



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

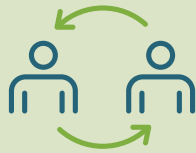
Every year, your healthcare costs increase - and for what? Your employees are probably paying even higher deductibles and out-of-pocket costs. Meanwhile, the carriers and their shareholders keep making profits.

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.



PRESCRIPTIONS

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

Coordinated by:



STOP-LOSS

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



ADMINISTRATION

A third-party administrator handles claims. A repricer 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: