



Why ZERO

Customer

We work with self-funded health plans and contract directly with the healthcare providers delivering care.

Member Support

Our Personal Health Assistants help match plan members with participating providers.

Value Prop

Remove financial barriers to care for plan members by accessing high quality care for \$0 and help employers lower healthcare costs up to 50%.

Business Model

We make money by charging a simple, and transparent, **20% transaction fee** each time we process a payment to a healthcare provider.

Healthcare Simplified to \$0



Cost

We partner with physicians, imaging centers, laboratories, physical therapists, and surgery centers to deliver low-cost healthcare options to you - and you always pay ZERO.



Quality

Healthcare can be confusing, expensive and sometimes scary. High quality service from our ZERO team and the providers we partner with, is our top priority.



Convenience

We also think things should be easy, so you get a team of Personal Health Assistants you can reach by chat, phone or email. Wherever you are, we are just a click away.

Member Journey with ZERO

Step 01

Plan members **connect with their Personal Health Assistant** (yes, they get a real human assistant) to see if the procedure or service they need is covered.

Step 02

We help match plan members up with **high-quality, low-cost providers in their area.**

Step 03

Employers save ~44% compared to the average costs in legacy PPO models for services that go through ZERO.
Members save their hard earned cash and get access to the care they need for \$0.

ZERO's Bundled Services



Orthopedic Procedures & Surgery, ENT, Breast, Cardiac Procedures, Skin Procedures, Urology Procedures and other General Surgeries



Labs & Pathology



Women's Health & GI Services



Advanced Imaging: MRI, CT, Ultrasound, X-Ray



Physical Therapy

Services may vary by markets

