


Carl C. Schuessler, Jr., DHP, DIA, GBDS
Managing Principal of Mitigate Partners, LLC

Carl Schuessler is the Founder and Managing Principal of Mitigate Partners, a Risk Management, Cost Containment and Employee Benefits Consulting firm, which is a partnership of 29 employee benefit consulting and brokerage firms that allows local management within a collaborative environment with more than 150 years of combined experience.

We are an intentionally small “concierge” consulting firm offering a unique approach to benefits management for a select group of clients. We have chosen collaboration over competition and maintain healthy relationships with a cadre’ of like-minded consultants and resources throughout the United States. Being open to and encouraging the ideas of others allows us to remain on the cutting edge of thinking in our area of expertise, rather than developing the myopic view of the world that so often occurs in single source benefit brokerage shops.



With more than 30 years of experience in benefits consulting and financial services, Carl pioneered the fiduciary approach to benefits advisory services. His interest in treating the employer’s money like his own, led Carl through years of research culminating in the development of his proprietary **FairCost** Health Plan, an innovative plan design seamlessly integrated with a High-Performance Healthcare Solutions platform that provides best-in-class benefits at substantially lower costs while improving clinical and financial outcomes for health plans and their members. A founding Health Rosetta Charter Certified Advisor, Carl is a highly accomplished speaker and author who is engaged in the pursuit of EMPLOYER-Built Healthcare to replace the archaic Insurer-Built Healthcare system that has ceased to meet the needs of employers and their employees.

In 2017, Carl was selected as one of the first group of 30 forward-leaning Benefits Advisors in the U.S. to participate as a Charter Member in the  *Certification Program for Benefits Advisors*. The Health Rosetta is a blueprint of best practices for intelligently purchasing health benefits that’s been sourced from the most forward leaning benefits purchasers of all types around the country. The Health Rosetta Accredited Advisor Program is an exclusive ecosystem of healthcare advisors who have illustrated exceptional transparency, innovation, and execution in the areas of risk management, employee benefits, and high-performance plan design. The Health Rosetta’s creator, Dave Chase, recently published a book that I think you’ll find valuable that also mentions us, [*The CEO’s Guide to Restoring the American Dream: How to Deliver World Class Health Care to Your Employees at Half the Cost.*](#)

By serving as a Fiduciary and Steward of our client’s health plan dollars, and focusing on how to reduce the cost of healthcare (rather than the cost of insurance), we operate more as Population Health Managers rather than as “Brokers”, allowing our team to specialize in Cost Containment and Risk Mitigation strategies that result in dramatic reductions in the overall health plan spending of our

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clients. Our more than 150 years of combined experience in benefit planning, allows us to offer our clients improved cash flow, “employer friendly health plans” and lower cost trends over time.

Carl has successfully networked with other trusted partners/vendors such as insurance companies, PBM's, TPA's, health care destinations, employee benefit communication companies, and onsite clinics. To the delight of his clients, he has a proven track record of bringing comprehensive High-Performance Healthcare Solutions to businesses regarding healthcare costs, benefit design, improved medical outcomes, and improved employee communications. Carl is an employer advocate and provides easily understood solutions and encouragement to employers.

Carl is a native of Macon, Georgia, moved to Atlanta in 1989, and resides there with his wife, Missy and their three children, Mary May (20), Carl III (19) and Hattie (16). He enjoys children's activities (coached 43 of his children's teams), fly fishing, golfing, hiking, and hunting.

EXPERIENCE

Founding Partner in Mitigate Partners, LLC – 2015 – present

Founding Partner in BenefitStrategies, LLC. – 2002 – present

Lockton Companies – 2006 – 2008

Northwestern Mutual Strategic Employee Benefit Services – 1988 – 2002

EDUCATION

 **Charter Member of Certified Benefits Advisor Program**

The Health Rosetta Institute

DHP - Disability Healthcare Professional

Center for Insurance Education and Professional Development/AHIP

DIA - Disability Income Associate

Center for Insurance Education and Professional Development/AHIP

GBDS - Group Benefits Disability Specialist

The Hartford Vault Program/The National Underwriter Company

Sum Lectum Certified Employee Benefit Specialist (CEBS)

International Foundation of Employee Benefit Plans

B.B.A. - Risk Management, Insurance and Estate Management

University of Georgia

SOCIAL MEDIA

Mitigate Partners  **YouTube** https://www.youtube.com/channel/UCnX4uGD_dfhDRDhktP1Tqtw

Mitigate Partners  **LinkedIn** www.linkedin.com/in/mitigatepartners

Mitigate Partners  <https://twitter.com/Mitigatepartner>

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FairCo\$ Health Plans  www.linkedin.com/in/faircosthealthplan

FairCo\$ Health Plans  <https://twitter.com/FairCostPlans>

Carl C. Schuessler, Jr.  <http://www.linkedin.com/in/ccsjr1>

Carl C. Schuessler, Jr.  https://twitter.com/sling_c

Below are some recent speaking engagements and media appearances that may be of interest.

