zakipoint Health

FOR TPAS, HEALTH PLANS, AND BROKERS

From Lost to Supported: The Connected Member Journey

How real-time insights, personalized engagement and AI-guided navigation turn a fragmented experience into measurable results.

www.zakipointhealth.com

THE CURRENT LANDSCAPE

What Everyone Is Trying to Do

The call to action and challenge centers on delivering more value, with tighter budgets and leaner teams.

Contain rising costs

Health benefits are often an employer's second-largest expense after salaries. Groups want proof the plan is working.

Elevate the member experience

Members expect the same simple, on-demand digital support they get everywhere else.

Differentiate and grow

Win and retain employer groups and brokers in a crowded market where offerings look alike.

Run lean, compliant operations

Manage heavy call volumes, complex inquiries and CMS and DOL transparency rules without adding headcount.

WHAT IS HAPPENING TODAY

The Member Is Lost, Employers Pay the Price

Fragmented benefits, disconnected point solutions, confusing network options and lack of clear and timely guidance.

Members don't know where to start, so they guess, delay care or pick up the phone. Too often, no one reaches out to them first.

> **The result:** For employees, that means delayed care, declining health, and underused benefits and tools. For employers, it means rising costs and lost productivity.

Price to pay

- 1 in 3 Americans delay medical care due to cost[1]
- Employer healthcare costs up 76% in a decade, outpacing inflation 2 to 1[2]
- 54% of adults with group plans delay their care and see their health worsen[3]
- Milliman Medical Index for 2026, rises 7.9%, the largest increase in over a decade[4]

WHY MEMBERS GET A BAD EXPERIENCE

Fragmented Systems, People and Process

Systems

Claims, eligibility, pharmacy, care management and point solutions **sit on separate platforms that don't share data easily and without delay**.

People

CSRs, navigators, care managers, brokers and HR each see one slice of the member. **Handoffs break, and members repeat their story.**

Process

Outreach is late, generic, sent without member context and rarely measured for whether anyone acted.

Every disconnect lands on the member, and on the plan's bottom line.

AND THE RESULTS

What Fragmentation Costs



62% of members don't use digital front door[5]

Portals, apps and point solutions sit underused, so the investment never pays off.



Care gaps drive up to $78 billion in unnecessary spending each year[6]

Missed screenings and unmanaged chronic conditions go unaddressed until they get expensive.



Nearly 60% of high-cost members are new "cost bloomers" [7]

Rising-risk members aren't flagged early enough to change their trajectory.



Medication non-adherence affects up to 50% of patients with chronic diseases[8]

Without coordinated support, complex cases escalate into a surge of high-cost claims.

THE PATH FORWARD

What Does It Take to Transform to an Exceptionally Supported Member Journey?



Real-time insights

Know who needs help, and why



Personalized engagement

Reach each member with next best action



Guided navigation

Lead members to the right answer and care



A learning loop

Get better with every interaction

ESSENTIAL 1 · REAL-TIME ANALYTICS AND INSIGHTS

See Risk and Opportunity in Real Time

zAnalytics

The data foundation of the zakipoint Health platform. zAnalytics turns claims, risk and engagement data into **visual, actionable insights that power everything else.** Spot a risk, build the cohort and launch an automated campaign right from zAnalytics.

- Identify cost and risk drivers before they escalate
- Report on gaps in care, catastrophic claims and plan usage
- Build dynamic member cohorts for targeted outreach
- Track ROI to measure intervention effectiveness

30%
increase in members identified for intervention needs

50%+
reduction in case management referral time

75%
increase in high risk member identification

ESSENTIAL 2 · RELEVANT, TIMELY, PERSONALIZED ENGAGEMENT

Engage Every Member With Purpose

zConnect

A white-labeled digital front door that puts benefits, claims, costs and care options in one place, with built-in campaigns that reach each member with what matters to them.

- Precise cohorts from member, claims and engagement data
- Coordinated outreach across SMS, email, app and web portal
- Embedded CTAs that let members act on the spot
- Close care gaps and steer members to high-value providers

58%
of high risk member engaged in the first 90 days

1-touch
automated member outreach with action plan templates

Top 50
member questions answered instantly by Zara (AI-Enabled Advisor)

ESSENTIAL 3 · GUIDED AND SUPPORTED NAVIGATION

Guide Every Member to the Right Answer

AI-ENABLED SUPPORT

Zara AI

An AI navigator, by voice and chat, that answers members and providers instantly and supports CSRs on every call.

