

# What makes us different

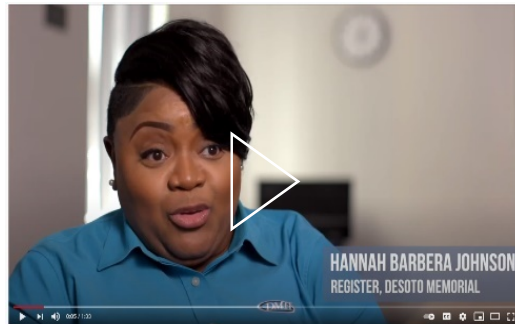
- You have the arduous task of listening to multiple sales pitches, and while everyone will tell you why they are different, we would like to show you real examples of how some current employers are bending the healthcare cost curve.
- After hearing about how we were significantly reducing health insurance costs for our current employers, [Patient Rights Advocate \(PRA\)](#) asked if they could capture our clients' success stories. PRA has been creating videos to showcase how real price transparency and direct contracting are lowering costs for innovative employers nationwide. **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. PRA was instrumental in getting [The Hospital Price Transparency Rule](#) passed that went into effect on January 1, 2021.**
- 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 the videos on the next few pages by clicking the links to see how we are significantly reducing employers' healthcare costs while improving employees' clinical outcomes.

# What makes us different ?

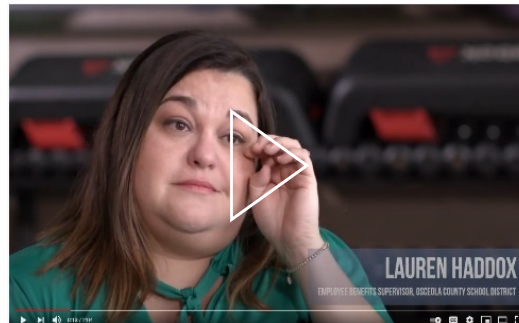
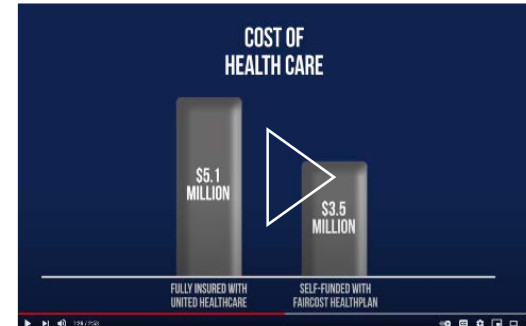


THE GASPARILLA INN & CLUB

Learn how they saved 54% or \$1.2 Million in Health Plan



Learn how they saved \$1.6 Million over 3 years using The FairCo\$ Health Plan



Learn how their school district saved money and increased their quality of care

# Case Study 1

## Desoto Memorial Hospital

Eligible Employees: 220  
Medical Plan Participants: 157 ee's / 318 members



State Hospital District

49 Bed Rural Community Hospital


Centers for Medicare & Medicaid Services (CMS) Star Ratings



## CHALLENGES

- 4<sup>th</sup> Poorest County in Florida
- 2<sup>nd</sup> lowest median family income in Florida
- Lost Obstetrics in February 2018 - members drive 1 hour for deliveries
- Foreign Medical Spend averaged **79%** the last 4 years
- **\$2,178,562 Total Medical/Rx spend (\$482,159 Rx)**

## RESULTS

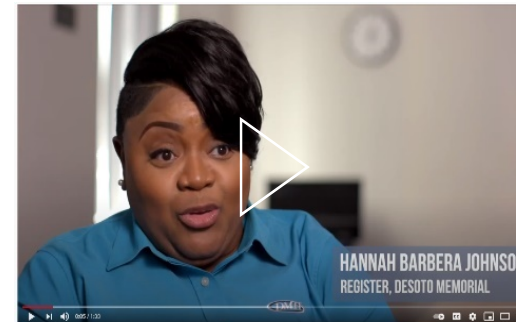
- **\$150,000 Savings (58%) in Stop Loss Premiums** w/Rx in Aggregate  
– Rx wasn't included when hired
- "Weaponized" plan design 
- Implemented DPC
- **Hired 1<sup>st</sup> full-time Surgeon in County history**
- **Foreign Medical Spend 2019 = 62% and 3 years later 45%**
- **\$991,983 Plan Spend for First Year (\$318,502 Rx)**
- **Renewal: Rate decrease of -3.2% Stop Loss and -14% on Aggregate funding factors – 2<sup>nd</sup> Rate Decrease in Stop Loss Carrier's History**

# Case Study 1

## Desoto Memorial Hospital



- Please take a minute to view the videos below by clicking the links to see how we are significantly reducing employers' healthcare costs while improving employees' clinical outcomes:
  - [Learn how they saved 54% or \\$1.2 Million in their Health Plan](#)
  - [DeSoto Memorial Hospital Employee, Hannah Johnson, shares her Healthcare Advocate Story](#)