Our recent and future speaking engagements have led us to:

- August 5 – 7, 2021 – **Free Market Medical Association (FMMA) 2021 Annual Conference – Dallas, TX** – *How to Actively Manage Your Health Plan* – Cristy Gupton and Carl Schuessler will share the successes and pitfalls of Actively Managing your health plan with 3 Mitigate Partners' Case Studies
- June 7 – 8, 2021 – Hosted the **2nd Annual Mitigate Partners Summit in Boca Grande, FL** where we held an Employer Day and Mitigators attended along with our **FairCo\$** Health Plan Partners.
- March 25, 2021 – **Free Market Medical Association (FMMA) March Webinar – How Our Employer Clients are Actively Managing Their Health Plans - Employer Success Stories For Cost Containment sharing the successes and pitfalls with 3 Mitigate Partners' Case Studies** – Cristy Gupton and Carl Schuessler will share the successes and pitfalls of Actively Managing your health plan with 3 Mitigate Partners' Case Studies
- March 23, 2021 – **Benjamin Rush Institute – PRESERVING THE PATIENT-DOCTOR RELATIONSHIP** – Click here to see – **How to Regain Control from the "Middles" to Be a Physician - How to Put Patients First Without Insurance Company Hassles**
- March 3, 2021 – **your Freedom Hub** – Click here to see – **Dear Employer: Have you heard of The FairCo\$ Health Plan, sold not by Insurance Brokers but BUILT by Population Health Managers?** Carl Schuessler shares how The FairCo\$ Health Plan allows employers to Demystify their Healthcare Costs - Having Health Insurance... **THEIR** Way and on **THEIR** Terms... **Giving Control back to THEM!** The FairCo\$ Health Plan allows employers to actively manage their health plan.
- November 18 - 19, 2020 – **VIRTUAL – Florida Association of Accountable Care Organizations (FLAACOs) 2020 Virtual Annual Conference** – Click here to see – **The Alternative Payment Models Panel on November 19th at 1:00 at FLAACOs 2020 Virtual Conference** featuring: Tim Koehler, COO, Bluestone MD, Cristin

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Dickerson, MD, CEO, Green Imaging, Kellie Jackson, VP, Payer Compass, Chris Yarn, CEO, Walk On Clinic, and Barry Murphy, Principal, The FairCo\$ Health Plan. These models are being replicated across the country focused on Healthcare is local, and we must keep it that way. Many great speakers were in the lineup. **FLAACOs 2020 Virtual Conference was from 11/18/20 – 11/19/20** - the premier professional development and networking opportunity for not only existing and developing ACOs, but any organizations, in Florida and nationwide, that are interested in value-based healthcare models.

- October 28, 2020 – [Healthcare Americana Podcast via Zoom](#) – click here [#62 - Carl Schuessler: Embracing Direct Care Benefits](#), Host, Chris Habig is joined by [Carl Schuessler](#), co-founder and managing partner with [Mitigate Partners](#) and creator of [The FairCo\\$ Health Plan](#). They discuss how Carl and his team were successful implementing a direct care benefit plan for [DeSoto Memorial Hospital](#) employees in Florida. Carl also shares his experiences contracting COVID-19, and how he and his family are dealing with the virus.
- October 2020 – CANCELLED – [Lakeland Chamber of Commerce](#) – Lakeland, FL – Keynote Speaker on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare*
- October 1, 2020 – [Evansville Chamber](#) – Evansville, IN – C-Suite Roundtable meeting – Keynote Speaker on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare at Houchens Healthcare Summit*
- September 30, 2020 – Webinar – [Owensboro Chamber](#) – Owensboro, KY – C-Suite Roundtable meeting – Keynote Speaker – Click here to see – [The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare at Houchens Healthcare Summit in Owensboro, Kentucky on 9-30-20](#)
- September 29, 2020 – CANCELLED – [South Carolina Business Coalition on Health 14th Annual Meeting](#) – Greenville, SC – on *Real Case Studies of How a Rural Hospital and a Hotel Saved Millions*
- September 8, 2020 – [Owensboro SHRM Meeting](#) – Owensboro, KY – Keynote Speaker – Click here to see – [The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare at Owensboro, Kentucky SHRM Chapter](#)
- August 14, 2020 – [Florida Rural Health Association Summer Educational Series – Webinar](#) – Click here to see – [FHRA Summer Educational Series: DeSoto Memorial Hospital Case Study of How a Rural Florida Hospital with 157 employees saved \\$1.2 Million, 54%, in their Healthcare Spend & Improved Clinical Outcomes in One Year](#) DeSoto Memorial Hospital - Vince Sica, CEO and Lois Hilton, Director of HR, Barry Murphy (Mitigate Partners), Lee S. Gross, MD

