

**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 30+ 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 passion for fixing the problem of runaway health-care costs in this country and his desire to treat the employer’s money as his own led him through years of research culminating in the development of his proprietary [FairCo\\$ Health Plan](#). This innovative plan design seamlessly integrates 20+ cost containment solutions with a high-performance health-care solutions platform. This combination provides first-class benefits at substantially lower costs to employers all while realizing better clinical outcomes for plan members.

A founding Health Rosetta Charter Certified Advisor and [The 2022 Executive Leader Healthcare Leader of the Year](#), Carl and Mitigate Partners have been nationally recognized for their work in creating localized, employer-built, health-care plans in [Forbes](#), [Entrepreneur](#), [Innovation & Tech Today](#), [Physician Outlook Magazine](#), [Free Market Medical Association](#), and [Bold TV](#). By removing misaligned incentives, directing care based on quality and cost, and, ultimately, helping courageous employers fix their plans, employers are saving 15-to-30 percent in their healthcare spend. An accomplished speaker, Carl often rallies audiences with stories of how Mitigate Partners are challenging Wall Street (insurer-built) health plans by creating Main Street (employer-built) health plans and bending the healthcare cost curve.

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  [Health Rosetta Charter Certified Professional 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

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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 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 (24), Carl III (23) and Hattie (20). 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**

### **Fellow**

The American College of Healthcare Trustees



**hr** Health Rosetta  
Charter Certified Professional

**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

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**B.B.A. - Risk Management, Insurance and Estate Management**  
University of Georgia

**SOCIAL MEDIA**

Mitigate Partners  **YouTube** <https://www.youtube.com/channel/MitigatePartners>

Mitigate Partners  **LinkedIn** [Mitigate Partners](#)

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

FairCo\$ Health Plans  **LinkedIn** [FairCo\\$ Health Plans](#)

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

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

Carl C. Schuessler, Jr.  [https://twitter.com/sling\\_c](https://twitter.com/sling_c)

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

- September 26, 2024 – [American College of Healthcare Executives Western Florida Chapter – Tampa, FL](#) – [Carl Schuessler, Jr.](#) joins a panel alongside [Ann M. Richardson, MBA](#) at the [Finance in Healthcare Symposium](#) to discuss ***The Value of Developing and Implementing Alternative Care Models.***
- April 11-12, 2024 – **EMPLOYER-Built Healthcare: Having Health Insurance YOUR Way And On YOUR Terms – Melbourne and Titusville, FL** – click here to see the **Flyer**. [Carl Schuessler, Jr.](#) will be speaking with [Jared Mongold](#) at several venues on the Space Coast to a group of employers in the community about how employers are saving 20-40% on their health insurance rather than taking another last-minute increase, and how employers are improving health coverage, reducing claims, and significantly improving pharmaceutical costs – all while saving 20-40%!
- March 14-16, 2024 – **6<sup>th</sup> Direct Primary Care 2024 – Nuts & Bolts to 2.0 – Orlando, FL** – [Carl Schuessler, Jr.](#) was invited to participate on a panel presentation about Mitigate Partners' [DeSoto Memorial Hospital Experience](#), and you will be hearing from DeSoto Memorial Hospital - [Vince A. Sica, CEO](#), [Carl C. Schuessler, Jr. \(Mitigate Partners\)](#), [Lee S. Gross, M.D. \(epiphany Health DPC\)](#) will be sharing their roles in this collaborative effort – click here for the [DMH Full Case Study](#). EMPLOYER-Built Healthcare 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!**

