



# Caring for the Flock at Scale

A Strategic Partnership Between COGIC and Finwell.Health

Presented by Bryan and Cassandra Jones



# Rooted in Ministry and Trusted Guidance

Our relationship with COGIC is built on a shared mandate: protecting the elderly and vulnerable. As licensed Medicare advisors, we have spent years guiding congregants through complex healthcare decisions.

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The goal has always been simple: ensure every member's physical and financial well-being is secure.



# The Predatory Medicare Landscape

As members approach 65, they enter a confusing and high-pressure environment.



Bombarded by predatory cold calls.



Overwhelmed by confusing industry jargon.



Pressured into plans that maximize commissions, not care.



Choosing the wrong plan puts both their health and their life savings at risk.



Medicare 101  
Video Library

## An Education-First Safe Harbor

Finwell.Health is designed to be the exact opposite of the traditional Medicare industry. We built an environment where education precedes decisions.

### The Finwell Guarantee:

- 1.** No pressure. Ever.
- 2.** 100% Free Education.
- 3.** Plain-language guidance.

# Two Vastly Different Experiences

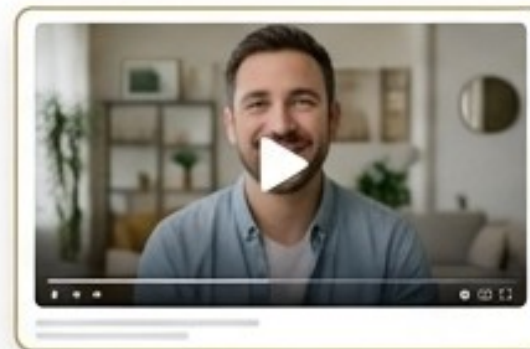
	Traditional Medicare Industry	The Finwell Partnership Experience
Initial Contact	Predatory cold calls and confusing mailers.	✓ A trusted referral from church leadership.
Education	High-pressure sales pitches and confusing jargon.	✓ Plain-language, self-paced video Learning Center.
Plan Selection	Pushing plans with the highest broker commission.	✓ Objective “Champion vs. Challenger” mathematical comparison.
Cost to Member	Hidden network traps and medication costs.	✓ 100% Free Consultation; agents compensated by carriers.

# Empowering the Member



## The Medicare Guide

A comprehensive, easy-to-read digital manual covering Parts A, B, C, D, Medigap, and DSNP.



## The Learning Center

A self-paced video library covering common Medicare topics without sales pressure.



## Simple Self-Scheduling

Members book a free 30-minute consultation directly on the platform at a time that works for them.

# A Secure, Guided Onboarding Experience



# Strength in Numbers requires Technology at Scale

# 222+

**Regional Plans Analyzed**

Pastoral-level care is beautiful in a single congregation, but scaling it requires **enterprise-grade infrastructure.**