(epiphany Health DPC) joined me in sharing their roles in this collaborative effort. Carl Schuessler passionately leads the discussion. Barry Murphy will share how Mitigate Partners is assisting DMH in building a Community-based Health Plan. DeSoto's Vince Sica and Lois Hilton will share how it wasn't easy at the beginning, but now they have never been more excited about their health plans. Dr. Lee Gross will also explain why Direct Primary Care (DPC) was one of the key foundational building blocks to EMPLOYER-Built Healthcare that allowed DMH to regain control over their benefits and costs. DeSoto Memorial-Built Healthcare allowed DMH to actively manage and Demystify their Healthcare Costs - Having Health Insurance... **THEIR** Way and on **THEIR** Terms....Giving Control back to **THEM!**

- July 17 – 18, 2020 – CANCELLED – **Pharmacists United for Truth and Transparency (PUTT) Annual Conference – Orlando, FL – KEYNOTE - *How to Actively Manage Your Health Plan.***
- June 9, 2020 – Hosted the **1st Annual Mitigate Partners Summit in Boca Grande, FL** where 9 Mitigators attended along with 9 of our FairCost Health Plan Partners.
- June 2, 2020 – **The University of Lynchburg Master's Degree in Health Benefit Design and Health Informatics (MHBD)** – Speaker/Teacher for this evening class
- February 27-29, 2020 – **The OrthoForum Annual Conference – Phoenix, AZ – 3 speaking event - Keynote Speaker, Panel and conduct an *Employer Workshop on How to Actively Manage Your Health Plan* – Thursday 2/27/20 – click [Health Benefits Workshop - Applying Proven Cost Savings Solutions to Your Self-Funded Plan](#) and on 2/28/20 2 talks – Keynote – click [How to Regain Control from the “Middles” to Be a Physician - How to Put Patients First w/o Ins. Company Hassles and Panel Discussion - The Move to Direct Employer Contracting: How Employers Are Reducing Their Healthcare Cost and What They Are Seeking From Orthopaedic Physicians](#)**
- January 22 - 24, 2020 – **Texas Public Policy Foundation host its 18th Annual Policy Orientation for the Texas Legislature – Austin, TX – click here to watch us - [Panel Session - Controlling Your Care: The Way Out of America's Broken Health Insurance System.](#)** It really set the tone for a lively discussion with myself, Texas State Senator Lois Kolkhorst (head of HHS TX on Senate side), Jamie Lagarde (CEO of Seder Health), and moderated by David Balat (Dir. of the Right on Healthcare initiative with TPPF).
- December 17, 2019 – **2:00 P.M. Press Conference – Discussing the Proposed HB961 Prescription Drug Cost Reduction Act Bill at Westshore Pharmacy with Jackie Toledo, Florida State House Representative – Tampa, FL – I spoke on behalf of the Payors – Employers and Employees – who are paying these exorbitant drug prices because of the Cartel activity of the Pharmacy Benefit Managers (PBMs) that have contributed to perpetually increasing health insurance premiums. We all**

know that Rx Prescription Drugs spend is making up 20% – 30% or more of a health plan spend and growing rapidly. This legislation is exactly the transparency needed that is necessary in moving the needle for reducing the prescription drug spending in America. Click this link to learn more - [HB 961 Prescription Drug Benefits](#)

