



Copyright © 2019. All Rights Reserved.

Core Health Benefits

*Our Comprehensive Benefit Platform
Has Powerful Solutions that Address All
of Your Benefit Needs*

Don't get trapped by your existing health benefit expenditures. Like in the technology world, things are changing rapidly. It may be time to ask the question, "Do I need a consultation?"

- What if you are currently paying way too much for your health and auxiliary insurance plans?
- What if it was affecting your bottom line profit in a more extreme way than you know or imagine?
- What if you were not getting the best benefit plans compared to dollars spent?
- What if you did not have the best broker or agency representing you that was really on top of changes, costs and product design, or even had a favorable vetting process to protect your interests?
- What if you could get better support and a much better bottom line deal?

We consult with you and if approved we can help you manage change and simplify workforce planning with a strategic, innovative approach to benefits and compensation rewards. Our consulting team and health professionals will help you design, implement and manage a cost-effective benefits program that is structured to reduce costs, improve workforce productivity, educate employees, mitigate risk and help you attract, retain and develop top talent. Our solutions are designed holistically – you get a big-picture benefits program that is fairly priced, competitive within your industry and region, and aligned with your operational budget and goals. The result: healthier, more engaged employees, better processes and workflow, improved recruiting and retention and more effective compliance strategies that reduce risk and strengthen your organization. We vet every service vendor relationship to your satisfaction.

It's a Fact

- The cost of health insurance continues to skyrocket while coverage benefits are decreasing.
- Companies are spending more time and money on employee benefits only to see employees more confused and frustrated and incurring greater out-of-pocket expense.
- Health insurance plans grow more and more complicated each year with HSAs, FSAs, high deductibles, no copays, tiered prescription coverage and additional regulatory requirements.
- Governmental reporting requirements and compliance enforcement have increased substantially.
- Coordinating with multiple benefits providers is cumbersome and time consuming.

Let us build you a comprehensive benefits program to fit your specific needs and protect your bottom line

-  Strategic Planning
-  Employee Engagement
-  Billing & Fulfillment
-  Benefits Design
-  Administration & Technology
-  Compliance Support

Here's just one of many examples of how our clients can significantly save on health care expenditures. We have many case studies and many scenarios for your perusal.

\$4.8 Million Expected Client Savings in One Calendar Year in Just this Example

Overall finding – It is not unusual for employers to pay 50% more in administrative fees than they believe they are paying. Some consultants, either unaware or simply overlooked these fees, are now reluctant to point them out for fear of liability. Other employers who used a benchmark report to measure ASO fee competitiveness, find variable fees are not included, so findings can lead to a false sense of security that the employer's fiduciary obligation to keep administrative costs as low as possible may be at risk.



Copyright © 2019. All Rights Reserved.

Core Health Benefits

*Our Comprehensive Benefit Platform
Has Powerful Solutions that Address All
of Your Benefit Needs*

SECURING YOUR VAULT

Your benefit platform may be a victim of creative or fraudulent charges and abusive billing. Bring innovation with expertise for the added protection you need.

THIS COULD BE YOU!

Other Case Studies

Contract Review Revealed These Results

With a forensic contract review approach, the employer reduced the unknown, excessive ASO fees saving millions.

Solution

A large Texas employer was unaware they were paying three times what they thought in added carrier administrative fees that were undisclosed or obscured.

- A fiduciary contract review uncovered \$100 per employee per month
- Amounts were identified and dramatically reduced
- A carrier change was not required

Specialty Drug Direct Sourcing

By using direct acquisition contract and third-party clinical management, the employer saved \$879,105 in year 1 (4,800 employees)

Solution

Introduced a specialty drug clinical management cost control solution for 71 members in a 90-day voluntary program, then mandatory carve-out.

- Improved member experience
- No cost for most specialty drugs
- Saved 3x the level of rebates

Digital Medical Audit

With no member disruption, we recovered \$1.5 million in overpayments and closed contract loopholes saving millions more.

Solution

Applied new digital auditing technology and advanced algorithms to recover previously unattainable amounts and without member disruption.

- Contractual Results: Over \$600,000 recovered
- Audit Results: Over \$900,000 recovered
- Operational Results: Abuse loopholes closed

Musculoskeletal Care Innovation

Used best-in-class musculoskeletal case management, employers can save up to \$1,000 per employee per year in reduced cost.

Solution

Focusing on significant musculoskeletal claims and deployed best-in-class for improved outcomes via advanced assessment and care protocols.

- Quicker, safer patient recovery
- Eliminate use of addictive pain medications
- Avoided costly injections and surgery

LET US HELP BY CONSULTING WITH YOU AND IMPROVING YOUR BOTTOM LINE