# 1,824

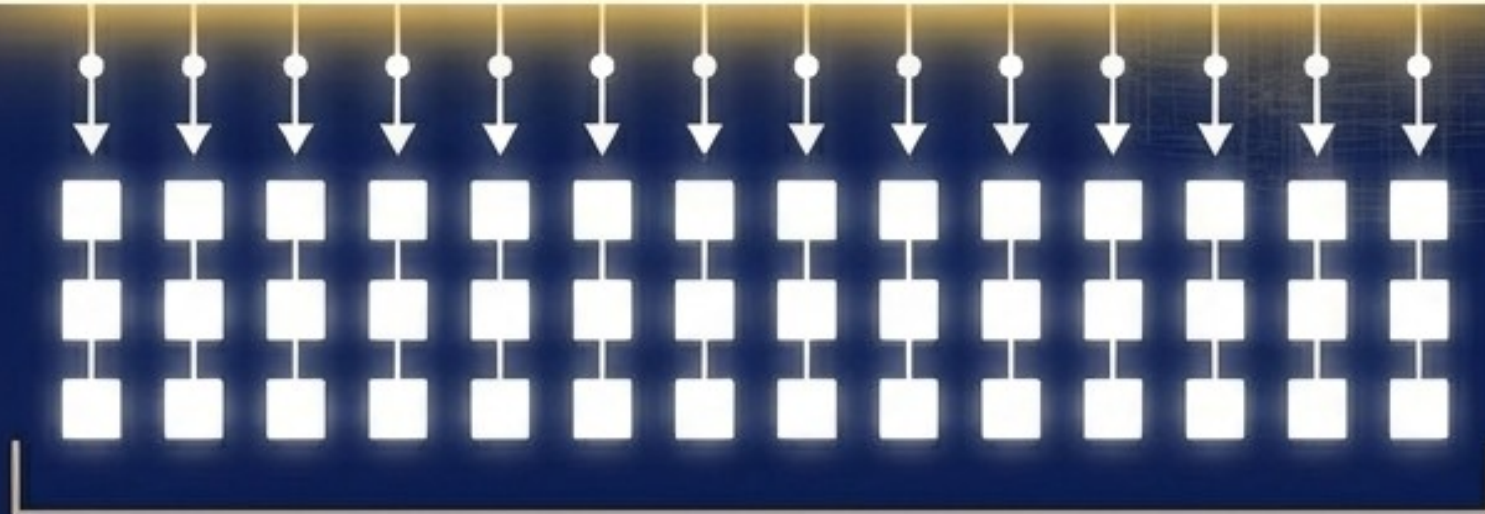
**Benefit Configurations Parsed**

The Finwell.Health V2 engine replaces manual research with a massive, automated data pipeline. We continuously import official CMS (Centers for Medicare & Medicaid Services) data simultaneously.

# The Objective Truth Engine



## The Finwell Engine



## 18-Point PBP Benefit Mapping

We do