Siftwell

DATA TELLS YOU STORIES. WE HELP YOU SEE CLEARLY AND DRIVE ACTION.

MEET THE PANELISTS

Trey Sutten
CEO & Co-Founder

Siftwell

Shawn Nicholls
Founder

SYNESTHESIA
MARKETING

Dana Friede
Marketing Manager

MOUNTAIN
HEALTH CO-OP

Renee Malone
Head of Customer
Success

Siftwell

GROWTH
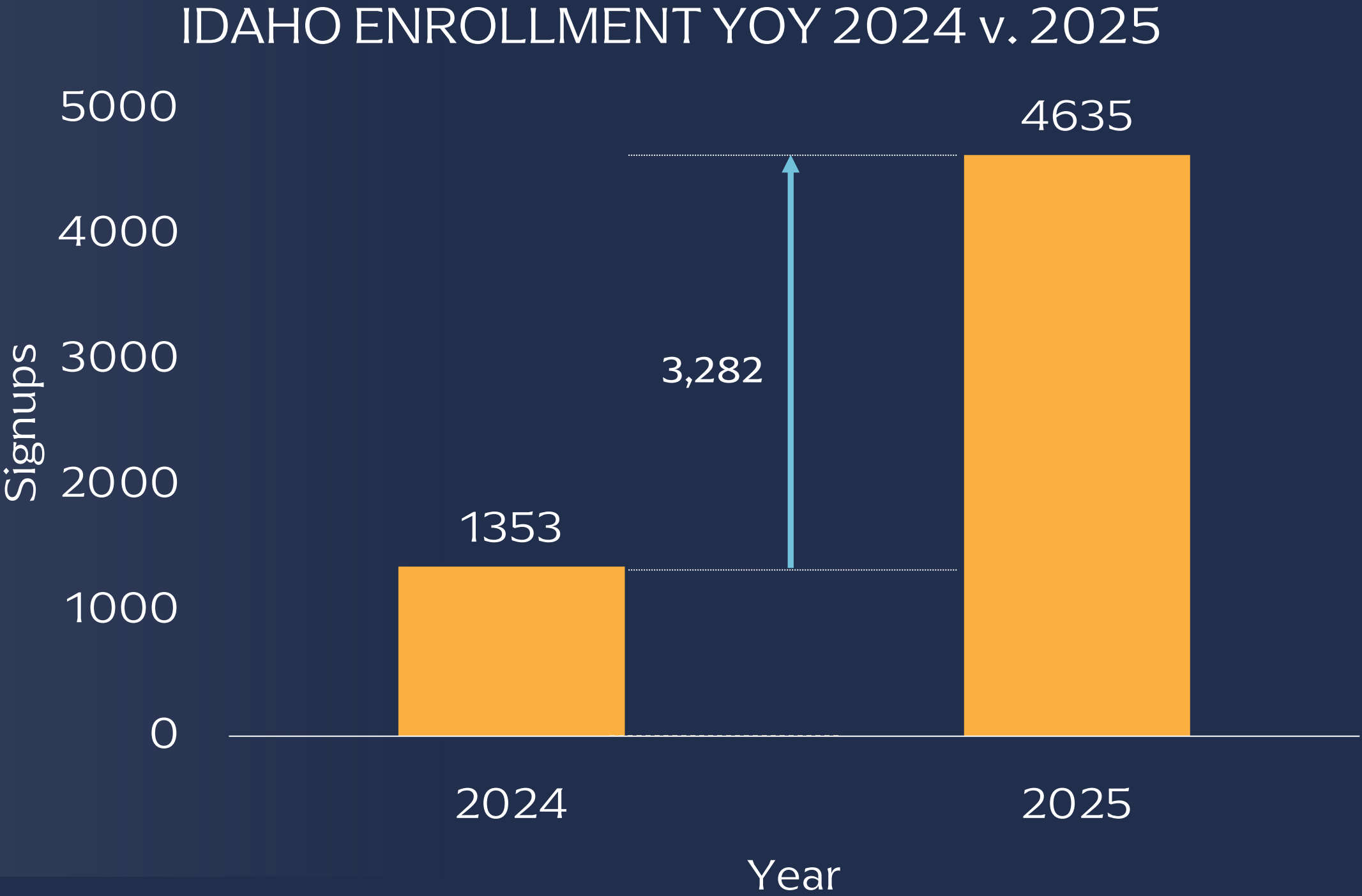
THE SIFTWELL APPROACH

Proprietary Data + Precision AI Techniques for Desired Outcomes

Connecting with the Right Consumers at the Right Time

Used **propensity-matched data twinning** based on plan and Siftwell's proprietary data to identify high-loyalty and potentially impactable members.

The MHC team had the right data at the right moment to help turn potential into performance and added revenue into the plan.

Maximizing Growth in a Competitive Market

Used **machine learning** & **causal inference** to overlay loyalty, impactability, and plan penetration with consumer data, driving a differentiated marketing strategy.

MHC could act decisively by understanding the highest potential growth areas and knowing what messaging to use, concentrating marketing efforts.
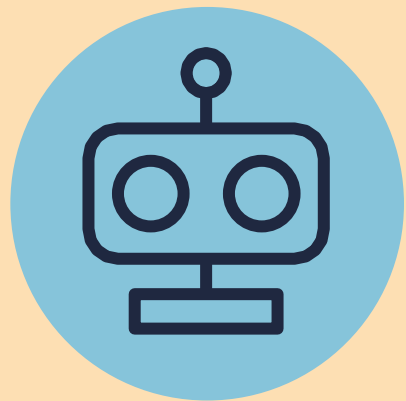
Optimizing Marketing Resources for Greatest ROI

Used AI with **sensitivity and counterfactual analysis** to identify and target specific population segments and minimize confounder impact on results.

MHC had confidence that the campaign and media recommendations targeted those individuals most likely to enroll and maintain their membership.

CAMPAIGN STRATEGY

1. Determined <u>high opportunity zip codes</u> by analyzing plan penetration and potential reach.

2. Identified <u>impactable members</u>- those who had high loyalty likelihood and could be reached via media methods available in the high opportunity zip codes. Many were young adults (18–30) and Silver-tier plan prospects.