- November 15, 2019 – [DPC Nuts & Bolts to 4.0 - Orlando, FL](#) - *How DPC Works with Self-Funded Health Plans – A Real Case Study of DeSoto Memorial Hospital, a Rural Hospital.* Click here to see our presentation [DPC 2019 Panel 03 - Case Studies of DPC working with employers](#)
- November 1, 2019 - **Patient Rights Advocate** (www.patientrightsadvocate.org) After hearing about how we at Mitigate Partners were significantly reducing health insurance costs for Florida based employers, Patient Rights Advocate asked if they could film our clients' success stories. PRA has been creating videos to showcase how real price transparency and direct contracting are lowering costs for innovative employers. **The group has shared these videos with Health and Human Services (HHS) Leadership and the White House Administration to highlight successful price transparency models in action and to support the need for real transparency.** We join PRA in the belief that patients deserve to know real prices and have a trusted, competitive marketplace in healthcare. The organization's leadership has a front row seat at the White House and in all proposed healthcare legislation generated from Washington D.C. Thus, we are honored to be part of their message. Please take a minute to view these videos to see how we are significantly reducing employers' healthcare costs while improving employees' clinical outcomes - here are the videos:
 - [DeSoto Memorial Hospital in Florida, saved 54% or \\$1.2 Million in Health Plan](#)
 - [DeSoto Memorial Hospital Employee, Hannah Johnson, shares her personal story w/their health plan](#)
 - [DeSoto Memorial Hospital Employee, Hannah Johnson, shares her personal story in 30 seconds](#)
 - [Gasparilla Inn & Club in Florida saved \\$1.6 Million over 3 years using The FairCo\\$ Health Plan](#)
 - [Gasparilla Inn & Club Employee, Dencina Hillenburg, shares her personal story w/their health plan](#)
 - [The School District of Osceola County](#)
 - [Florida Clients' Overview](#)

- November 7, 2019 – **Florida Association of Accountable Care Organizations (FLAACOs) Annual Conference in Orlando, FL**
<https://www.flaacos.com/agenda> - on 2 panels - *Direct to Employer Contracting and PAYOR PANEL (BUCAH's) - United HealthCare, BCBS of FL, Aetna, Humana, CIGNA discussing Value-Based Healthcare Contracting Strategies.*
- November 1 - 2, 2019 – **Free2Care Virtual Conference** – Beginning Friday, 11/1, we will be joined by healthcare leaders from around the country who are boldly driving healthcare change forward. In four sessions, our speakers will highlight how empowering physicians is key to their ability to create change and share with you how to create change in your communities. Continuing Saturday 11/2, our panelists move into the topic of innovation. We'll look at real areas in healthcare that are experiencing challenges, yet with new models and ideas. Join in to learn how physicians are navigating rural healthcare, physician shortages, legislations, free market facilities, and drug pricing. <https://citizenhealth.io/free2care/>
<http://free2care.org/> - Day 2 on *Rural Healthcare, Charity Care, & Physician Shortages*. Click here to see our presentation at the 8 minute mark - [Rural Healthcare, Charity Care, & Physician Shortages](#) or [Free2Care Rural Healthcare, Charity Care, & Physician Shortages](#). Click to see Day 1 - <https://www.youtube.com/watch?v=kqYkKFzbWZk>
- October 18, 2019 – **Health Rosetta Employer-led Webinar featuring The Gasparilla Inn & Club – Glenn Price, CFO, and Liz Hernandez, Benefits Champion, at Gasparilla Inn, along with Carl Schuessler, Benefits Advisor at Mitigate Partners.** Click this link and scroll down to find The Gasparilla Inn <https://members.healthrosetta.org/employer-webinars/>.
- October 17, 2019 – **ACO Direct Contracting Symposium by Well Team Partners in Ft. Lauderdale, FL** <https://wellteampartners.com/events> - on *The FairCost Health Plan and Active Management of Your Health Plan.*
- October 8, 2019 – **Success With Transparency in Greenville, SC by South Carolina Business Coalition on Health** <https://www.eventbrite.com/e/success-with-transparency-tickets-73812347719> – on *Real Case Studies of How a Rural Hospital and a Hotel Saved Millions*
- September 17, 2019 – **Health Rosetta Summit in Minneapolis, MN**
<https://healthrosetta.org/events/minneapolis/> – on *How to Win Against the Mega Brokers*
- August 23, 2019 – **2019 Florida Association of Health Underwriters (FAHU) Annual Symposium in Tampa, FL** - <https://fahu.org/2019-educational-symposium> <https://fahu.org/speaker-carl-schuessler> - on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare*