- Understands intent with natural language
- Real-time HIPAA validation and member data
- Answers coverage, pharmacy and enrollment
- Escalates to a person only when needed

30-50% of member and provider calls fully automated today

BACK-END SUPPORT, 360-DEGREE VIEW

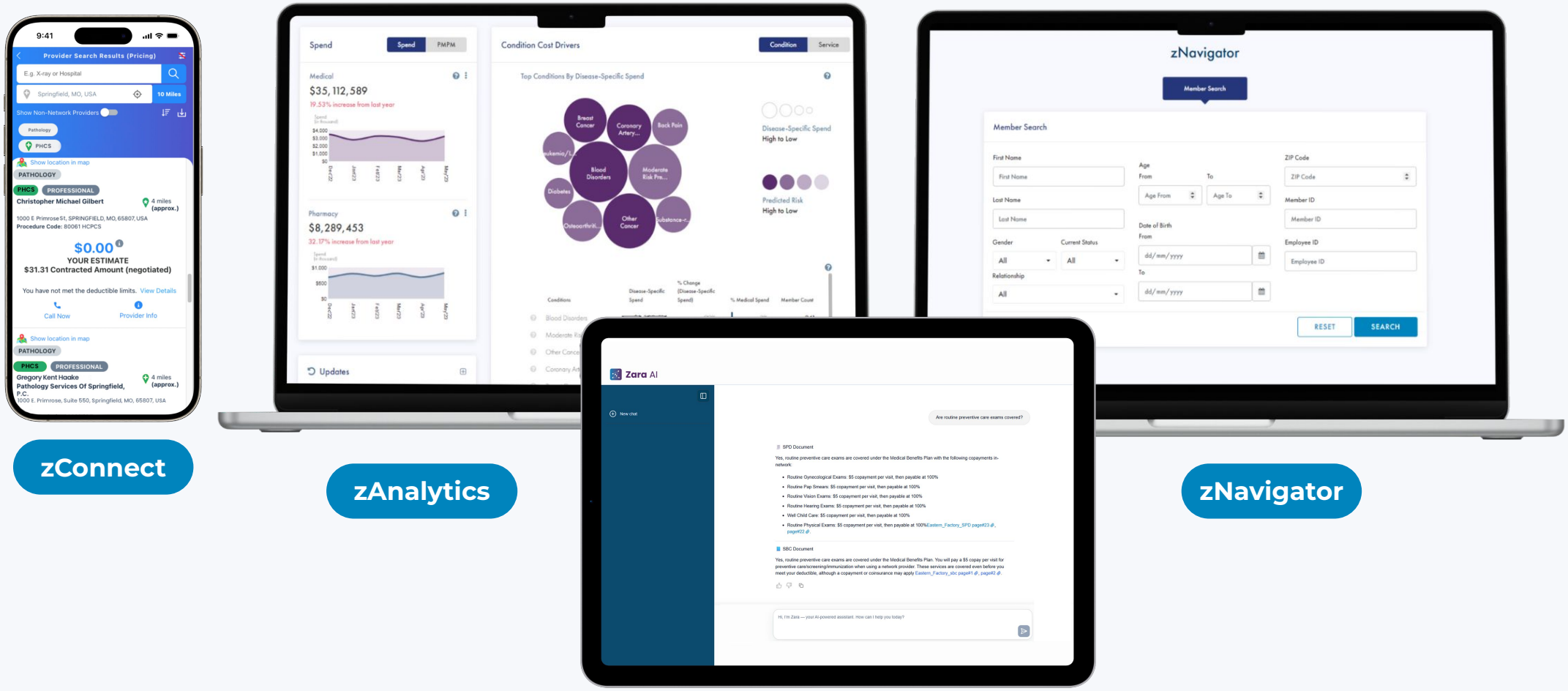
zNavigator

The workspace where CSRs, navigators, care managers and HR teams turn insights into action for every member.

- Medical and pharmacy utilization patterns
- Member-specific, data-driven intervention plans
- Steers members to high-value, low-cost care
- Single sign-on with your existing systems