3. Detected what <u>specific, impactful messaging</u> to use by overlaying consumer data and uncovering differences in media consumption, behavior, preferences, and more.

4. <u>Delivered campaign recommendations</u> to MHC, timed to open enrollment

CAMPAIGN BUILDING & EXECUTION

COVERAGE:
Optimized campaign audience by identifying three
strategic radio groups with highest concentration of
target personas
16 stations across Boise, ID market

VOLUME:
6,890 total spots aired

TIMING:
November 11 – December 15
Optimized campaign budget allocation timing based on
historical **enrollment pattern analysis**

REACH:
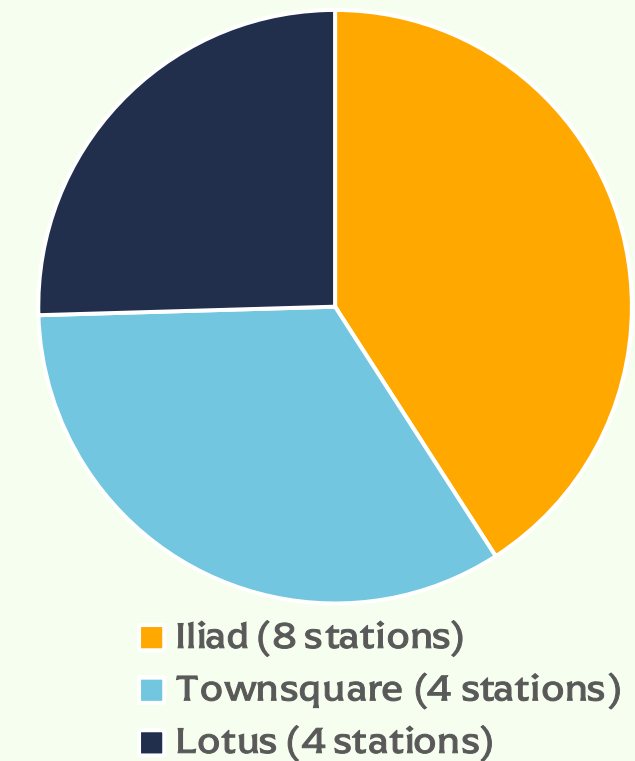1,916,379 estimated impressions

PREMIUM PLACEMENTS:
Holiday Treasure Sponsorship
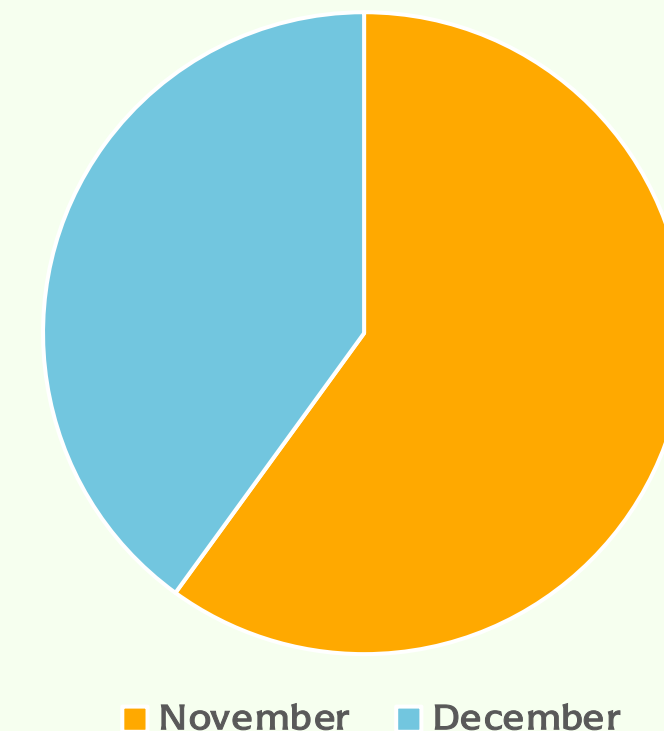Boise Traffic Report (2x daily)

TOTAL CAMPAIGN SPEND: $105,050

(total spend: $160,979 with 53% bonus messaging; 41% of Open Enrollment

marketing budget)

Strategic Radio Groups

- Iliad (8 stations)
- Townsquare (4 stations)
- Lotus (4 stations)

Budget Allocation Timing

- November
- December

TARGETED MESSAGING

:30 Keeping Montana Covered

Mountain Health CO OP is proudly local, just like you! For fifteen years, we've been dedicated to serving Montanans with signature benefits, including

- zero out-of-pocket costs for many medications—like insulin—
- preventive care coverage...
- as well as a dental and eye exam reimbursement.

All at a cost that fits your budget.

Visit Mountain Health dot co op for more information.

When you're a member of Mountain Health CO OP, you're family, and we're here to keep you covered when it counts.

:30 Coverage You Deserve

Health insurance can be complicated... But it doesn't have to be! That's where Mountain Health CO-OP comes in. We offer low

- cost coverage...
- many zero cost share medications...
- dental and vision exam reimbursement options...
- and telehealth benefits.

The window to buy health insurance is now and Mountain Health CO OP has the coverage you deserve.

Visit Mountain Health dot CO OP for information on how to enroll. Mountain health CO OP, keeping you covered when it counts.

:30 Coverage Before Jan 15th

At Mountain Health CO-OP we are proud to provide quality health insurance that fits YOUR needs at premiums YOU can afford.

Offering a selection of plans for individuals and families, where members have access to
- dental and vision exam reimbursement options,
- many zero cost share medications,
- telehealth benefits...
- ... and more!

The window for securing insurance is closing fast! Visit Mountain Health dot Co Op to enroll before the January 15th deadline.

Mountain Health CO-OP, proudly local just like you.

:30 Coverage by Dec 15th

Life can be a rodeo - don't let health coverage toss you! Ride smoothly with Mountain Health CO OP, proudly serving the Boise area with low cost, dependable health insurance.

Thanks to tax credits, our most popular plans start at zero dollars for signature benefits like...
- Zero out-of-pocket costs on many medications...
- preventive care coverage...
- plus, access to local health centers.