- May 2-3, 2019 – **ACO Direct Contracting Symposium by Well Team Partners in Kansas City, MO** - on *The FairCost Health Plan and Active Management of Your Health Plan*.
- April 30, 2019 – **The World Health Care Congress in Washington D.C.** - Click here to see our interview at the [16th Annual World Healthcare Congress](#).
- April 28, 2019 – **World Health Care Congress in Washington D.C.** on *The FairCost Health Plan* at The Certified Health Value Professionals (CHVP) Boot Camp which is a closed-door boot camp is for HR and Benefits professionals from private and public sector employer organizations with 250 or more employees and is designed to help attendees:
 - Learn how to improve health outcomes while lowering costs
 - Show your CFO how to move health care expenses from a liability to an asset
 - Gain strategies to reduce costs by a minimum of 10% in year 1 and by 40% in Year 5
 - Identify effective risk management solutions to improve employee health
- April 23, 2019 – **The Tampa Wake-Up Call – Demystifying Healthcare Costs Symposium** – <https://healthrosetta.org/events/tampawakeupcall/> - this is an event we hosted and organized
- April 2, 2019 – **BenefitsPRO Broker Expo 2019 in Miami, FL** on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare*.
<https://www.event.benefitspro.com/bprobrokerexpo?eventid=247060&> and <https://www.event.benefitspro.com/bprobrokerexpo/speakers?accountUrl=www.event.benefitspro.com&page=2>
- October 30, 2018 – **The HEALTHCARE REVOLUTION in Orlando** on *The Great Reveal: Demystifying Healthcare Costs/ How to Regain Control of your Healthcare Costs* - <https://healthcarerevolution.com/> and <https://healthcarerevolution.com/speakers/carl-c-schuessler-jr-dhp-dia-gbds/>
- October 24, 2018 – **The Angel Advisors – CEO Virtual Board in Atlanta** on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare*.
- October 3, 2018 – **The CEO Council of Tampa Bay** in Tampa on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare*.
https://www.ceotampabay.com/index.php?option=com_mc&view=mc&mcid=72&eventId=548326&orgId=cctb
- September 26, 2018 – **Employee Benefit Adviser (EBA) Benefits Forum & Expo in New Orleans** on *New-Age Innovation Disrupts Old-School Benefits Status Quo* – <https://www.benefitnews.com/conference/benefits-forum-2018/agenda> - <https://www.benefitnews.com/conference/benefits-forum-2018/agenda/disrupting-the-benefits-status-quo-through-simplicity> and

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<https://www.benefitnews.com/conference/benefits-forum-2018/speakers/carl-schuessler-jr>

- July 11, 2018 – **The Free Market Medical Association Houston chapter (FMMA) in Houston, TX** – Keynote Speaker on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare* – click to see our talk [Free Market Medical Association Houston Chapter on July 11, 2018](#)
- June 23, 2018 – **2018 National Association of Health Underwriters (NAHU) Annual Convention in Kansas City, MO** on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare* – A closing speaker - click to see our talk and go to the 18:15 mark - [Schuessler and Contorno at NAHU Annual Convention on June 23, 2018](#)
- May 22, 2018 – **The Big Reveal – How Healthcare Costs are Lowered by Looking Behind the Curtain – CEO/CFO Forum – in Houston, TX** – Keynote Speaker on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare*.
- May 1, 2018 – **The World Health Care Congress in Washington D.C.** - Click here to see our interview at the [15th Annual World Health Care Congress](#).
- April 30, 2018 – **The World Health Care Congress in Washington D.C.** on *The Benefits Adviser's New Role: Managing the Health Care Supply Chain*
- April 26, 2018 – **Colonial Mississippi Summit 2018** – Keynote Speaker on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare*.
- March 8, 2018 – **National Community Pharmacy Association (CPESN) Annual Meeting in Charlotte, NC** – Keynote Speaker.
- January 16, 2018 – [The Substance Use and the Workplace Community Forum \(Opioid Abuse\) in Morganton, N.C.](#) on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare* which included N.C. Attorney General Josh Stein in the speaking lineup organized by our own Cristy Gupton
- November 9 - 10, 2017 – **Vizient MidSouth Fall Hospital CEO Summit - “The Challenge of Change – Threat or Opportunity?”**
<https://www.vizientsouthernstates.com/> – involved in a Panel Discussion - **Real Change Models: Where has it worked and what have we learned?**
 - Objectives: Discuss real-life examples regarding how employers and hospitals are working together today. Review how benefit design is changing based on these new, innovative partnerships.