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- October 23-24, 2023 – [2023 Community Oncology Alliance \(COA\) Payer Exchange Summit on Oncology Payment Reform](#) – Washington D.C. – [Carl Schuessler, Jr.](#) joins a panel to discuss “*Participation in a Clinically Integrated Network to collaborate for better cancer care*”. Stay tuned for the video after the conference is completed. Click here for the [Agenda](#).
- April 27, 2023 – [Benjamin Rush Institute – PRESERVING THE PATIENT-DOCTOR RELATIONSHIP](#) – I spoke alongside my good friend and colleague, [Lee S. Gross, M.D.](#), discussing the [DeSoto Memorial Hospital Case Study](#) and sharing – click here – [“Practical Ways to Save Rural Medicine - How They Have Innovated Rural Hospitals to Accommodate Small Communities With Less Resources While Increasing Physician Satisfaction, Patient Results, and Reduced Expenses \(both out-of-pocket and through health insurance\)”](#)
- March 23-26, 2023 – [The 2023 APCI Annual Convention and Stockholders’ Meeting](#) – Birmingham, AL – [Carl Schuessler, Jr.](#) is invited to speak on 2 different topics – click here to view the [2023 APCI Promo Video](#). Both talks are on March 24<sup>th</sup> from 8:00 AM – 10:00 AM where he will be discussing **1) *The Great Reveal: Demystifying Healthcare Costs – The 6 Opportunities in Healthcare*** and **2) *How Pharmacists Can Acquire Clients - How to Regain Control from the “Middles” to Be a Pharmacist - How to Put Patients First w/o Insurance Company/PBM Hassles....Get the Money off Wall Street and back on Main Street by Relocalizing Health Care to Energize Economies, Boost Patient Outcomes, & Restore The Local Care Team Autonomy.***
- November 10-12, 2022 – [5<sup>th</sup> DPC Nuts and Bolts To 2.0](#) – Dallas, TX – [Carl Schuessler, Jr.](#) was invited to participate on a panel presentation about Mitigate Partners’ [DeSoto Memorial Hospital Experience](#) and you will be hearing from DeSoto Memorial Hospital - [Vince A. Sica, CEO](#), [Carl C. Schuessler, Jr. \(Mitigate Partners\)](#), [Lee S. Gross, M.D.](#) (epiphany Health DPC) will be sharing their roles in this collaborative effort. EMPLOYER-Built Healthcare 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!**
- October 25-26, 2022 – [EMPLOYER-Built Healthcare: Having Health Insurance YOUR Way And On YOUR Terms](#) – Traverse City, MI – click here to see the [Agenda](#). I spoke with Kristine Scheer at Traverse City Golf & Country Club to a group of employers in the community about how employers are saving 20-40% on their health insurance rather than taking another last-minute increase, and how employers are improving health coverage, reducing claims, and significantly improving pharmaceutical costs – all while saving 20-40%!
- July 15-17, 2022 – [2022 DPC Summit in Kansas City, MO, July 15-17](#) – Kansas City, MO – One of our own [Mitigate Partners](#), [Cristy Gupton](#) alongside [Dr. Shane Purcell](#) will speak to a large audience here. The DPC Summit is a combined effort

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between the DPC Alliance and the AAFP (American Academy of Family Physicians) with an expected attendance of at least 400 physicians who range from considering Direct Care as a new venture all the way to successfully operating a thriving direct primary care practice and looking to grow. Cristy and Dr. Purcell's session title is **"Secrets and Lies: Working with Employers, Benefits Advisors, and TPAs"** on July 16th at 1:00. As a [Mitigate Partner](#), Cristy Gupton works with employers who are seeking better outcomes for the significant investment they're making on behalf of their workforce when they purchase health insurance. Many employers have not yet realized that they need an "employer-built" health plan versus an "insurer-built" health plan. Cristy assists employers as they blaze their trail from where they are to where they need to be.

- June 15–17, 2022 – [Gulf States Ambulatory Surgical Center \(ASC\) Conference & Trade Show](#) – New Orleans, LA – I will be speaking on ***How to Better Understand the Role of the Insurance Company and How to Position Your ASC for Success! - Building Community-Built Health Plans and how ASC's can implement Direct To Employer Contracting (DTE)***. This conference will feature ASC associations from Alabama, Louisiana, and Mississippi. Conference brochure can be found here <https://www.ascexcellence.org/assets/docs/GSC/GSC-Regbrochure.pdf>
- June 6–7, 2022 – Hosted the [3<sup>rd</sup> Annual Mitigate Partners Summit called DEMYSTIFYING HEALTHCARE COSTS - Controlling Costs is not a Spectator Sport! How to Crawl, Walk, Run, and Fly in Boca Grande, FL](#) – Boca Grande, FL at **The Gasparilla Inn & Club** – Mitigate Partners held an Employer Day and Mitigators attended along with our Health Plan Partners – click here to see our promo video – [Mitigate Partners June 6, 2022 Demystifying Healthcare Costs Promotional Video at The Gasparilla Inn](#).
- April 19, 2022 – [Pittsburgh Business Group on Health \(PBGH\)](#) – Pittsburgh, PA – I will be speaking at [PBGH Benefit Next: Preparing You Forward](#) on ***The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare***
- April 5–6, 2022 – [Florida Rural Health Association \(FRHA\) 26th Annual Rural Health Educational Summit](#) – Gainesville, FL – please click here for [FRHA Summit Draft Agenda](#) – **TOPIC: Desoto Memorial Hospital Case Study - How a rural hospital takes the lead in their Community** – DeSoto Memorial Hospital - Vince Sica, CEO and Lois Hilton, Director of HR, Barry Murphy (Mitigate Partners), Lee S. Gross, MD (epiphany Health DPC) will join me in sharing their roles in this collaborative effort. EMPLOYER-Built Healthcare 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!**
- February 9, 2022 – I was a guest on [Inside The Doctor's Lounge](#) with Randy Cook, M.D., FACS; Rick Zollinger, M.D., FACS; Dael Waxman, M.D.; Desmond Bell, DPM,