Open enrollment ends soon! Saddle up and get enrolled by visiting Mountain Health dot CO OP.

When it comes to health coverage, this isn't our first rodeo.

THE RESULTS: IDAHO

- **243% GROWTH** IN IDAHO ENROLLMENT

- **4,635 NEW** MEMBERS

- **$1.59M** IN ADDED MONTHLY PREMIUM REVENUE (~$486.95 MONTHLY PREMIUM)

- **30X+ ROI** (BASED ON $52,525 AVERAGE MONTHLY MARKETING SPEND)

- **4,376 NEW MEMBERS (94%)** CAME FROM TOP 100 ZIPs IDENTIFIED BY SIFTWELL

- **TARGETED ZIPs OUTPERFORMED** OTHERS BY 105%

- **40% INCREASE** IN BRONZE AND SILVER PLAN ALLOCATION

- **19% INCREASE** IN 18-34 ENROLLMENT ALLOCATION

IDAHO ENROLLMENT 2024 v. 2025

Difference = 3282
243% growth

2024: 1353
2025: 4635
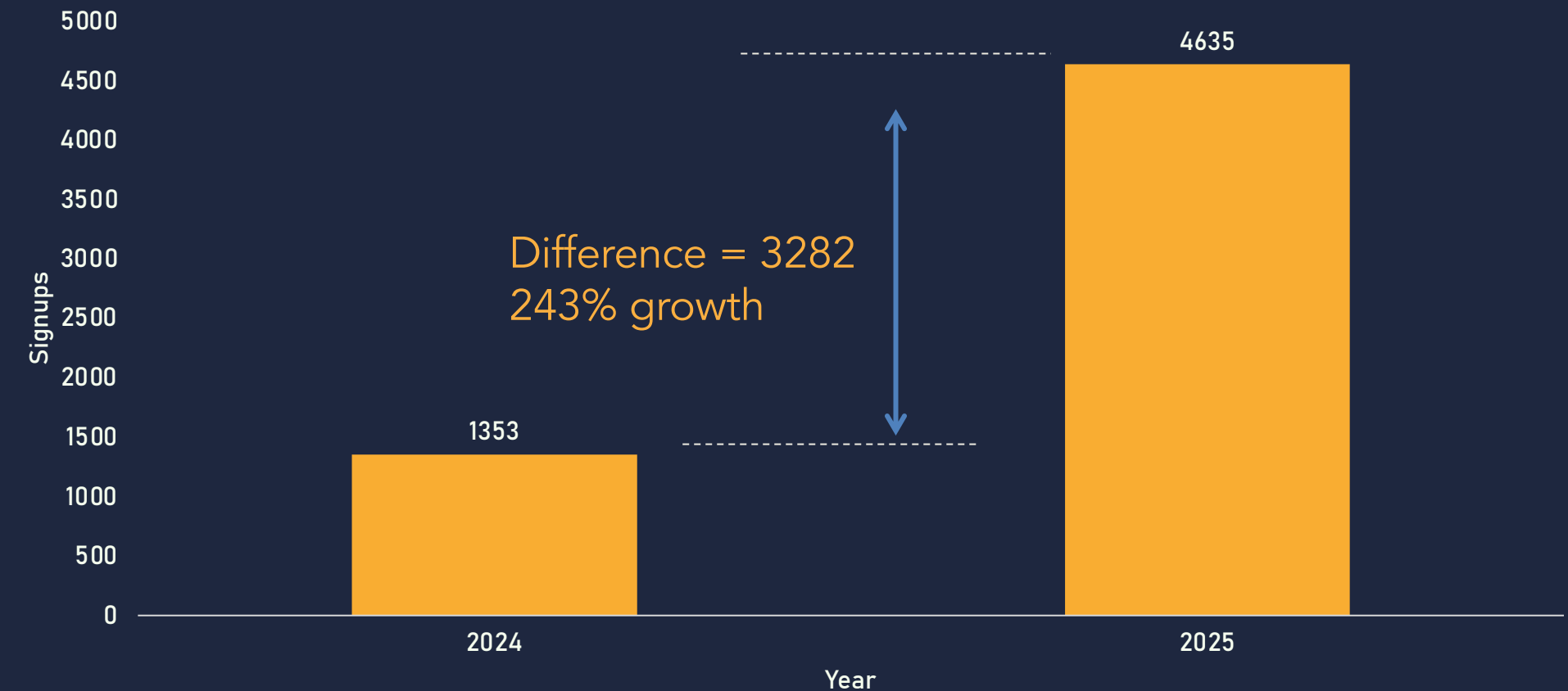
SIGNUPS BY MONTH, 2022-2025
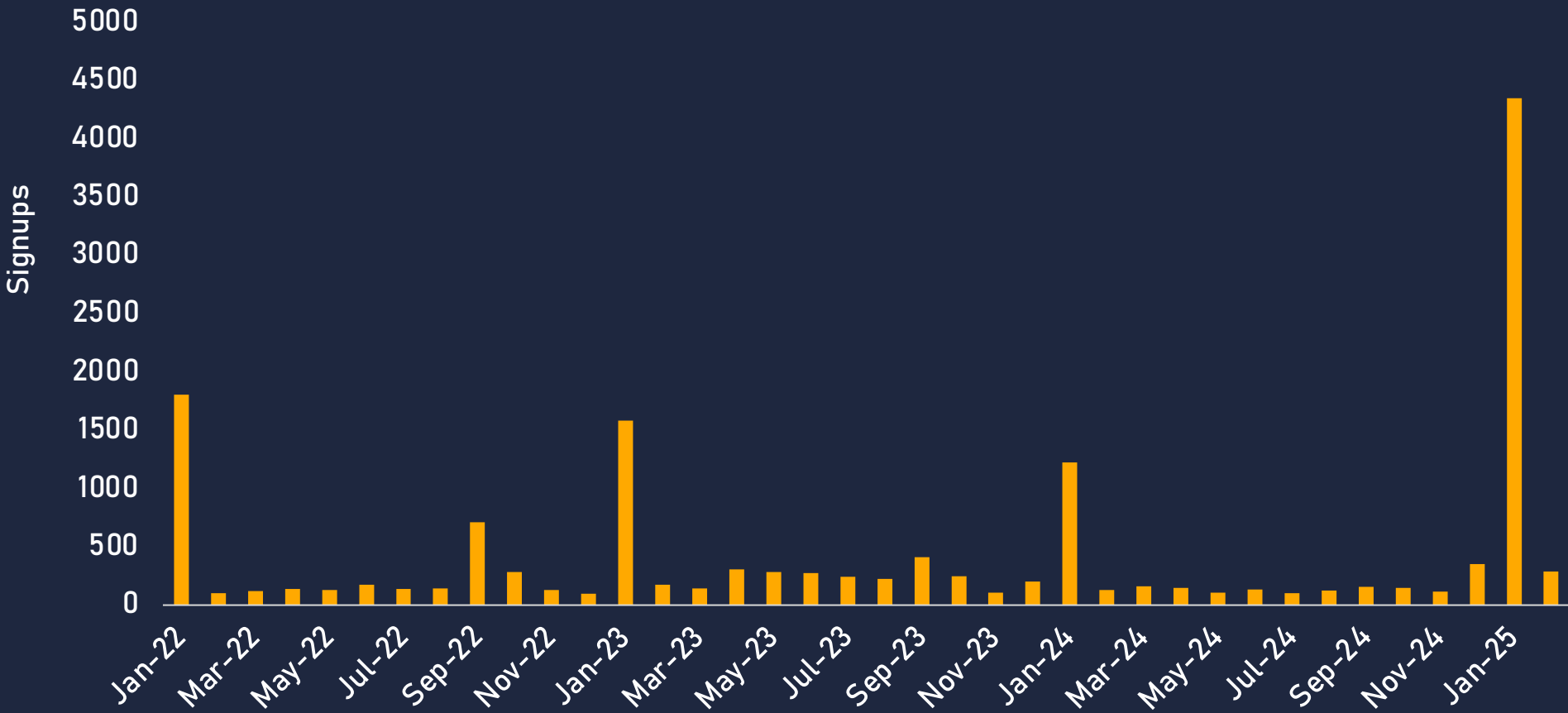
RETENTION & ENGAGEMENT