not guess which plan is best. The system maps 13 specific benefit codes directly from federal data.

We analyze PCP copays, specialist fees, inpatient limits, dental, vision, hearing, and OTC allowances against the member's exact geographic service area.

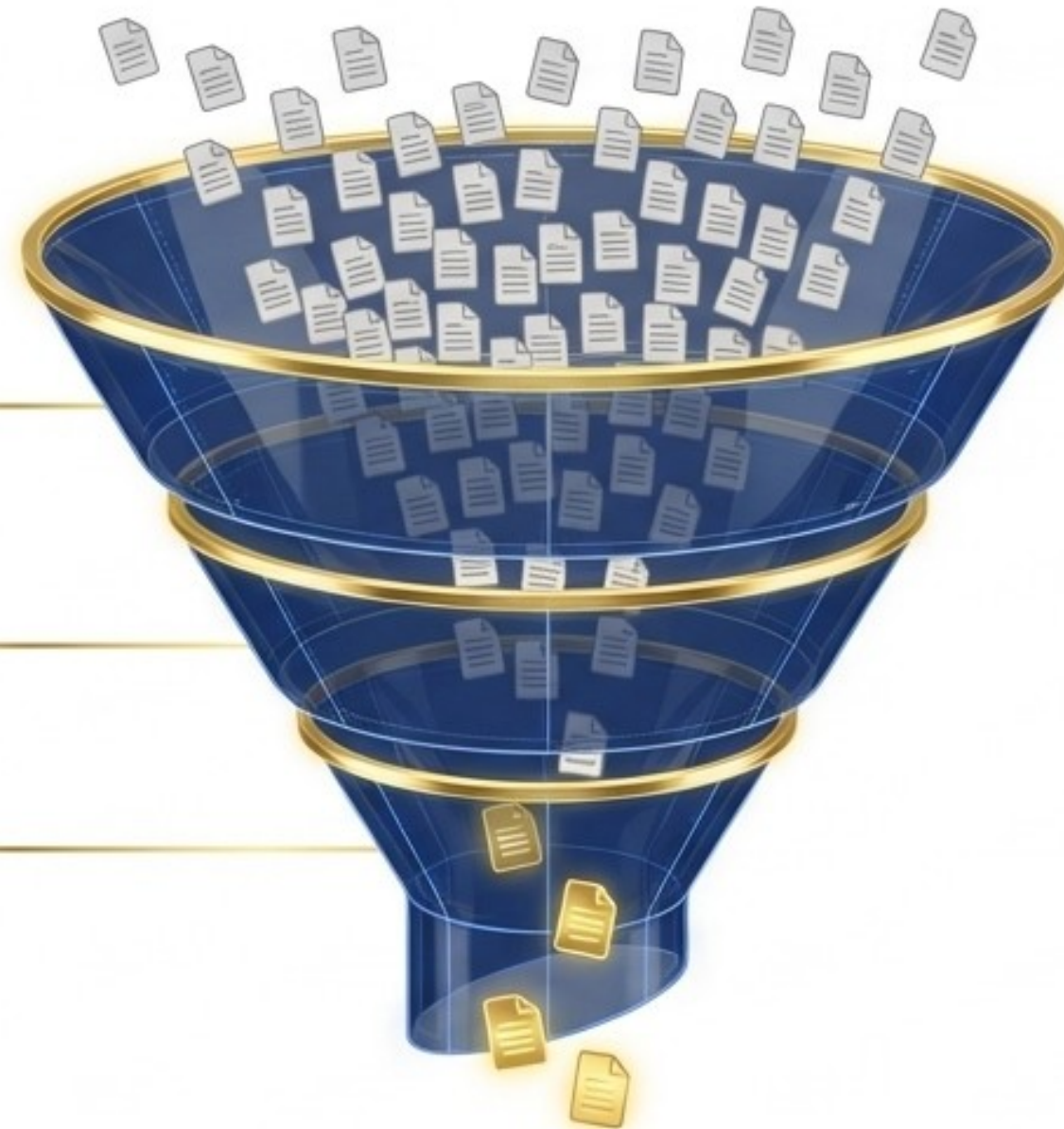
The result is a mathematically sound foundation for every recommendation we make.