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CWS; and Rhonda Crowe, RN, BSN, MBA. Click here to see this 6-minute episode - [What is Direct Primary Care, How it Works, and Why it's a Successful Model](#). Click here for another 5-minute segment on [Managed Primary Care vs. Direct Primary Care](#). Click here for another 8-minute segment on [What are the Trends in Direct Primary Care](#). Click here for another 11-minute segment on [What is the Future of Direct Primary Care](#). Click here for another 8-minute segment on [What are the Goals of health in the United States?](#) Click here for the [FULL EPISODE of INSIDE THE DOCTOR'S LOUNGE to discuss what is Direct Primary Care](#).

- February 8, 2022 – I testified virtually in front of the [Virginia General Assembly](#) in support of [Delegate Dan Helmer's HB 481 Hospital Price Transparency](#) at the [02/08/2022 Health, Welfare and Institutions - Subcommittee #3 meeting](#). Click to see the [Agenda](#) and go to HB 481. [Cynthia Fisher](#), Founder and Chairman of Patient Rights Advocate ([www.patientrightsadvocate.org](http://www.patientrightsadvocate.org)) and [Katy Talento](#) also testified in support of [HB 481 Hospital Price Transparency](#). Click to see our testimony – [Virginia House of Delegates Video Streaming](#) and go to HWI Subcommittee #3 and click on [Adjourned \(Delegate Helmer kicks it off at the 7:50 mark, and I followed Cynthia Fisher and Katy Talento at the 8:03 mark\)](#), or click here to view in [Mitigate Partners YouTube Channel \(Delegate Helmer kicks it off at the 50:36 mark, and I followed Cynthia Fisher and Katy Talento at the 1:04 mark\)](#).
- January 20, 2022 – Mitigate Partners hosted [The OTC Covid Test Mandate Webinar](#) featuring 3 industry experts: a legal expert, **Lorie Maring, Esq. of Fisher & Phillips, LLP**; a pharma expert, **Catherine Mackey of Ventegra**; and an underwriting expert, **Julie Bobak of Intact Specialty Insurance Solutions**. Their expert opinions on the Supreme Court ruling last week, January 13<sup>th</sup>, the point-of-sale logistics and best practices of pharmacies selling over-the-counter COVID tests, and the future impact on health plans of this new mandate will be valuable free advice you'll take away from this webinar. To listen to the recorded webinar, please click here – [OTC COVID Tests Mandate Webinar Recording on 1-20-22](#). Also, you can click this link – [Mitigate Partners OTC Covid Test Mandate Webinar](#) – that provides you access to the webinar recording and all associated materials:
  1. [The Webinar Recording](#)
  2. [The PowerPoint slides used in the webinar](#)
  3. [The Summary of the Q&A](#)
- November 18, 2021 – [The Free Market Medical Association Houston Chapter \(FMMA\) in Houston, TX](#) – Tony Dale, M.D., Founder of Sedera and Carl Schuessler speak on Case Studies of *Employer-Built Healthcare – How to Actively Manage Your Health Plan* – click to see our talk – [Houston Free Market Medical Association \(FMMA\) Virtual Chapter Meeting on 11-18-21](#)  
<https://www.youtube.com/watch?v=M1dLU3Xz7rq>
- November 4, 2021 – [Florida Association of Accountable Care Organizations \(FLAACOs\) Annual Conference in Orlando, FL](#) – <https://flaacos.com/2021->