[CASE STUDY] BOOSTING RETENTION AMONG LIKELY-TO-CHURN MEMBERS

Exchange Plan

- Highly competitive, rural market; the Exchange is "Medicaid Lite"
- Previously relied on broad-based efforts (radio ads, billboards, etc)
- Efforts only partially reached the churning demographics and were not individualized to their circumstances
- Seeking measured enrollment growth, not maximum
- Retention efforts needed to tie into Quality and Population Health benefits

Siftwell's Goal: Identify members most likely to disenroll from the plan – with enough lead time to sway them – and help the plan engage them. Ideally, engage them in care.

Siftwell assessed likelihood-to-churn and likely causal factors for churn

Developed 3 retention campaigns Targeted at those members at highest risk for churn

Using psychographic modeling, prospectively identified the factors impacting nonrenewal for each member So outreach teams knew how to sway the member

Results:

14%
Increase in Renewals

13%
Increase in Retained Premium Revenue

15%
Increase in preventive care post-renewal

WHAT WE DID: OVERVIEW OF RETENTION CAMPAIGN STRATEGY

Broad Reach Campaign (AdWords and Facebook)

Wyoming Campaign

- 5 priority cities
- 10% of members

Young Members in Bozeman & Missoula Campaign

- 25-34 age cohort
- 3.8% to 5% of members

Targeted Outreach Campaign

- Aggregated from Siftwell's highest churn risk profiles
- Roughly 2% of members
- Curated list of 1,250 members sent to the SFTP site
- Ability to filter file on demo, location, metal level, dental and vision utilization etc.

WHAT WE DID: OVERVIEW OF RETENTION CAMPAIGN STRATEGY

Broad Reach Campaign (AdWords and Facebook)
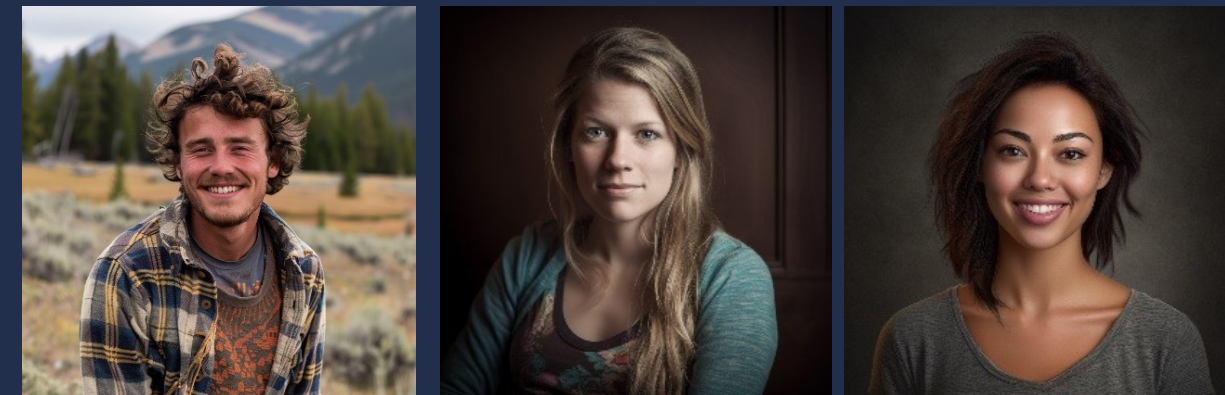
Wyoming Campaign

