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## DoctorNavigator - Frequently Asked Questions

### *1. What is DoctorNavigator?*

DoctorNavigator is a discount health care program which includes a one-of-a-kind consumer-driven platform. The online price transparency tools are designed to empower individuals with cost comparison information for basic health care services. It allows consumers to compare prices that physicians charge for common office visit procedures and compare prescription drug prices across different pharmacies.

In addition to the cost comparison tools, DoctorNavigator.com includes a consumer-driven portal where individuals can read and submit patient satisfaction reviews and find information on hospital quality ratings. Links to patient advocacy groups and resources for medical condition research can be found on the site. With DoctorNavigator.com, members will also receive ongoing, pre-negotiated discounted rates from health care providers ranging from 10-40%. Participating provider networks include physicians and specialists, hospitals and facilities, pharmacies, dentists, vision, and hearing care providers.

### *2. Why was the DoctorNavigator program created?*

DoctorNavigator.com was created to help that population of uninsured and underinsured individuals (who tend to be more likely to forego care because of their concern with cost), to better understand basic health care costs. The consumer-driven tool allows them to stretch their dollars and be more prepared for the cost of medical expenses associated with physician office visits and prescriptions.

### *3. How much does the DoctorNavigator program cost?*

The discount health care program and one-of-a-kind consumer-driven platform is available direct to consumers for only \$9.95 per month. Sponsoring employers, brokers, unions, association & affinity groups, and limited-medical plans can take advantage of discounted group rates of \$7.95 or less. Other discount health care programs in the marketplace today are overpriced. Many cost 3-times or more the cost of DoctorNavigator, and do not provide the tools and information necessary for the consumer to get the most out of their program. We are committed to providing quality, affordable health care solutions for uninsured and underinsured individuals.

#### *4. How will the DoctorNavigator program be offered?*

Ternian will offer the DoctorNavigator program in an alliance with the Galaxy Health Network to select health insurance plans and as a stand-alone voluntary employee benefit plan. Sponsoring groups include: employers, brokers, unions, association & affinity groups, and limited-medical plans. The program will also be available to individuals through its direct-to-consumer membership portal.

#### *5. Where does the physician price data come from?*

DoctorNavigator.com has compiled a depository of cost comparison data for the top CPT codes by specialty. The price comparison data is derived from private resources, including re-priced claims history data, and from aggregating publicly available information.

#### *6. How does the physician price comparison work?*

Through a secure, login access, members can view cost comparison information of top CPT codes by specialty for physicians, which includes: regional cost averages of retail/billed charges, estimated allowable amounts, and publicly available fee schedules. The comparison prices are for estimate purposes only and do not provide members with a guarantee of acceptable discounted amounts for a specific physician. Members can use this information to plan for upcoming medical expenses and set appropriate expectations on the cost.

#### *7. Does the DoctorNavigator program create a ranking system of physicians?*

No, the proprietary navigation tools of DoctorNavigator.com do not attempt to establish a ranking system of physicians based on any combination of cost, quality, performance, or efficiency measures. Rather, it provides an integrated access point for consumers to view price, patient satisfaction ratings, and quality information in a format where the measures are independent of one another.

#### *8. Does the DoctorNavigator program provide medical recommendations?*

No, the content found on DoctorNavigator is intended for informational purposes only. It does not provide, nor is it a substitute for professional medical advice, diagnosis, treatment, care, referrals or recommendations. Individuals should always seek the advice of a licensed physician or health care provider.

#### *9. Are there any employer contribution or administrative requirements?*

The DoctorNavigator program can be offered on a voluntary basis and does not require the administrative commitment of payroll deductions.



### *10. Who owns DoctorNavigator.com?*

Ternian Technology Group LLC is a privately owned company which owns DoctorNavigator.com. Through an exclusive licensing agreement, Ternian Insurance Group LLC., is the assigned marketer and administrator of the program.

### *11. Is Ternian or DoctorNavigator a Discount Medical Plan Organization (DMPO)?*

No, Ternian and DoctorNavigator are not a DMPO. The access to discount benefits included with the DoctorNavigator program is not insurance. The plan does not make payments directly to the providers of medical services. Through an alliance with a licensed and registered discount medical plan organization, the plan provides discounts at certain health care providers for medical services. The member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the provider network.

### *12. Who is Ternian Insurance Group?*

Ternian is a Phoenix-based niche-insurance program manager and marketing agency. The company specializes in the product development and distribution channel management of Value-Driven Voluntary Benefits. For more information, please visit [www.ternian.com](http://www.ternian.com).

