



# Is a Direct Health Plan Right for Your Company?

If you're dissatisfied with your carrier health plan options, consider switching to a direct plan. This innovative approach to healthcare bypasses carriers to put your company in control of your coverage and costs.

## Free Yourself from the PPO Trap

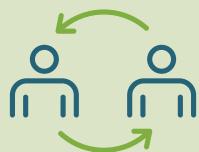
Every year, your healthcare costs increase – and for what? Your employees are probably paying even higher deductibles and out-of-pocket costs. Meanwhile, the carriers and their shareholders keep making profits.

There's a better way.

The direct plan model allows employers to contract directly with community health systems and providers.

- + **Cost Savings** - Employers typically save 20% to 30% in the first year.
- + **Predictability** - Annual renewal increases average around 1.9%.
- + **Quality Care** - Partner with high-quality providers in your community.
- + **Risk Management** - Stoploss coverage provides protection against catastrophic claims.
- + **Flexibility** - Design the plan how you want. You can cover bariatric surgery, childbirth, or anything other service your population would appreciate.
- + **Engagement** - You can reinvest some of your savings to make your benefits even richer in subsequent years!

## Four Components of a Direct Plan



### ACCESS

The employer contracts directly with community health providers to gain access to services.



### PRESCRIBITIONS

A transparent, pass-through pharmacy benefits manager facilitates access to drugs.



### STOP-LOSS

Stop-loss protection is built in so you are protected from catastrophic claims.



### ADMINISTRATION

A third-party administrator handles claims. A reicer adjudicates claims outside of the direct partnership.



**Do you have between 20 and 1,000 employees?**



**Are you fed up with surging health plan costs?**



**Are you ready to take control of your coverage?**

**Learn More:**