- 5 priority cities
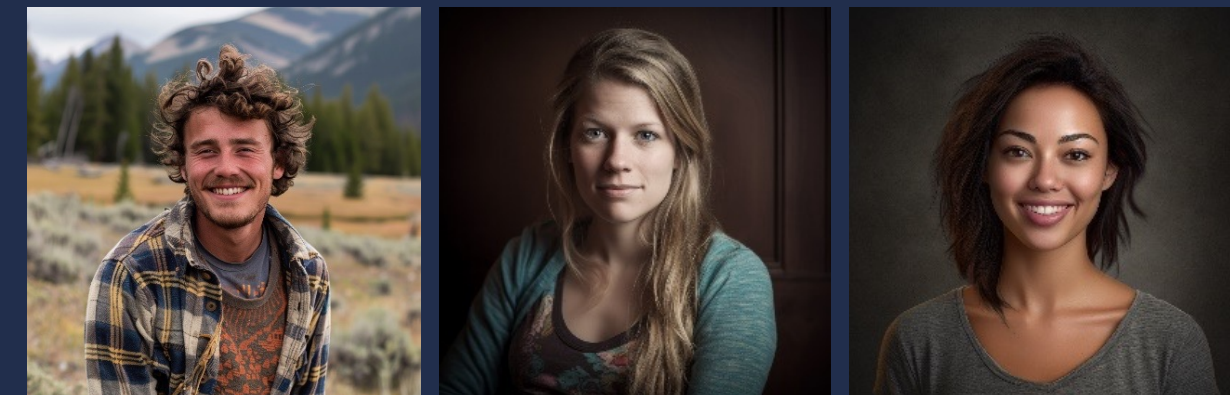- 10% of members

Young Members in Bozeman & Missoula Campaign

- 25-34 age cohort
- 3.8% to 5% of members
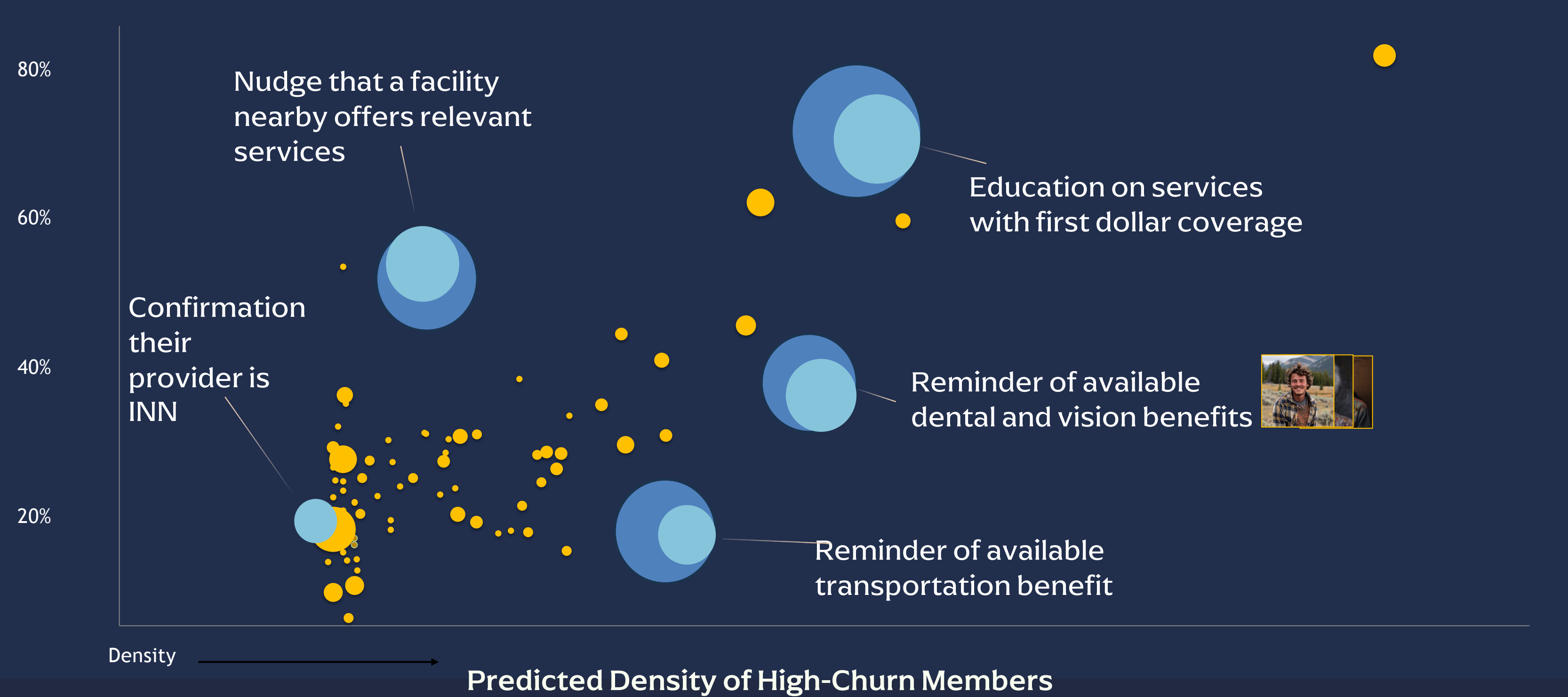
Targeted Outreach Campaign

- Aggregated from Siftwell's highest churn risk profiles
- Roughly 2% of members
- Curated list of 1,250 members sent with recommendations for each
- Ability to filter file on demo, location, metal level, dental and vision utilization etc.

FOR EACH IMPACTABLE MEMBER COHORT, SPECIFIC FACTORS WOULD INCREASE RENEWAL LIKELIHOOD

Predicted Likelihood of Nonrenewal

80%

Nudge that a facility nearby offers relevant services

60%

Education on services with first dollar coverage

Confirmation their provider is INN

40%

Reminder of available dental and vision benefits

20%

Reminder of available transportation benefit

Density

Predicted Density of High-Churn Members

Tech-Enabled Young Men in Marigold County

18 to 24 year old Caucasian males living in Marigold County

207 members in current file, 40 of them have had interactions with case managers over the last 90 days

Current annual cost for the group is $630K, avg. PMPM cost at $254

A large proportion of this group has **recently had an outpatient visit**, but they are **unlikely to visit a dental or vision care provider**. This cohort tends to live in areas with higher cellphone and computer ownership, with relatively high levels of unemployment. This group is **more likely to respond to text messages** and are likely to engage with the healthcare system over the next 12 months, with some of these members being **diagnosed with asthma** during recent months.