# The Champion vs. Challenger Methodology

**Filter 1: Member Geography**  
(ZIP code and county availability)

**Filter 2: Doctor Network**  
(Ensuring specific PCPs and specialists are in-network)

**Filter 3: Medication Costs**  
(Formulary matching and exact dosage pricing)



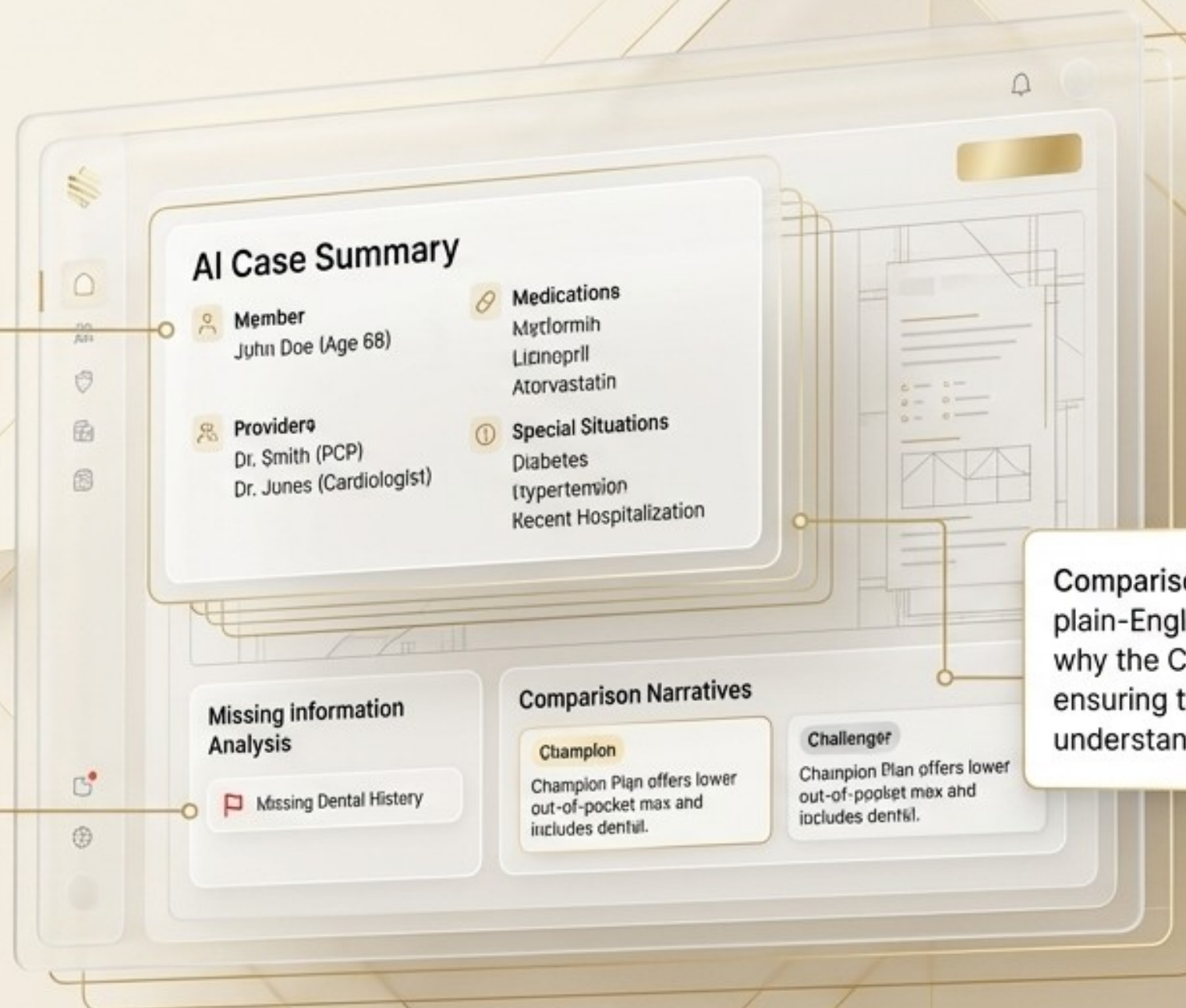
**The Output:** Only two optimized plans emerge. The 'Champion' (mathematically best) and the 'Challenger' (the closest alternative), allowing the member to make a clear, confident choice.

# Technology Protecting Humanity

We utilize HIPAA-aware, enterprise-grade AI (Claude API) to accelerate care, keeping licensed human judgment at the center.

AI Case Summaries instantly distill a member's medications, providers, and special situations for the agent.

Missing Information Analysis flags gaps in data before the consultation begins.



Comparison Narratives generate plain-English explanations of why the Champion plan wins, ensuring the member fully understands their choice.

# The COGIC Partnership Architecture



- Designed to scale effortlessly across regions without adding administrative burden to church staff.
- Each local congregation or partner organization receives a dedicated, trackable entry point.
- Members are routed directly into our secure environment, instantly flagged for priority VIP care by Bryan and Cassandra.

# The Partner Portal



## Custom Referral Links

Dedicated URLs (e.g., /ref/cogic-2026) that churches can distribute via bulletins, websites, or presentations.