[agenda/](#) – Panelist – click to see our talk – [FLAACOs 2021 Direct to Employer and other Innovative Models Panel Discussion](#) – Health Care Benefits – As employers and other health care purchasers look for ways to make their health care benefits more efficient and affordable, it has created competing strategies from various stakeholders; health plans, healthcare systems, brokers, ACOs, private equities, etc. The role of this panel is to bring together these stakeholders to understand how they view this exciting new area and what are some of the strategies and tactics that are leveraging. Moderated by Balford Francis

- October 29, 2021 – [American College of Healthcare Trustees – Employer - Doctor Reception – Clarksville, MD](#) – click here – [American College of Healthcare Trustees Employer - Doctor Reception in Clarksville, MD](#) – We were speaking on *Using direct contracting to give CEOs the unthinkable - annual cost savings with ever happier employees*. We also discussed how to change healthcare. Entrepreneurs building the innovative solutions to fix the Healthcare Industrial Complex are competing with the current market dominated by insurers, hospitals, and other middlemen. Fellow DC-Baltimore area doctors and employers were present to join this new way of Employer-Built Healthcare by actively managing your health plan like Mitigate Partners' FairCoSt Health Plan. I spoke as well as other great speakers - Cristin Dickerson M.D., Kelly Webb, Jawad Arshad, M.D., and Charles D. Frohman. Thanks to The Physician Outlook Magazine and ACHT for bringing these great leaders together!
- September 21, 2021 – [Spoke to Large Independent Physicians Organization – Northern Michigan](#) – Speaking on *Relocalizing Care and how to take EMPLOYER-Built Healthcare to the streets – from Wall Street to Main Street*
- September 17 – 18, 2021 – [Pharmacists United for Truth and Transparency \(PUTT\) Annual Conference](#) – Orlando, FL – Keynote Speaker - *The Great Reveal: Demystifying Healthcare Costs – Relocalizing Healthcare - Employer-Built Healthcare Benefits Provider Is Challenging Wall Street Insurer-Built Plans - The 6 Opportunities in Healthcare and How Pharmacists Can acquire Employer Clients*
- September 13 – 14, 2021 – [Free2Care Annual Conference](#) – Austin, TX – Panelist alongside Clifford Porter, M.D. and moderated by Andrew Mangione on *How to Make Rural Healthcare Work - A Stronger Safety-Net - A Vision for the Vulnerable*
- August 25, 2021 – **2021 Florida Association of Health Underwriters (FAHU) Annual Symposium in Tampa, FL** - Panelist on *the Metric-Based Pricing Panel*
- August 5 – 7, 2021 – [Free Market Medical Association \(FMMA\) 2021 Annual Conference](#) – Dallas, TX – Mitigate Partners and our clients are featured in 4 minute highlight reel of the best moments of the conference. Hear from some of the change agents in Healthcare with the best moments from the Free Market Medical Association (FMMA) 2021 Conference. Glenn Price, CFO and Liz Schrock, Benefits Champion of The Gasparilla Inn & Club alongside Carl Schuessler and Cristy

Gupton, are featured here and shared their success story creating an employer-built health plan for The Gasparilla Inn employees. Dr. Lee Gross is also featured as he references our mutual client, DeSoto Memorial Hospital. – click here – [FMMA 2021 Conference Highlight Reel - Best of the Best - Are YOU Ready for the Red Pill](#)