- July 13, 2017 – **The Florida Educational Risk Managers Association (FERMA) in Lido Key, Florida** on *The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare*.
- May 1, 2017 – **The World Health Care Congress in Washington D.C.** - Click here to see our interview at the [14th Annual World Health Care Congress](#).
- January 23, 2017 – **We hosted an Innovation Forum in Macon, GA** – Think Tank, where 30 of the brightest minds from as far away as Oregon, D.C., Massachusetts, Florida, and Georgia attended for a day of discussion and vision casting among some of the most innovative minds in our industry, who are serious about delivering high value, creative solutions to transform our archaic healthcare system. Our #1 goal – Let's figure out where that puck is going, and let's get healthcare boiling!

We have also appeared on the following Radio Shows, Zoom Shows, and Podcasts:

- March 19, 2021 – [The ShiftShapers Podcast with David Saltzman](#) – click here to listen – <https://shiftshapersonline.com/category/podcast/>
- January 27, 2021 – TBD – [Pharmacists United for Truth and Transparency \(PUTT\) Podcast](#) – click here to listen – [Re-Localizing Care Keeping Rx Dollars on Main Street, not Wall Street PUTTcast](#) Carl Schuessler speaks about Re-Localizing Healthcare with Monique Whitney, Executive Director, PUTT, Scott Newman, President of PUTT, Cindi Reed, Community Pharmacist, and Nathan Mair, Community Pharmacist. <https://www.truthrx.org/puttcast.html>
- December 2020 – TBD – [Tom Scott Zoom](#) regarding the [Master of Health Benefit Design and Health Informatics \(MHBD\)](#)
- October 28, 2020 – [Healthcare Americana Podcast](#) – click here [#62 - Carl Schuessler: Embracing Direct Care Benefits](#), Host, Chris Habig is joined by [Carl Schuessler](#), co-founder and managing partner with [Mitigate Partners](#) and creator of [The FairCo\\$ Health Plan](#). They discuss how Carl and his team were successful implementing a direct care benefit plan for [DeSoto Memorial Hospital](#) employees in Florida. Carl also shares his experiences contracting COVID-19, and how he and his family are dealing with the virus.
- July 6, 2020 – [The Paradigm Shift of Healthcare podcast](#) – click here [Episode 46: Patients Deserve to Know Prices](#) - Patients deserve to know real prices and have a trusted, competitive marketplace for healthcare. Benefits Advisor Carl Schuessler, Jr., Managing Principal of Mitigate Partners, describes how insurer-built plans have ceased to meet the needs of employers and their employees, and how EMPLOYER-Built plans save costs for everyone by cutting out the middlemen. In this episode, you'll hear Carl introduce [The FairCo\\$ Health Plan](#), how it improves clinical

outcomes and financial outcomes for businesses, and how real price transparency and direct contracting lower costs. [The Paradigm Shift of Healthcare podcast](#) is an interview show that discusses how healthcare's changes impact stakeholders in health systems, insurance companies, technology companies, and the patient population.

- June 26, 2020 – 2 parts to the show – **Part 1 [Carl Schuessler, Jr. on Winning Healthcare Food Fights Show - A Good Advisor and Courage](#)** - Carl Schuessler, Jr, explains why you need a good advisor and courage to get care coverage right. Carl unpacks The FairCo\$ Health Plan while giving real-world examples of client successes. [Winning Healthcare Food Fights Podcast](#) educates people with facts not covered in typical media two-minute soundbites. A weekly show covering important healthcare issues in-depth, you'll hear from physicians, and notable healthcare pros who help you have better conversations about healthcare. With facts to back up your views. **Part 2 [Carl Schuessler, Jr. on Winning Healthcare Food Fights Show - Got Coverage Pain Gotta Change! How?](#)** - Got Coverage Pain means paying the bill. Gotta change means do something. But how? Carl Schuessler, Jr. from Mitigate Partners unpacks this thorny question on last week's show. But then I asked him about what his clients heard to make them change to the FairCo\$ Health Plan?
- June 26, 2020 – [Michael Andrade's Solving Healthcare Podcast](#) – [cliFairCo\\$Carl Schuessler, Jr. | FairCo\\$ Health Plan | We are the Healthcare Champions My Friends Solving Healthcare Show Podcast](#) discussion today with [Carl Schuessler, Jr. of Mitigate Partners](#) and the [FairCo\\$ Health Plan](#). We discuss *The Health Plan and Active Management of Your Health Plan*. Small clips can be seen here - [Who are Mitigate Partners? What is FairCo\\$ Plan? Solving Healthcare Podcast](#) is to promote innovative companies that are positively disrupting the healthcare space.
- June 4, 2020 – Ron Barshop's [Primary Care Cures Podcast](#) – [Episode #71 Save a Rural Hospital, Save a County Says Carl Schuessler, an Uber Creative Benefit Advisor with Mitigate Partners Who Teaches Nearly Broke but Highly Rated Rurals Exactly How to Save Millions Building Their Own Local High Value Network with the Stakeholders – County, School and Local Pharmacy, Local Doc – Brick by Brick](#) In this episode Ron chats with Carl Schuessler, Managing Principal, BenefitStrategies, LLC. and Mitigate Partners, LLC. Here they discuss how to bring back “neighborhood healthcare” to communities, eliminating the counterproductive barriers, getting back to the “Marcus Welby, M.D.” way of healthcare. Carl talks about his experience removing PBM, the TPA, and BUCAHs from the healthcare equation. They do a deep dive into how healthcare can transform for the future, and how it already has transformed in some areas.
- March 28, 2019 – [Healthcare Solutions Podcast](#) – Cristy Gupton Custom Benefits Solutions' Podcast – 2 episodes – [Episode 6: Hope for Rural Healthcare with Carl](#)