# Case Study 2

## The Gasparilla Inn & Club



THE GASPARILLA INN & CLUB

### Self-Funded BUCAH vs. Self-Funded - Medical claims only

Employee Lives: 185

Members: 301

| <b>Gasparilla Inn<br/>Employees: 185<br/>Tenure: 5 Years</b> | <b>Actual Billed<br/>by Healthcare<br/>Provider</b> | <b>Average<br/>Payment by<br/>BUCAH PPO<br/>Network (50% off<br/>Billed)</b> | <b>Actual Paid via<br/>FairCo\$t Health<br/>Plan HPHSP</b> | <b>Savings<br/>(Dollars)</b> | <b>Savings<br/>(Percentage)</b> |
|--|---|--|--|------------------------------|---------------------------------|
| 2016   | \$3,450,975   | \$1,725,488  | \$494,552  | \$1,230,936                  | 71%                             |
| 2017   | \$2,051,791   | \$1,025,896  | \$445,098  | \$580,798                    | 57%                             |
| 2018   | \$5,589,174   | \$2,794,587  | \$721,212  | \$2,073,375                  | 74%                             |
| 2019   | \$3,561,534   | \$1,780,767  | \$1,153,964  | \$626,803                    | 35%                             |
| 2020   | \$4,186,228   | \$2,093,114  | \$715,853  | \$1,377,261                  | 66%                             |
| <b>Total:</b>  | <b>\$18,839,701</b>                                 | <b>\$9,419,851</b>   | <b>\$3,530,678</b>   | <b>\$5,889,172</b>           | <b>61%</b>                      |

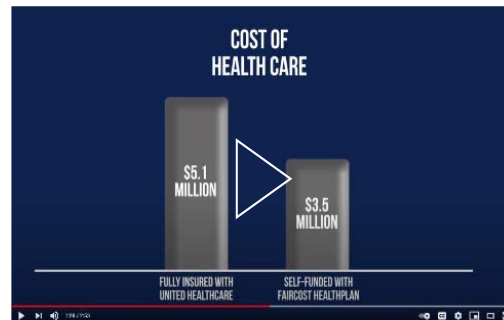
# Case Study 2

## The Gasparilla Inn & Club



THE GASPARILLA INN & CLUB

- Please take a minute to view the videos below by clicking the links to see how we are significantly reducing employers' healthcare costs while improving employees' clinical outcomes:
  - [Learn how they 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](#)



[Click here for full Gasparilla Inn & Club case study](#)

# Case Study 3

## School District of Osceola County, FL



Eligible Employees: 7,518  
Medical Plan Participants: 6,500 ee's  
9,100 members



### CHALLENGES

- SDOC is one of the most financially challenged school districts in Florida, funded by a low tax base and with 100% of students considered economically disadvantaged
- Rising cost of health insurance resulted in very low salary increases
- Teacher salaries amongst the lowest in Florida, and their pay raises have been eaten up by health insurance increases while continuously paying more and getting less coverage
- Working alongside a BUCAH Administrative Service Only (ASO) Self-Funded platform the first year
- BUCAHs were extracting millions from their communities
- School Board mandated they wanted to “blow it up”
- **\$72,000,000 projected Total Medical/Rx spend**

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## RESULTS

- 1<sup>st</sup> Year Savings alongside BUCAH = \$4,861,023 or 7.6%
- 2<sup>nd</sup> Year Savings with Active Mgmt. = \$14,435,357 or 21%
- 3<sup>rd</sup> year Savings with Active Mgmt. = \$ 11,512,174 or 16%
- 4<sup>th</sup> year Savings with Active Mgmt. = \$16,382,743 or 20%
- Total Savings over 4 years = \$47,189,297 or 20% Overall
- *In addition, through plan design, members paid \$11,000,000 LESS in out-of-pocket expenses over 4 years*

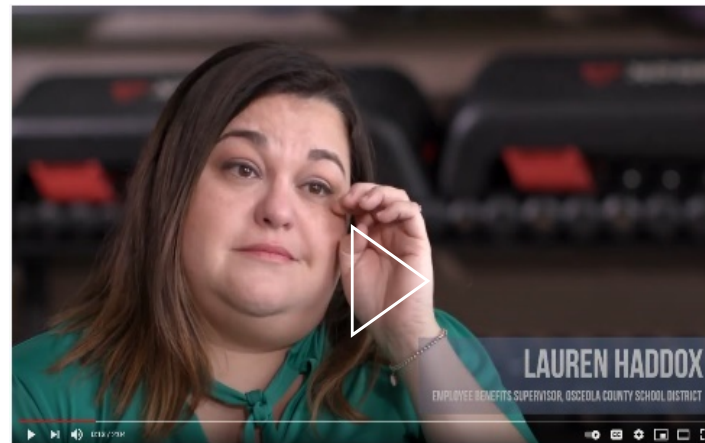


# Case Study 3

## School District of Osceola County, FL



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  - [Hear how their school district saved money and increased their quality of care](#)



# What Makes Us Different



*"We have to change what we're doing."*

*"The system we have now is broken."*

*"You as an employer – you can do something."*

*"We're going direct. That's how you save."*

*"We know up front what we're paying."*

*"There are no surprises."*

*"We eliminate barriers to care that are so prevalent."*

*"We're giving our employees better coverage."*



## Current Clients Overview: Utilizing Mitigate Partners and The FairCo\$ Health Plan (2 Minutes)

- We invite you to hear the results for yourself.
- We can make these same impacts for employers in your communities.

