

Rising Mental Health Demands Require an Innovative Insurance Model

45%

of psychiatrists in the U.S. don't accept health insurance.



Out-of-network mental health providers are

>3x

more common. ²

Sidecar Health members can see **any licensed provider.**

No Network Limitations

Paying for healthcare upfront often means paying less. With Sidecar Health, that can mean getting cash back. 80 percent of their major medical **mental health** claims averaged approximately **\$50 cash back per claim.**



80%



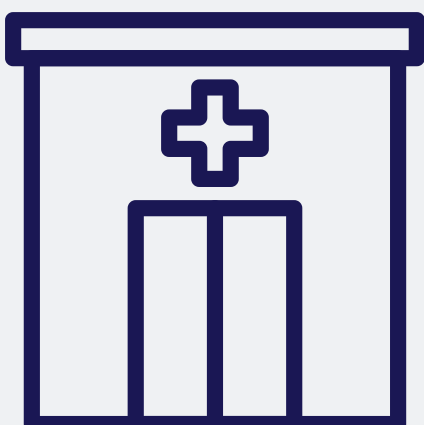
20%

The remaining 20 percent paid an average of \$30 post deductible.

Sidecar Health's major medical plans experience

1.5-2x

mental health utilization vs. traditional carriers.



The Sidecar Health model produces better health outcomes, not more usage:

Emergency Room Utilization is only
vs. traditional insurance

30%



sidecar health[®]

¹ **Source:** Bishop TF, Press MJ, Keyhani S, Pincus HA. Acceptance of Insurance by Psychiatrists and the Implications for Access to Mental Health Care. JAMA Psychiatry.

² **Source:** "Out-of-Network Provider Use More Likely in Mental Health than General Health Care among Privately Insured." Medical Care, U.S. National Library of Medicine