[Schuessler](#) and [Episode 7: Part 2 – Hope for Rural Healthcare with Carl Schuessler](#) – Cristy and Carl Schuessler, founder of **Mitigate Partners** and creator of the **FairCo\$ Health Plan**, talk about the state of rural health in our nation and how he is helping a small Florida hospital remake themselves from the inside out. Better than that, the long-term goal is to elevate this hospital as a hub for healthcare services available to local employers in their community. The significance of the Community Hospitals', Doctors', and Pharmacists' role in providing care in Rural Georgia where we have had 7 hospitals close in the last 5 years. Florida and states like Texas are no different as we have seen many articles the last few years – rural healthcare is a national crisis.

- April 19, 2018 – *Business RadioX - Gwinnett Business Radio* - Carl Schuessler with Mitigate Partners and Susan Boland Butts & Keith Fenton with Hi-Hope Service Center <http://businessradiox.com/podcast/gwinnett/gbr-94/>

Recent books and articles we have been featured or quoted in include:

- March 11, 2021 – We were featured in [Influencive - Meet Carl Schuessler, The Family Man Who Helps Companies Save Millions in Health Insurance Costs](#)
- January 2021 – We were featured in Green Imaging Case Study of School District of Osceola County where this imaging solution saved \$1,500,000 or 61% in the 1st year – click here [Green Imaging Case Study of School District of Osceola County saved \\$1,500,000 or 61% in imaging costs in the 1st year GI WhitePaper 0121.](#)
- Late 2020 – *Gasparilla Inn Case Study featured in Dave Chase's new book – [Relocalizing Health: The Future of Health Care is Local, Open and Independent](#)*
- October 2020 – October Issue of **THRIVE** - A Quarterly Publication of the Newnan-Coweta Chamber
- April 2020 – **[Magic, Pixie Dust and Miracles: A Guide for Direct Primary Care And Employers](#)** by Dr. Shane Purcell, MD. Carl's thoughts on the book – "Direct Primary Care is the foundational building block to a quality health plan. The biggest issue in the healthcare system today is the patient isn't front and center, and DPC allows the system to be Patient-Centric Care again. Dr. Purcell's book brings needed guidance and insight to connecting benefits advisors, employers and DPC physicians to revive high-performing community-based health care. A must read for all involved." Please get this book https://www.amazon.com/Magic-Pixie-Dust-Miracles-Employers/dp/0578647591/ref=sr_1_1?dchild=1&keywords=Magic%2C+Pixie+Dust+and+Miracles%3A+A+Guide+for+Direct+Primary+Care+And+Employers&qid=1592313907&sr=8-1 and <https://www.directaccess.md/drshanesbook>
- February 9, 2020 – *Gasparilla Inn Case Study featured in Dave Chase's new book – [REHUMANIZING Health Plans THAT RESTORE HEALTH, HOPE and WELL-BEING IN OUR COMMUNITIES](#)*

Atlanta, GA ● Valdosta, GA ● St. Simons Island, GA ● Birmingham, AL ● Morganton, NC ● Raleigh, NC ● Tampa, FL
Gainesville, FL ● Pensacola, FL ● Sarasota, FL ● Houston, TX ● Amarillo, TX ● Abingdon, VA ● Nashville, TN ● Chicago, IL ● Cleveland, OH
Portland, ME ● Boston, MA ● Oklahoma City, OK ● Phoenix, AZ ● Las Vegas, NV ● New Orleans, LA