> Key obstacle to renewal is **low utilization of benefits.**

39.1%
Expected renewal rate for the group, assuming no intervention

65.4%
Potential renewal rate if we can convert 25% of these members to using their dental or vision benefits

Preferred Modalities

Modality	Likelihood
Likelihood to Respond to Text	13.6%
Likelihood to Respond to Phone Call	9.1%
Likelihood to Respond to an Email	2.4%

Key Statistics

81% Live in a zip code with high levels of cellphone ownership

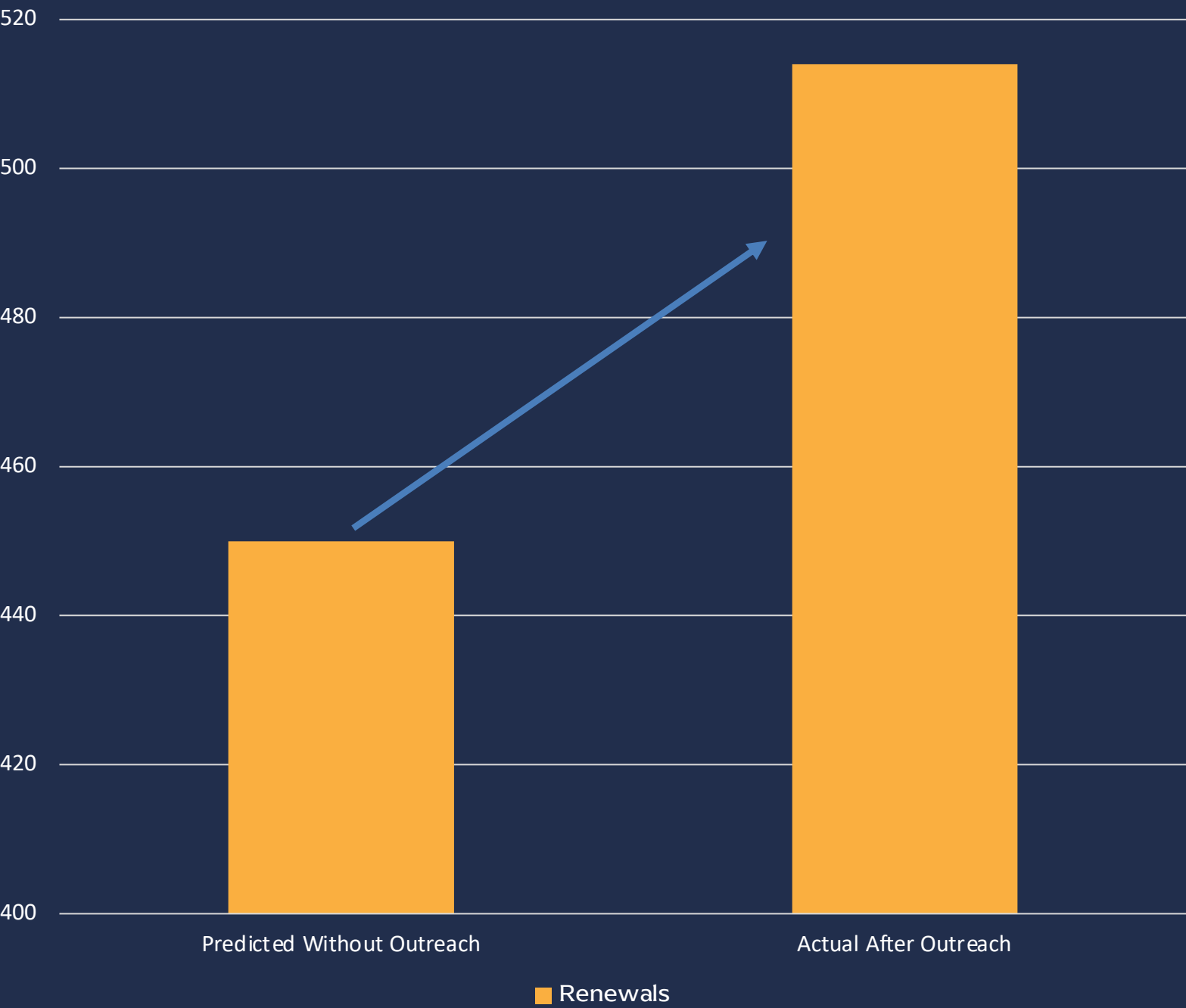**62%** Have had an outpatient visit over the last 180 days