- August 5 – 7, 2021 – [Free Market Medical Association \(FMMA\) 2021 Annual Conference – Dallas, TX – How to Actively Manage Your Health Plan](#) – Glenn Price, CFO and Liz Schrock, Benefits Champion of The Gasparilla Inn & Club alongside Carl Schuessler and Cristy Gupton, share their success story creating an employer-built health plan for The Gasparilla Inn employees. This session will focus on how active management is different from most health plans that are passively managed, how employer-built health plans are better, and how you can become a courageous employer by having a good advisor leading the way that pays off for you and your employees. – click here – [The Red Pill of Employer Health Plans - Successes and Challenges of Actively Managing your health plan with The Gasparilla Inn & Club Case Study](#)
- August 5 – 7, 2021 – [Free Market Medical Association \(FMMA\) 2021 Annual Conference – Dallas, TX – Lee S. Gross, M.D. of epiphany HEALTH Direct Primary Care shares the DeSoto Memorial Hospital Case Study, and how DPC has made a significant impact on the health plan spend by digging into the claims data](#) – go to the 40:08 mark in the video – click here – [Direct Primary Care Impact at DeSoto Memorial Hospital with Lee S. Gross, M.D.](#)
- June 7 – 8, 2021 – Hosted the **2<sup>nd</sup> Annual Mitigate Partners Summit called DEMYSTIFYING HEALTHCARE COSTS - Controlling Costs is not a Spectator Sport! How to Crawl, Walk, Run, and Fly in Boca Grande, FL at The Gasparilla Inn & Club** where we held an Employer Day and Mitigators attended along with our FairCost Health Plan Partners.
- May 11, 2021 – [Mid-Florida SHRM – Lakeland, FL – Keynote Speaker on The Great Reveal: Demystifying Healthcare Costs - The 6 Opportunities in Healthcare](#)
- April 29, 2021 – I spoke alongside fellow Mitigate Partners, Mike Andrade and Cristy Gupton at the [Houston Compensation & Benefits Panel Discussion \(HC&B\)](#) – click here to see – [EMPLOYER-Built Healthcare: A Different Approach to Delivering on Your Promise.](#)
- March 25, 2021 – [Free Market Medical Association \(FMMA\) March Webinar – click here 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
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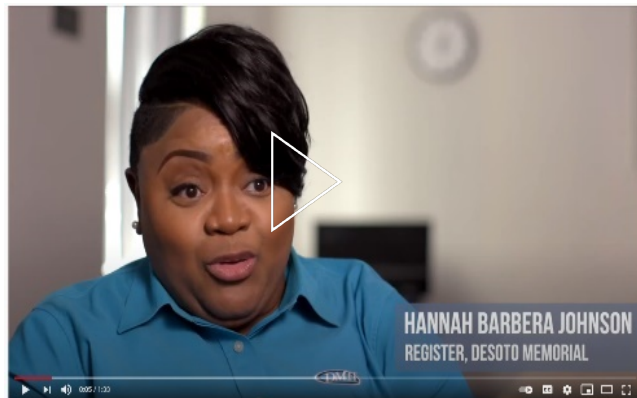
- March 23, 2021 – [Benjamin Rush Institute – PRESERVING THE PATIENT-DOCTOR RELATIONSHIP](#) – Click here to see – [How to Regain Control from the “Middles” to Be a Physician - How to Put Patients First Without Insurance Company Hassles](#) [https://bit.ly/BRI\\_Schuessler](https://bit.ly/BRI_Schuessler)
- 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 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 14<sup>th</sup> 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 – [FRHA 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 [1<sup>st</sup> 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 \(MHBID\)](#) – 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](#)

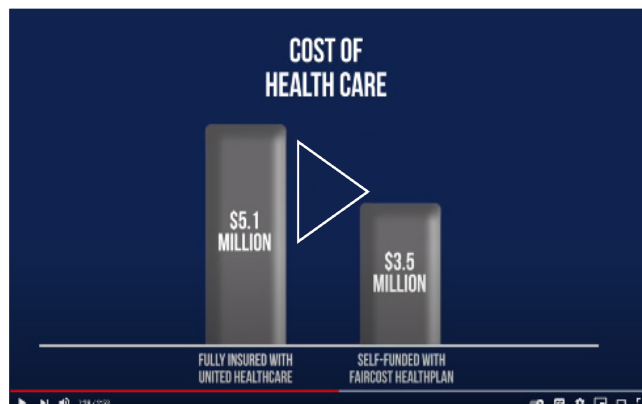
- January 22 - 24, 2020 – [Texas Public Policy Foundation host its 18th Annual Policy Orientation for the Texas Legislature – Austin, TX](#) – click here to watch us - [Panel Session - Controlling Your Care: The Way Out of America's Broken Health Insurance System](#). It really set the tone for a lively discussion with myself, Texas State Senator Lois Kolkhorst (head of HHS TX on Senate side), Jamie Lagarde (CEO of Sedera 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](http://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.** 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 these videos to see how we are significantly reducing employers' healthcare costs while improving employees' clinical outcomes - here are the videos:
  - [Learn How DeSoto Memorial Hospital in Florida, saved 54% or \\$1.2 Million in their Health Plan, and how their plan works](#)



- [DeSoto Memorial Hospital Employee, Hannah Johnson, shares her Healthcare Advocate personal story w/their health plan](#)



- [DeSoto Memorial Hospital Employee, Hannah Johnson, shares her personal story in 30 seconds](#)
- [Learn how the Gasparilla Inn & Club saved \\$1.6 Million over 3 years using The FairCo\\$ Health Plan, and how their plan works](#)



