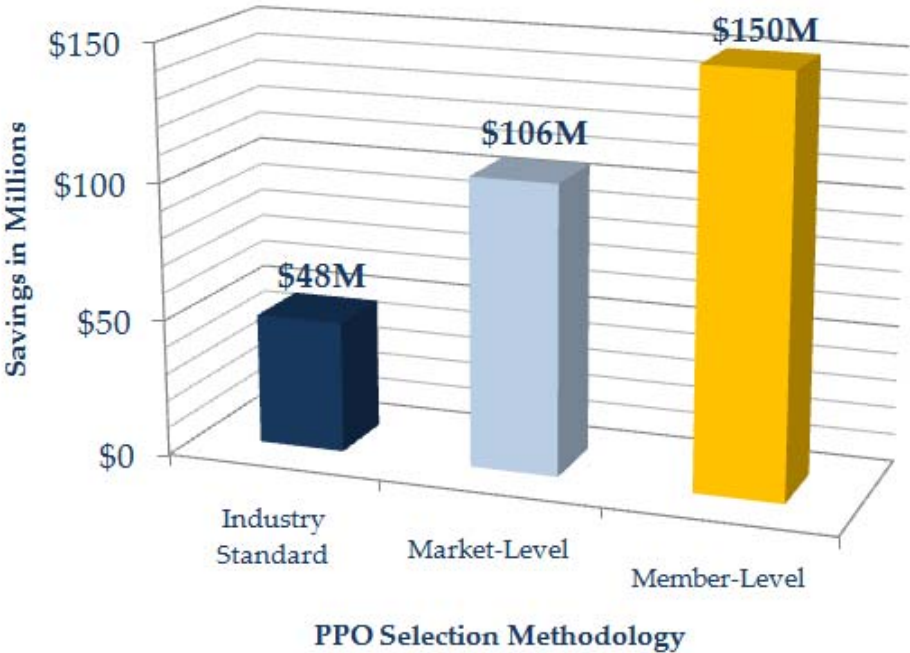


Economic Impact

The gained workflow efficiencies and medical cost savings Ecom has delivered to its customers are substantial and have provided a significant operational and competitive advantage. These documented benefits include:

- Up to 95% in-network utilization
- Up to 45% average discounts
- \$50 - \$100 PEPM incremental medical cost savings
- Virtually no provider disruption

The chart below compares cost savings of an industry standard PPO selection to that of an Ecom market or member-level process. Potential incremental savings for a 50,000 life group using an Ecom Market-Level or an Ecom Member-Level PPO Selection SM methodology is \$36M - 60M.



SAVINGS:

\$50 PEPM for Industry Standard

\$110 PEPM for Ecom Market-Level

\$150 PEPM for Ecom Member-Level PPO Selection SM