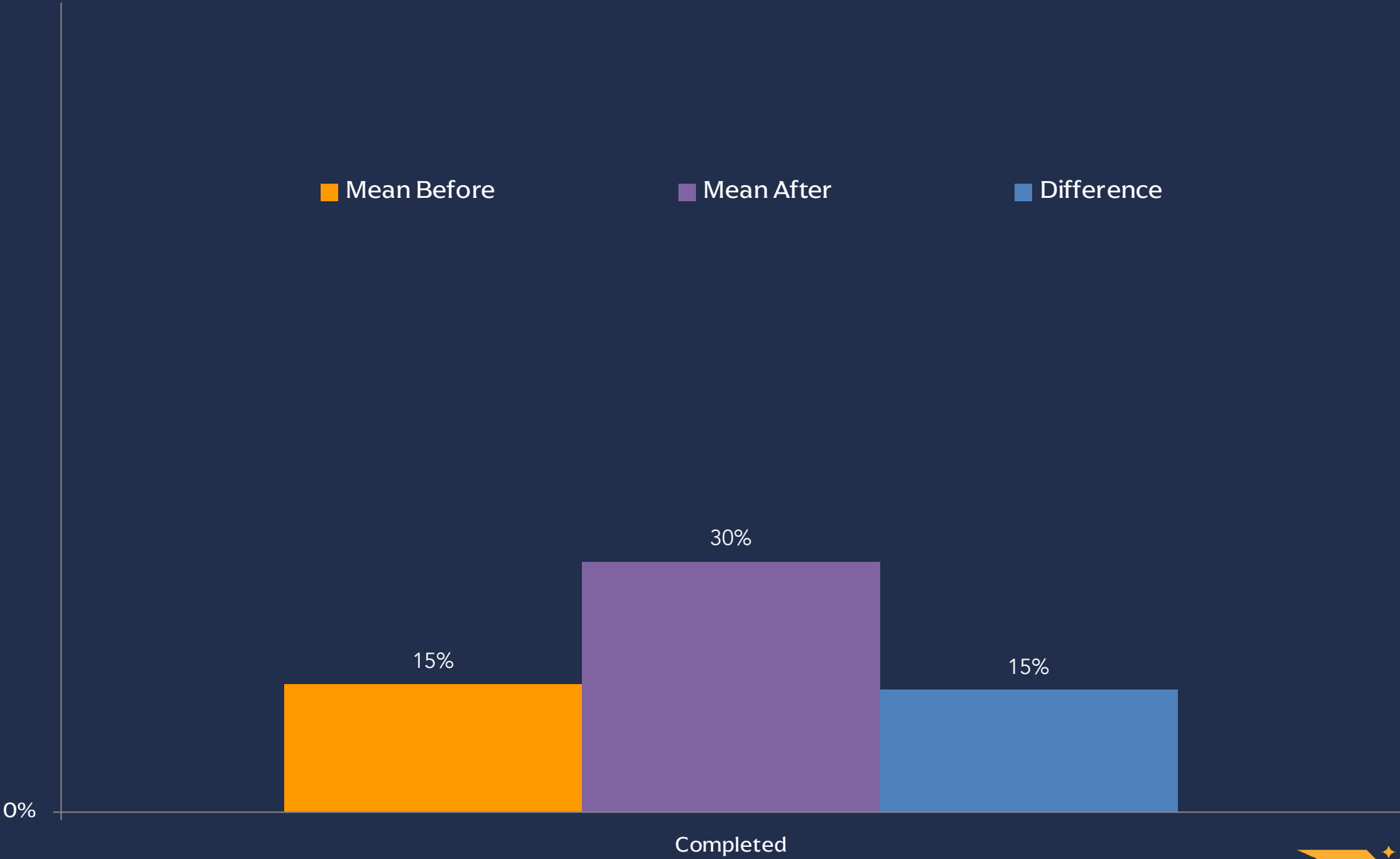**14%** Live in zip codes with higher rates of unemployment

14% Have been diagnosed with asthma

THE RESULTS

14% renewal increase and **13%** member premium increase

15% increase in **preventive service utilization** post-renewal

Renewals chart:
- Predicted Without Outreach: ~450
- Actual After Outreach: ~514

(Y-axis: 400, 420, 440, 460, 480, 500, 520)

Legend: ■ Renewals

Preventive service chart (Completed):
- Mean Before: 15%
- Mean After: 30%
- Difference: 15%

Legend: ■ Mean Before ■ Mean After ■ Difference

RETAINED MEMBERS INCREASED PHYSICAL AND BEHAVIORAL HEALTH SERVICE ENGAGEMENT

Physical Health Services

- Difference: 15%
- Mean After: 30%
- Mean Before: 15%

(x-axis: -20% to 100%)

- Difference
- Mean After
- Mean Before

Behavioral Health Services

- Difference: 20%
- Mean After: 77%
- Mean Before: 57%

(x-axis: -20% to 100%)

- Difference
- Mean After
- Mean Before
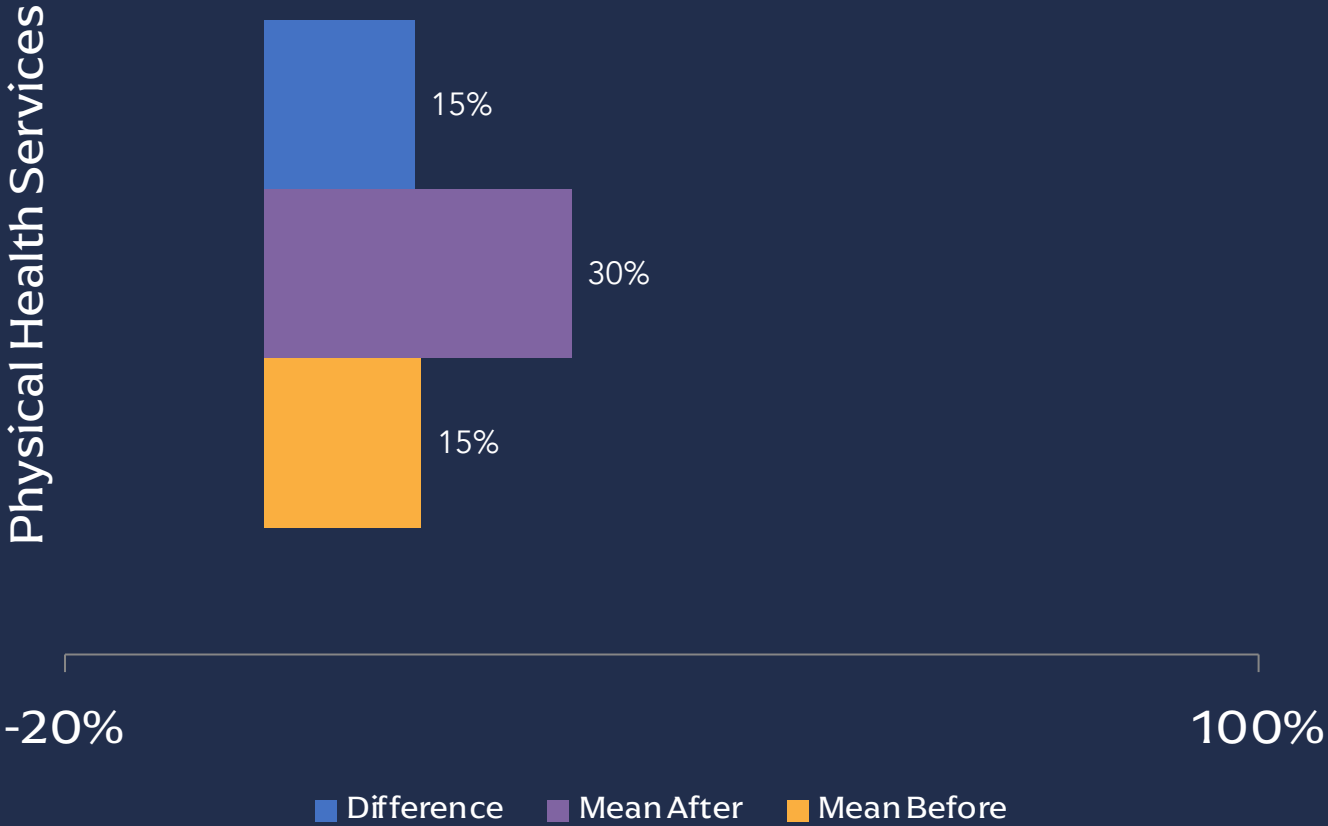
15%