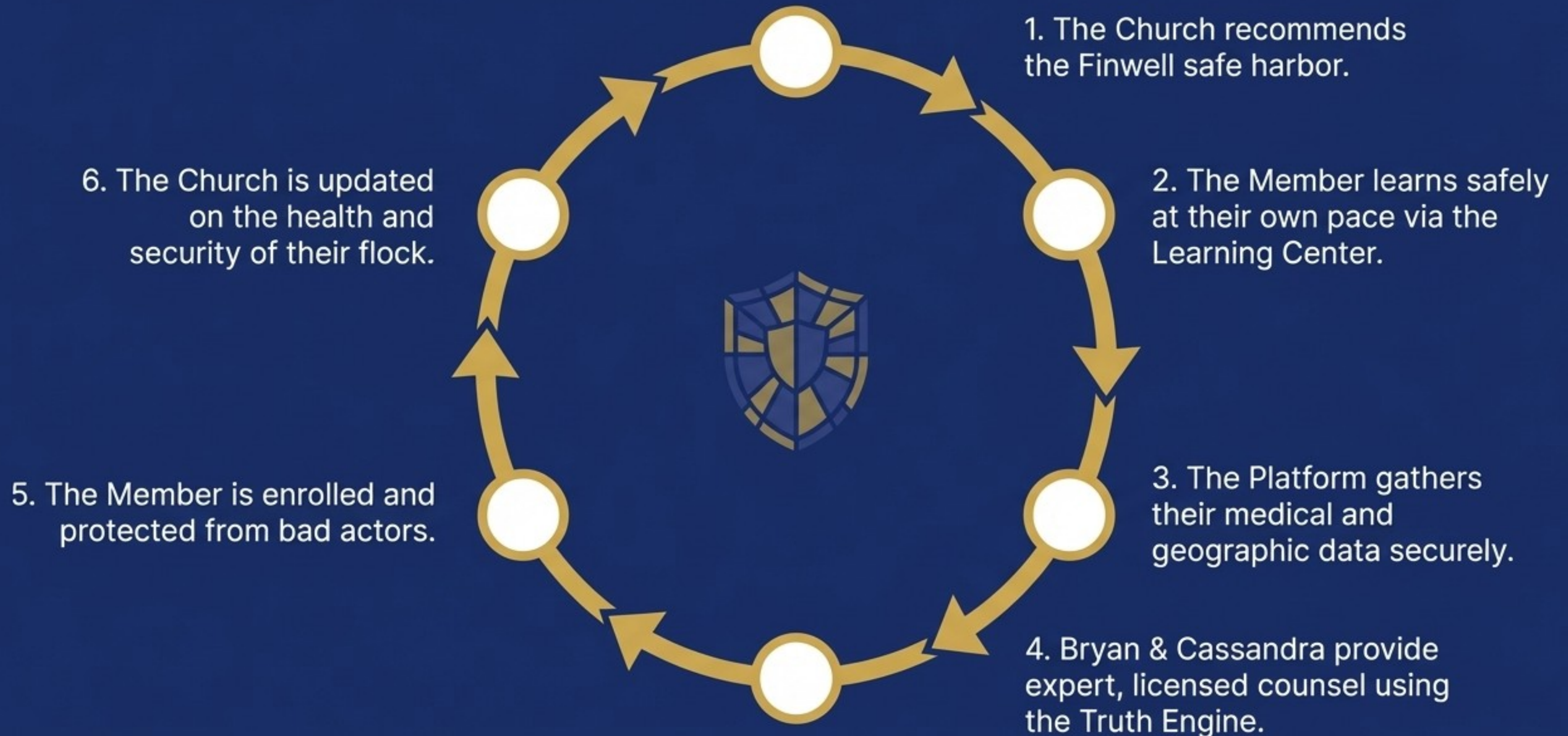
## VIP Priority Routing

Leads generated through these links bypass general inquiries and go straight to the top of our assessment queue.

## Visibility

Aggregate tracking allows leadership to see how many members are utilizing and benefiting from the educational resources.

# A Closed-Loop Ecosystem of Care





**Zero Cost.  
Zero Catch.**

This partnership, the platform, and the licensed consultations cost the church and the members **absolutely nothing.**

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How it works: Licensed Medicare agents are compensated directly by the insurance carriers when an enrollment occurs. Because we operate objectively across all major carriers, our only incentive is to find the mathematically perfect plan for the individual.

# Empowered Flocks. Secure Futures.



By partnering with Finwell.Health, COGIC leadership can confidently guide their members away from predatory tactics and into a secure harbor.

We combine the warmth of dedicated ministry with the precision of a world-class technology platform. The result: Members who are educated, protected, and financially secure.

# The Path Forward

## Step 1: Activate Partner Links

We generate the dedicated COGIC routing URLs and the Partner Portal dashboard.

## Step 2: Distribute Education Assets

We provide customized, plain-language slide decks and videos for use in congregation presentations.

## Step 3: Welcome the Flock

Members begin utilizing the Learning Center and scheduling their free, guided assessments with Bryan and Cassandra.