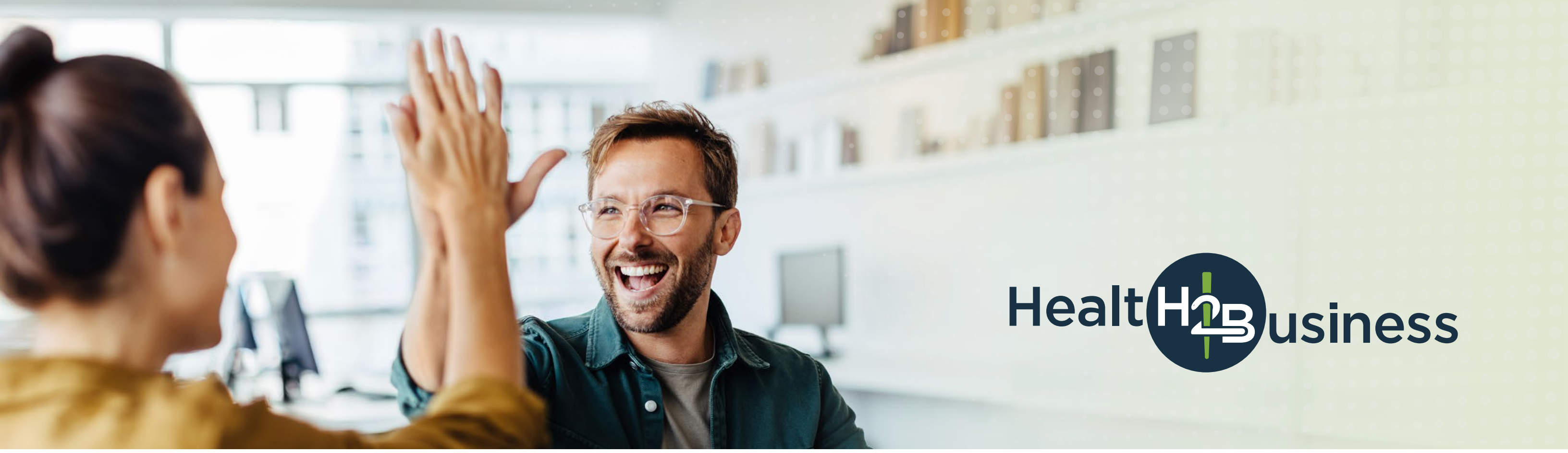

Direct Partnership Health Plans

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

A Smarter Benefits Model

What Are the 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.

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.

What's In It for Employers and Their Brokers?

VALUE FOR EMPLOYERS	DIFFERENTIATION FOR BROKERS
Typical first-year savings of 20%-30%	Bring innovative, cost-saving solutions to clients
Predictability and sustainability: Average renewal increase of 1.9%	Position yourself as a forward-thinking advisor, not just a plan marketer
Plan structures that encourage appropriate healthcare utilization	Become a stronger, year-round benefit strategist for your clients
Cost transparency	Increase earnings
Full control over plan design	Access proven, turnkey direct partnership infrastructure and admin support
Increased ability to attract and retain talent	Choose your vendors – we'll work with your partners
Ability to reinvest savings into workforce and business growth	Enjoy the confidence of thoughtfully structured contracts for optimal claims stability

Who Can Participate?

Groups with 20+ employees are good candidates for participation in the H2B Direct Partnership Health Plan model.

H2B Direct Partnerships are now available in the blue states and will be coming soon to the green states.