Increase in physical health service utilization
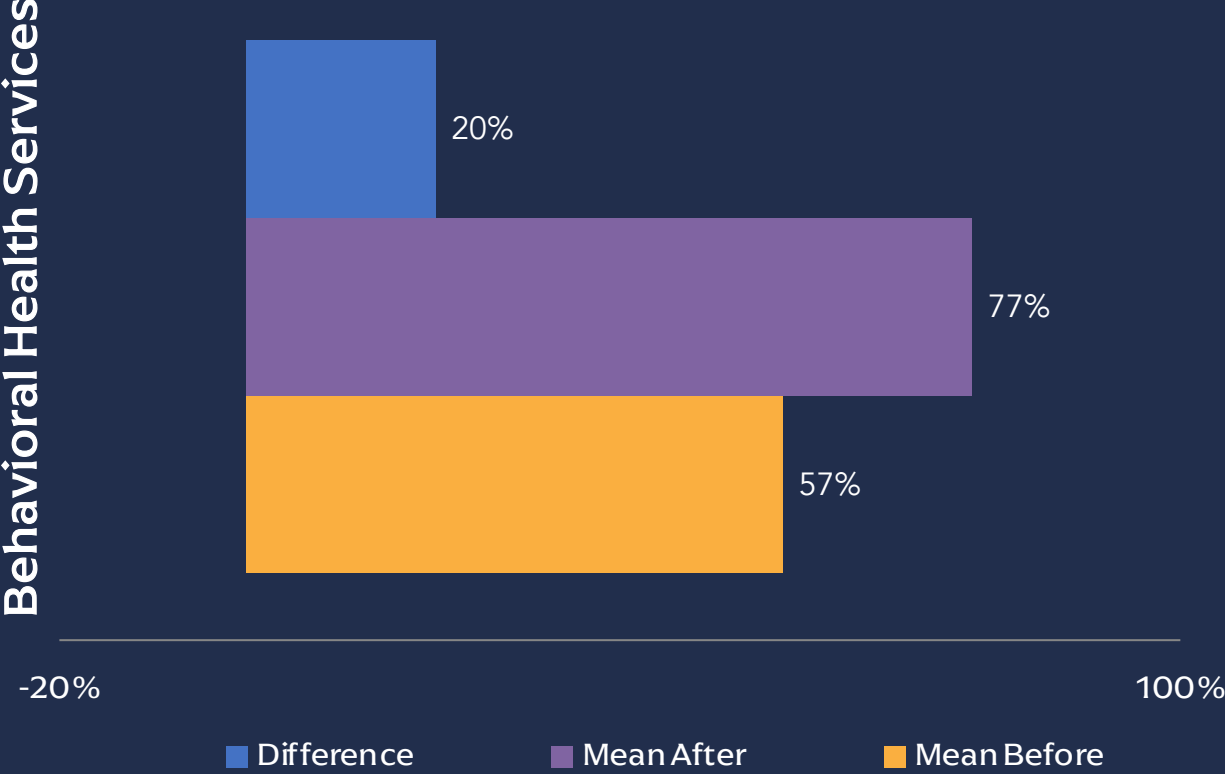
20%

Increase in behavioral health service utilization

RESULTS: BROADER STATISTICALLY SIGNIFICANT DIFFERENCES IN HEALTHCARE ENGAGEMENT WERE SEEN, ESPECIALLY AMONG PREVENTIVE CARE SERVICES

N = 610 retained / 1172 contacted	Before Renewal	After Renewal	Difference*
Ambulatory Care	57.9%	78.0%	20.1%
Preventive Medicine Services	15.8%	31.0%	15.2%
Behavioral Health	57.5%	77.7%	20.2%
Cardiovascular Monitoring	11.8%	23.4%	11.6%
CNS Assessments	1.1%	3.8%	2.7%
Cervical Cancer Screening	7.1%	14.0%	6.9%
Chlamydia Screening	9.1%	16.3%	7.2%
Colorectal Cancer Screening	1.8%	4.2%	2.4%
Diabetes Monitoring	14.0%	26.5%	12.5%
Diabetes Screening	22.7%	41.6%	18.9%
ED Services	9.1%	16.9%	7.8%
Eye Conditions and Diseases	4.7%	11.1%	6.4%
Eye Exams	53.7%	74.4%	20.7%
Psychiatry	13.4%	20.0%	6.6%

All are statistically significant

CLIENT JOURNEY

INTENTIONAL IMPLEMENTATION & EXECUTION IS ESSENTIAL

Battle-Tested Operational and Clinical Experience

Solving partners' challenges effectively because we were them and have done it before.

Opportunity Matched with Operations

Clear understanding of current capacities and infrastructure so recommendations match reality.

Strong Bias for Action and Results

Getting started in a fraction of the time with a supportive implementation model and a strong focus on core organizational priorities.

From Embedded Support to Real Impact

WHAT YOU GET

- Guided onboarding

- Seamless access to insights

- Hands-on support

- Longitudinal monitoring capabilities

- Intentional ROI path

THE IMPACT

- Identify Emerging Pain Points Early

- Accelerate Existing Initiatives

- Drive Workflow Optimization

- Improve Member Engagement

- Enable Targeted Spending

FEEDBACK LOOP FOR CONTINUED IMPROVEMENT

BOOK A DEMO

THANK YOU!