

# DIRECTHEALTH CONNECT FAQS

MAKING EMPLOYER HEALTH PLANS AFFORDABLE, LOCAL, AND SUSTAINABLE



H2B has partnered with both Mercy Health and St. Elizabeth Healthcare to bring a community-based Direct to Employer healthcare solution to employers in the Greater Cincinnati and Northern Kentucky region.

## WHAT IS DIRECTHEALTH CONNECT?

DirectHealth Connect is a Direct Health Partnership. A Direct Health Partnership (DHP) is simply a direct business agreement between an employer and healthcare system that outlines the way members can access healthcare and how it will be paid for. DHPs are designed to be financially sustainable and meaningful for both parties by providing innovative healthcare services resulting in high quality, cost-efficient solutions for self-funded employers and their members.

DirectHealth Connect offers an attractive alternative for employers who have been accessing services through traditional network arrangements. Our goal is simple – higher quality care, lower costs and a better member experience.

## HOW DOES IT WORK?

You will have the opportunity to join into a direct contract with Mercy Health and St. Elizabeth Healthcare that brings together fellow forward-thinking employers in the Greater Cincinnati Region all working towards a common goal – sustainability, meaningfulness, and an improved member experience. The process to join is as follows:

- 1. Meet with a H2B Certified Benefit Advisor:** Learn how DirectHealth Connect functions within a health plan.
- 2. Understand how your organization can save:** Using your specific metrics, you'll be presented with illustrative pricing demonstrating the positive impact this arrangement can have on your organization.
- 3. Request your proposal & join:** See firsthand the benefits of a Direct Health Partnership through DirectHealth Connect. A formal proposal will be developed and delivered for your organization. Elect to join to put it into action.

## WHAT TYPE OF PLAN DESIGNS ARE USED WITHIN THE PROGRAM?

Our preferred plan design is built upon a \$0 deductible, \$10 physician copays, and a very low out of pocket maximum. If you level fund your plan, you can choose from a set of predetermined benefits. Your Certified Benefit Advisor will consult with you on what is the best plan design for your unique situation.

## HOW WILL MY ORGANIZATION BENEFIT FROM DIRECTHEALTH CONNECT?

Working in direct business partnerships is a tried-and-true strategy to help employers manage costs and give them a seat at the table to help transform the employer/healthcare relationship. While only large enterprise employers have been able to participate in direct health partnerships in the past, now any self-funded employer with 50 or more enrolled employees can take advantage of the savings, the sustainability, and the improved member experience.



## HOW DOES THIS PARTNERSHIP BENEFIT MY MEMBERS?

Experience shows that members who can afford to get the healthcare they need, when they need it, without fear of financial burden, are healthier and happier. We address this by providing plan designs with low out of pocket costs. We also know that a disjointed care experience can be frustrating for members. By carefully coordinating care we can work to reduce unnecessary stress and improve the member experience.

## DO EMPLOYERS SAVE WHEN PARTICIPATING IN DIRECTHEALTH CONNECT?

A resolute YES! Your H2B Certified Benefit Advisor will work with you to produce a full illustration so you can see how joining DirectHealth Connect can generate savings for your organization. We often see 20% - 30% savings when compared to a traditional insurance product.

## WHAT IF I'M NOT CURRENTLY SELF-FUNDED? CAN I PARTICIPATE?

DirectHealth Connect is not an insurance product. It is a program in which self-funded employers can elect to participate. All employers who wish to participate in the program must self-fund their health benefits plan. Your H2B Certified Benefit Advisor can guide you on whether self-funding is the right strategy at this time for your organization.

## WHAT IF I WANT TO SEEK CARE OUTSIDE OF DIRECTHEALTH CONNECT OR I HAVE EMPLOYEES IN DIFFERENT STATES?

Every employer that participates in the program has unique needs and there are multiple ways to structure your specific health benefit plan to meet these needs. While DirectHealth Connect will become the anchor upon which you build your employee benefits program, as a self-funded employer we encourage you to work with your H2B Certified Benefit Advisor to appropriately structure your plan for when care is sought outside Mercy Health and St. Elizabeth Healthcare. There are solutions that will cover all healthcare needs outside of the program.

