



# How to Stand Out in the Employer Health Market with **Direct Plans**

Brokers who offer direct plans can gain business, win loyalty, and earn more.

## What Is a Direct Plan – And Why Should You Offer It?

A direct plan is an alternative to the carrier-model of healthcare.

DIRECT HEALTHCARE PLAN	TRADITIONAL HEALTHCARE MODEL
<b><u>Direct Contracting</u></b> The employer contracts directly with community providers to provide access to care, giving members a simple and affordable option for services.	<b><u>Carrier Interference</u></b> The carrier acts as the middleman between the employer and providers, typically with networks and prior authorization requirements.
<b><u>Self-Funded</u></b> As the payer, the employer takes control of the plan.	<b><u>Fully-Funded</u></b> The carrier is the payer, so the carrier is in control of the plan.
<b><u>Flexibility</u></b> The employer is in charge of coverage and offers benefits that make a difference for employees.	<b><u>Black Box</u></b> The plan is a black box. Employers don't know the inner workings and have no control over what happens.
<b><u>Sustainability</u></b> Employers typically save 20% to 30% in the first year, and renewal increases average just 1.9%.	<b><u>Price Hikes and Unpredictability</u></b> Renewal increases can lead to cash flow issues as employers struggle with relentless rate hikes and are forced to pass costs onto workers.

## Your Role as Broker

Direct plans are the lifeline many employers need right now.  
By offering direct plans, you can give employers a way out of the PPO trap.



### Educator

This is a new approach to health coverage, and your clients will likely have a lot of questions. You'll need to educate them, and to do that, you'll need to educate yourself.



### Champion

If you shy away from direct plans because they're unfamiliar, your clients will, too. Once you start advocating for this innovative system, many of your clients will get on board.



### Trusted Advisor

Instead of comparing plan options, your guiding your clients on a journey to direct contracting. Your role will be that of a consultant, and you'll earn transparent fees.

## How to Add Direct Plans to Your Suite of Solutions

1. Learn about direct plans. Become the expert your clients can rely on for insights and guidance.
2. Identify strong candidates. Companies with 20 to 1,000 employees to cover are well suited for this option.
3. Make the case. Employers can save a lot of money while engaging their employees, but they may have questions and concerns. You need to ease fears and champion the model.
4. Embrace your new role. You're not just comparing plans for clients. You're acting as a consultant and guiding your clients through the process.
5. Earn more. These plans require a little more work on your part, but you are fairly compensated for your efforts.

## How H2B Supports Brokers

H2B is your H2B program manager partner. We oversee the development and executive of the program, including the Direct Corporate Health Partnership Agreement between your employer clients and their community health providers.

We're on a mission to help employers and their employees access affordable, high-quality healthcare. We're not just offering quick fixes. We're providing long-term, sustainable solutions. We can support you with education and sales resources so you can spread the word and offer your clients this innovative approach to healthcare.

Do you want to...

- + Provide your clients with real solutions to today's healthcare problems?
- + Stand out from your competition by offering something they don't?
- + Grow your business by establishing yourself as a trusted partner?
- + Retain more clients with health plans they love?

**Partner with H2B.**

