

Today's healthcare environment has left employees with increasing insurance premiums, out-of-pocket costs associated with unhealthy lifestyles, and an emphasis on patients deciding how to consume their healthcare. High deductibles and copays have exacerbated delayed diagnoses that result in lengthier and more expensive treatments. In addition, members often lack the necessary tools to appropriately "consume" their healthcare in an effective manner and are financially unprepared for a catastrophic health event or disability.

These factors drive increasing medical plan costs and, because most Americans have employer-provided health insurance, employers see a never-ending cycle of rate increases. **The current strategies are not working!**



THE NEW POPULATION HEALTH GAMEPLAN

Engage staff toward better health



Strong financial incentives



Powerful tools to help employees better consume healthcare



Voluntary insurance protection programs



By implementing the PHMP, your company adds...

\$750,000

worth of quality healthcare benefits per year

&

\$33,600

increase in employer net cash flow
@ \$336 per employee, per year

AT NO NET COST TO EMPLOYER OR EMPLOYEE

REDUCE LONG-TERM MEDICAL SPENDING

- Healthier employees
- Telemedicine prevents many ER and urgent care visits—approximately \$500 savings per call
- Early identification of conditions allows effective and less costly treatment

REDUCE CURRENT WELLNESS COSTS

- Nurse coaching
- Patented and proven population health management
- Telemedicine without copay or deductible
- Biometric screening
- DNA screening
- Health services transparency tool

FIXED INDEMNITY INSURANCE PROGRAM

- Insured by A+ rated Carrier
- Increases Pre-tax employee premium deduction by over \$9,000 per participating employee
- Approved by Departments of Ins. in more than 30 states (pending approval in remaining states)

REDUCE EMPLOYEE TURNOVER

- Increase employee take-home pay, 2 to 5%
- Add valuable benefits
- Reduced absenteeism/presenteeism

IMPROVED INCOME STATEMENT

Reduce FICA Expenses, Reduce Long Term Healthcare Expenses, Reduce Turnover/Training Costs