## WHAT ABOUT ID CARDS?

Each member will receive an ID card that will feature the DirectHealth Connect logo as a representation of your partnership when seeking care.

## HOW DOES THIS PARTNERSHIP MAINTAIN QUALITY FOR EVERYONE INVOLVED?

At least once annually, all DirectHealth Connect partners meet to review how the program is working for each stakeholder – providers, employers, and members. This is a unique opportunity to share ideas and feedback directly with your local hospital system, and to learn more about their experience as well. This is unique to the structure of our partnership and ensures continual process improvement for all stakeholders.

## WHO ARE OTHER KEY PROGRAM PARTNERS WITHIN THE DIRECTHEALTH CONNECT PARTNERSHIP?

H2B is a key partner in the DirectHealth Connect program. They serve as the program manager and helped to build the DirectHealth Connect program with Mercy Health and St. Elizabeth Healthcare. Direct Health Advisors works closely with local Health2Business Certified Benefit Advisors (H2B CBA), who have been trained and appointed by H2B to exclusively represent this program. Direct Health Advisors oversee the development of local H2B CBAs.

Your H2B CBA is your trusted guide when evaluating if DirectHealth Connect is the right solution for your company and employees. Your H2B CBA will take the time to truly educate you on the facts and features of the program, and then walk you all the way through implementation and open enrollment.

## WHAT ARE BUSINESSES SAYING ABOUT USING A DIRECT PARTNERSHIP APPROACH?

Lynette Battson, Director of HR at ISU Credit Union said, "Our employees regularly tell me how grateful they are for the healthcare benefit. They feel like they are one of the partner provider employees and that healthcare is more personal." When asked what she would you change, Lynette responded, "Nothing! It's going so fantastic I just want it to stay this way. I wish we had known about the direct partnership earlier."

## WHY ARE MERCY HEALTH AND ST. ELIZABETH HEALTHCARE BRINGING DIRECTHEALTH CONNECT TO THE GREATER CINCINNATI REGION?

We believe a Direct Health Partnership will transform the way employers provide and pay for healthcare. This partnership will lower the cost of healthcare, provide members more opportunities to access the care they need improve patient experience and satisfaction and at the same time enhance the provider experience. It is our goal to provide the right healthcare at the right time for our communities, and this partnership is just one additional way we can do that.

### WHO IS MERCY HEALTH?

Mercy Health is a mission-driven organization committed to making every patient's life better — mind, body and spirit. Delivering high quality patient care is central to our Mission and to our ministry. As the largest health system in Ohio and one of the largest nonprofit health care ministries in the United States, we never stop trying to do an even better job of caring for those we serve.

Mercy Health has over 500 points of care, including 23 hospitals across Ohio and Kentucky. Our growing provider network offers more than 3,000 primary care and specialty providers. By offering robust virtual care options – including telehealth, Evisits and video visits – patients can trust that we are here to care for them however, wherever and whenever they need it.

Many of our regions consistently rank in the top 20 percent of health systems in the nation for quality according to Fortune/IBM Watson Health. One region is ranked as a 15 Top Health System. To learn more about our mission and quality, visit [mercy.com](http://mercy.com).

### WHO IS ST. ELIZABETH HEALTHCARE?

St. Elizabeth Healthcare is one of the most respected medical providers in the Greater Cincinnati region. For more than 150 years, St. Elizabeth has been the heart and soul of healthcare in Northern Kentucky. St. Elizabeth Healthcare operates five facilities throughout Northern Kentucky and more than 115 primary care and specialty office locations in Kentucky, Indiana and Ohio.

Our mission is to provide comprehensive and compassionate care that improves the health of the people we serve. We accomplish this through state-of-the-art technology and our dedicated associates, led by a well-respected board and executive leadership team who love this organization and our community.

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