Integrating ➡ *Educating* ➡ *Mitigating*

- October 2019 – Insurance News Net – “**Cost Cutters - How Brokers can reduce the cost of their client's health insurance by taking on the cost of care itself**” – <https://issuu.com/innm/docs/innm1019/20>
<http://www.insurancenewsnetmagazine.com/article/cost-cutters-3735#.XZXaNEZKiUk>
- February 20, 2019 – NPR and ProPublica – Marshall Allen (<https://www.propublica.org/people/marshall-allen>) “**Insurers Hand Out Cash and Gifts To Sway Brokers Who Sell Employer Health Plans**” – <https://www.npr.org/sections/health-shots/2019/02/20/694719998/insurers-hand-out-cash-and-gifts-to-sway-brokers-who-sell-employer-health-plans> and <https://www.propublica.org/article/health-insurance-brokers-cost-commissions-bonuses>
- We will have articles in BenefitsPro Magazine featured each of the next 7 months – so 7 articles discussing **The Great Reveal: Demystifying Healthcare Costs – The Ultimate Hope – The Six Opportunities in Healthcare**
- November 2018 – BenefitsPro Magazine – “**My wife's story: Anatomy of an insane health care billing system**” – <https://www.benefitspro.com/benefitsPro-magazine/issue/benefitspro-magazine-november-2018/> or <https://www.benefitspro.com/2018/08/17/anatomy-of-an-insane-health-care-billing-system/>
- October 2, 2018 – Employee Benefit Adviser – “**Advisers fight the status quo in a changing market**” – <https://www.employeebenefitadviser.com/news/advisers-fight-the-status-quo-in-a-changing-market>
- August 17, 2018 – BenefitsPro Magazine – “**My wife's story: Anatomy of an insane health care billing system**” <https://www.benefitspro.com/2018/08/17/anatomy-of-an-insane-health-care-billing-system/> **This article was the 2nd most viewed BenefitsPro article in the month of August.**
- August 8, 2018 – Employee Benefit Adviser – recognized as one of “**The Top Social Media Benefit Advisers**” See attached and also here is the link – https://www.employeebenefitadviser.com/list/top-social-media-advisers?utm_campaign=eba%20daily-aug%208%202018&utm_medium=email&utm_source=newsletter&eid=23fd5f5a895f49e0cb818431743713c3
- July 31, 2018 – Clarion Ledger – This is a GREAT ARTICLE - by Anna Wolfe, an exceptional Health Watchdog Reporter for the Clarion Ledger in Jackson, MS - shines the light on “**Why One insurer pays 100 percent of UMMC ER charge,**

another pays 12 percent” -

<https://www.clarionledger.com/story/news/politics/2018/07/31/bills-show-massive-difference-ummcs-united-blue-cross-discounts/779875002/>

- July 19, 2018 – Employee Benefit Adviser – “**\$50K for fully-insured clients: Sales bonus or a bribe?**” https://www.employeebenefitadviser.com/news/50k-for-fully-insured-clients-sales-bonus-or-a-bribe?utm_campaign=eba%20daily-jul%2019%202018&utm_medium=email&utm_source=newsletter&eid=fa6f8f02443362911a9ff92841bd4fe
- February 19, 2016 – My wife (Missy) and I were featured in the Wall Street Journal Blog entitled “**How Readers Save on Health Care With Cash**” – <https://blogs.wsj.com/briefly/2016/02/19/how-readers-save-on-health-care-with-cash-at-a-glance/>
- April 2014 – “**Everything (And More) You Always Wanted to Know About Exchanges/Marketplaces**” <http://www.healthcareservicesteam.com/articles/2014/04/everything-and-more-you-always-wanted-to-know-about-exchangemarketplaces/>
- March 2014 – “**5 Things a Health Insurance Exchange Won’t Accomplish**” <http://www.healthcareservicesteam.com/articles/2014/03/5-things-a-health-insurance-exchange-wont-accomplish/>
- January 2014 – “**Your Health Insurance has become your Healthcare**” <http://www.healthcareservicesteam.com/articles/2014/01/health-care-reform-review-and-commentary/>
- August 2010 – “**What is HRBPO? What is an Employer to do?**” <http://www.voluntarybenefitsmagazine.com/article/what-is-hrbpo-what-is-an-employer-to-do-.html>
- August 2010 – “**Health Care Reform Review and Commentary**” <http://selffundingmagazine.com/article-detail.php?issue=issue-9&article=healthcare-reform-review-and-comm>