



Direct Partnership Health Plans

Bigger Savings. Better Employee Benefits.

With H2B, employers and their advisors can finally take control. We facilitate direct care partnerships that deliver high-quality, global care at significant cost savings. Happier, healthier team members lead to better employee benefits ROI.

What Is A Direct Partnership Model?

In a direct partnership model, employers contract directly with the health system in their community to provide healthcare benefits for employees and their families, rather than having an insurance carrier in the middle.

A direct partnership completely changes the status quo, enabling employers and plan members to reap the rewards of a truly innovative approach.

How Is A Direct Partnership Plan Different?

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