360° member view for CSRs, navigators and care teams

CLEAR, VISUAL DASHBOARDS, REPORTS AND APP SCREENS



zConnect

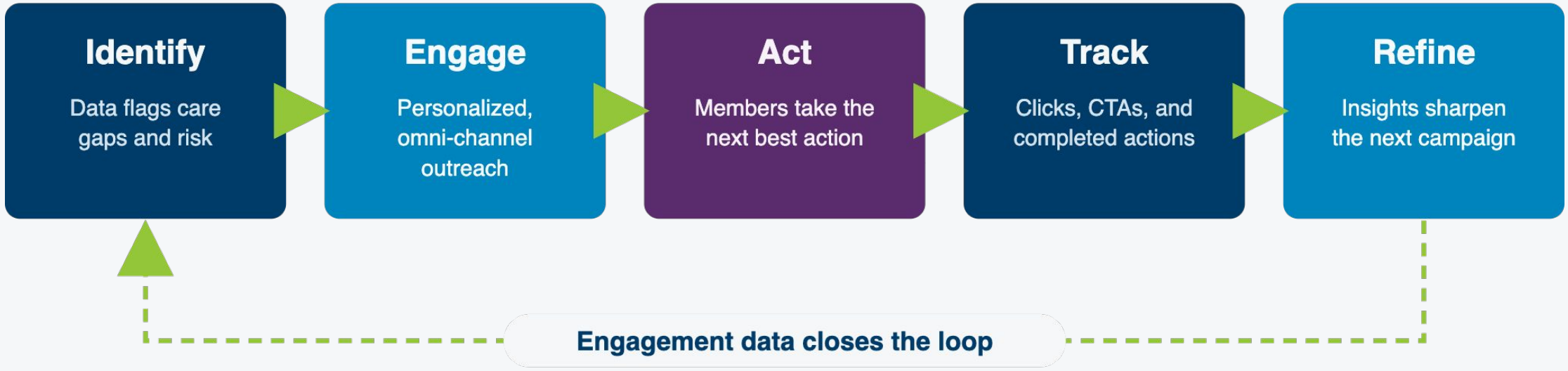
zAnalytics

zNavigator

Zara AI

DATA + PROACTIVITY

Every campaign feeds the next



Outreach gets smarter with every campaign, 24/7/365

Campaign Manager learns which content and channels resonate with which members

Zara AI improves its accuracy and speed with every interaction

zAnalytics ROI tracking shows which interventions pay off

RESULTS

Everything Gets Easier

Members get answers fast
Benefits, claims, costs and care options in one place, in any channel.

Care gaps get closed
At-risk members are spotted early and reached with outreach they act on.

Teams share one view
Everyone sees the whole member, so handoffs simply work.

Routine calls are handled
AI answers everyday questions, so people can focus on complex needs.

Value is easy to prove
Clear reporting shows employer groups and brokers what's working.



Dustin Eggers
Chief Strategy Officer, Cobalt Benefits Group

> zakipoint Health has been an important partner in helping us transform JoinHealth into the **digital front door for our members**. Together, we've created an experience that goes beyond simply giving members access to their benefits information — it allows us to **engage them more proactively**, **connect them to the right resources,** and take **meaningful action around opportunities such as gaps in care and provider steerage**.

HOW WE BRING IT TOGETHER

Start Modular, Then Connect

STEP 1

Fill an immediate need

Launch one module, integrated with your existing claims, phone and portal systems.

Your priority	Start with
Cost and risk insight	zAnalytics
Care steerage	zNavigator
Self serve	Zara AI
Member engagement	zConnect
Price transparency	zConnect Tx

STEP 2

Expand as priorities evolve

Add modules over time. Each one shares the same member data, so value compounds instead of fragmenting.

STEP 3

Run one connected platform

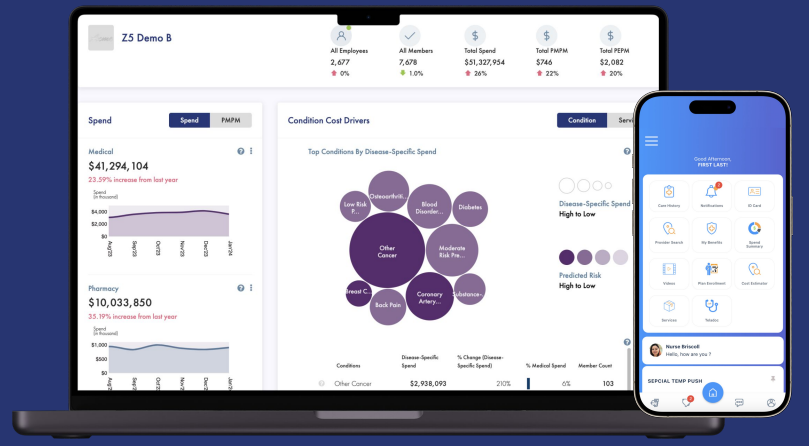
Insights, engagement, navigation and learning work together around every member, with one 360-degree view.

zAnalytics · zConnect · Zara AI · zNavigator

NEXT STEP

Let’s Build Your Connected Member Journey

Start with the gap that matters most to your members and employer groups, and grow from there.



In a discovery conversation, we’ll map:

- **Where your members get lost today**
- **Which module delivers the fastest win**
- **How we’ll measure impact from day one**

Schedule a discovery conversation

Jaclyn Mains, E: jaclyn.mains@zakipointhealth.com · M: 206. 313.0744

Fred Karutz , E: fred.karutz@zakipointhealth.com · M: 847.370.6456

SOURCE AND REFERENCE LINKS

1. HealthEquity Health Care Affordability Pulse, Spring 2026
2. Business Group on Health's 2027 Employer Healthcare Strategy Survey
3. Commonwealth Fund
4. Milliman Medical Index
5. JDPower Health Plan Digital Experience Improves with Sustained, Repeat Usage
6. JAMA Waste in the US Health Care System: Estimated Costs and Potential for Savings
    a. Health Affairs Improving Care Transitions
    b. AJMC Care Fragmentation, Quality, and Costs Among Chronically Ill Patients
7. PUB Med Defining Complex Patient Populations: Implications for Population Size, Composition, Utilization, and Costs
8. PUB Med The Unmet Challenge of Medication Nonadherence