

Aneesh Chopra Discusses CLEAR's Entrance into Healthcare, Outlines Patient and Provider Benefits of CLEAR's Universal Health Identity

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Arlington, VA and New York, NY—Ahead of the HLTH Conference in Las Vegas, Aneesh Chopra, president of <u>CareJourney</u>, spoke with <u>CLEAR</u>'s (NYSE: YOU) head of healthcare, David Bardan, about CLEAR's entrance into the healthcare space. In the same way CLEAR, the secure identity company, has delivered frictionless and predictable travel experiences at airports, CLEAR is on a mission to replace the clipboard in healthcare by creating a single, universal health identity that delivers a safer and easier experience for patients and providers (<u>learn more here</u>).

In their conversation, Chopra and Bardan recounted the friction, inefficiencies, and fragmented databases that currently mire the patient and provider experience, and discussed opportunities for CLEAR's technology to empower patients to securely access and control their health information, and allow providers to spend more time on what matters most – patient care.

With a government-issued ID and the snap of a selfie, we expect CLEAR's identity verification technology will allow patients to securely connect their disparate health information – such as their insurance, their copay, their HSA or FSA card, and their electronic medical records – using a single sign on, HIPAA-compliant account. CLEAR CEO Caryn Seidman Becker will deliver remarks at HLTH next month elaborating on the company's work in healthcare.

"One of the unique aspects of CLEAR that has me more excited than just a typical IT solution into the healthcare market is that there's a very explicit benefit for being a part of a network," said **Aneesh Chopra, President, CareJourney**, during the conversation. "The CLEAR identity model may give us a better pathway. How many grandparents that are struggling with dementia are creating their mymedicare.gov account and remembering all the information to get that going? ... That's a bit about what motivates me. It's thinking about the individuals in our society that need this help, need access to this information, struggle to get it, but with modest effort we can connect these dots and unlock."

"What we're doing at CLEAR is we're really building a health identity, or as we would better put it, identities with depth. These are things that append to who you are. Whether it's your insurance card, your HSA/FSA payment card, your medical history, that is what ultimately unlocks that longitudinal universal record," said **David Bardan**, **Head of Healthcare**, **CLEAR**, during the conversation.





Watch a video of Chopra and Bardan's conversationhere.

In the coming months, CareJourney will partner with CLEAR as healthcare systems integrate CLEAR's single, universal health identity, and build upon the network of health systems that have begun working to integrate CLEAR's technology, including the <u>University of Miami Health System</u>, <u>Wellstar Health System</u>, and <u>Health Gorilla</u>.

Full transcript of interview below:

This interview has been edited for clarity.

Aneesh Chopra: Hey David, it's Aneesh Chopra. I am the President and Co-founder of CareJourney and served in the Obama administration as Chief Technology Officer and as Virginia's Secretary of Technology. Very much look forward to having the conversation with you today.

David Bardan: Excellent. Thank you, Aneesh. Great to effectively have this opportunity to converse with you about CLEAR's entrance into healthcare. About a year ago I joined CLEAR, because healthcare experiences are really hard. They're filled with friction and identity is foundational to nearly every healthcare experience out there.

So whether you're a patient, a loved one, visiting a family member or a workforce member in the care system, there's a tremendous amount of value that we can drive across the healthcare ecosystem, so I'm excited about the conversation today.

Chopra: Me too. So David, I'd love to get started with a bit of the mission for CLEAR in

healthcare. Now, by way of background in the Obama administration, one of the initiatives I was proud to have launched was NSTIC, the Secured Trust Identities in Cyberspace. We envisioned a public-private partnership model for a more safe and trustworthy internet experience for the American people. Healthcare is a critical area that needs this, and so I'm motivated to get your take on the mission for CLEAR to enter this important market.

Bardan: Our general mission is to make experiences safer and easier. How that translates into healthcare is... how do we really do things like replace a clipboard? How do we assist in connecting data across a super, highly fragmented ecosystem?

What we're doing at CLEAR is we're really building a health identity, or as we would better put it, identities with depth. These are things that append to who you are. Whether it's your insurance card, your HSA/FSA payment card, your medical history, that is what ultimately unlocks that longitudinal universal record.

Chopra: It feels to me like it's a bit more on the infrastructure enablement layer, which feels like the right place to be for an organization with CLEAR's reputation and travel. I get excited about that framing, that it's not like the widget that every organization might want to choose to buy one way or the other, but you're actually tapping into a network enablement infrastructure that has a bit of a collective benefit to it.

Am I getting that right? Is that an area that you're spending time thinking about it? I think it maybe relates to this idea of fragmentation in the system as a whole.

Bardan: Yeah, no, absolutely. A few things — I think just to your point earlier, I think identity is foundational for so many different healthcare experiences, and this dates back really to the beginning of time, even pre-electronic medical recording days. There has been really little to no innovation on identity.

We've witnessed a number of things take place over the last 10, 20 years around consolidation, mergers, vertical integration of healthcare with disparate EMRs, IT systems, and that ultimately has led to multiple versions of yourself across the healthcare ecosystem. Today, we do not have some sort of social security equivalent for healthcare, and even if we did, it would just really be a number without depth. So, what does that lead to healthcare?

I think when you think about the challenges that we face across the healthcare ecosystem, it's painful account management across portals. I live in New York City, I see a plethora of providers across the city, and they're all on different EMRs and different instances of potentially the same EMR, and I'm repeatedly filling out the same forms on the same type of clipboard. Even if it's digital, I'm still filling out that same information. I've even had the experience personally, literally going from floor two to floor four in a single building and still having to refill out all my information.

It's real. When COVID hit New York City, a lot of loved ones were looking to try to visit their significant others, et cetera, and what we were seeing was we were seeing hospitals having lines out the door to come and see their loved one, and it was because there was a relatively cumbersome process of just visiting. You have to still prove that you are you in that visitor management system.

Even more so now than ever with the shortage of providers in the workforce, we need to

remove friction from a lot of the experiences in getting physicians on board, nurses on board, credentialed, re-credentialed right across the system. These are all core infrastructure components of the healthcare system, this requires us to make some significant changes in how we operate.

\$4 trillion a year is spent roughly on healthcare, a trillion of that, Aneesh, is about administrative costs and burden. So there's a significant opportunity here to really enhance the infrastructure, and that's an area that we're passionate to play within.

Chopra: One of the unique aspects of CLEAR that has me more excited than just a typical IT solution into the healthcare market is that there's a very explicit benefit for being a part of a network. Someone that's been identified through the CLEAR process once, that identity can be reused and that feature feels like a critical... that's what separates an infrastructure layer from something that's a bit more like a traditional enterprise application.

The CLEAR identity model may give us a better pathway. How many grandparents that are struggling with dementia are creating their mymedicare.gov account and remembering all the information to get that going? Or might there be an opportunity to use an account creation step through a caregiver that links the family member to the loved one in the context of what CLEAR already does in the travel sector.

That's a bit about what motivates me. It's thinking about the individuals in our society that need this help, need access to this information, struggle to get it, but with modest effort we can connect these dots and unlock.

Bardan: I'm incredibly excited about use cases like that. That's some of the power of what we can effectively enable this networked identity play for, because again, having to go through the cumbersome process each and every single time in most cases in healthcare where it's siloed. Here it's networked. Once you're in, it's all a matter of just a selfie. It's seconds getting through the door.

Really appreciate the time, Aneesh. Thank you so much for coming on here. We're excited to announce, again, our entrance into healthcare and really focused on making a difference.

Chopra: Thanks for having me, David. Well, welcome aboard and we need the help, so thank you.

Bardan: Thank you.

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