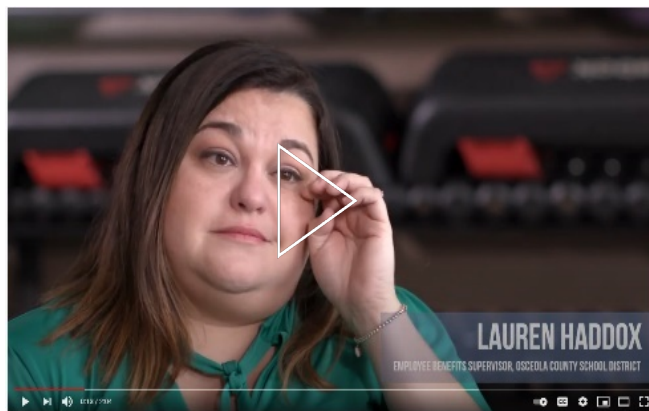
*Integrating* ➡ *Educating* ➡ *Mitigating*



- [Gasparilla Inn & Club Employee, Dencina Hillenburg, shares her personal story w/their health plan](#)



- [Hear how The School District of Osceola County, FL saved \\$40 Million over 3 years and increased their quality of care](#)



- [Florida Clients' Overview: Utilizing Mitigate Partners and The FairCo\\$ Health Plan](#)



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- 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 both 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](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](https://www.benefitnews.com/conference/benefits-forum-2018/speakers/carl-schuessler-jr) and <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 TV, Radio Shows, Zoom Shows, and Podcasts:**

- January 16, 2024 – [Carl Schuessler, Jr.](#) of [Mitigate Partners](#) was a guest on the inaugural Episode 01 of [The Healthy Savings Podcast](#). Click here to listen to the full episode 1 – [The Health Savings Podcast EP 01](#). There are 2 short clips discussing [Healthy Savings Podcast EP01 - Doctor Shortage](#), as well as how I got my start from an article in Time Magazine - [Healthy Savings Podcast EP01](#). Healthy Savings from Milu Health is a podcast focused on all the different ways that employees and employers can save money on their healthcare costs, get access to the best care, and navigate the American healthcare system. They bring on leading people from throughout the healthcare industry, with a focus on employer sponsored healthcare. Subscribe to [The Healthy Savings Podcast](#): click here - <https://open.spotify.com/episode/1TFnTF3HOM93pRD0IWmKAL?si=5d35774f906b47f1&nd=1&dlsi=ddd307dd6dfb4fd5> or <https://pod.co/healthy-savings/healthy-savings-podcast-coming-soon>
- September 7, 2023 – I was a guest on Dr. Alejandro Badia, M.D.'s [Fixing Healthcare...From the Trenches Podcast Episode 19](#). Listen on Apple Podcast – click here – [Fixing Healthcare...From the Trenches Podcast Episode 19](#). This can also be viewed on YouTube – click here – [Fixing Healthcare... From The Trenches Episode 19](#). Watch this on LinkedIn – click here – [Fixing Healthcare... From The Trenches Episode 19](#). Catch this on Spotify – click here – [Fixing Healthcare... From The Trenches Episode 19](#). Dr. Badia is an orthopedic surgeon with three decades of experience and the founder of OrthoNOW® clinics in South Florida, he wrote the book "[Healthcare From The Trenches](#)" from a doctor's perspective to shed light on the incredible problems I see every day in getting patients the care they need. This podcast was created to delve deeper into FIXING Healthcare from the Trenches with a new guest for every episode.

- April 25, 2023 – I was a guest on [Rock Enrollment LIVE](#) – click here to view the discussion [Are Your Employee Benefits Enabling A Broken System or Benefitting Your Organization](#)
  - December 23, 2022 – [Mitigate Partners'](#) Advisor [Liz Antaya](#) was a guest on the podcast – [Direct Primary Care Benefits with Brett Shoemaker](#) – click here to listen – [Liz Antaya talks "Dealership Doc" & Employer-Built, ACTIVELY Managed Health Plans – Episode 15](#) . [Mitigate Partners'](#) Advisor [Liz Antaya](#), Employee Benefits Advisor of Stahl & Associates Insurance shares her wonderful story about her client [Lakeland Automall](#) who created an employer-built health plan for employees after facing high costs and low-quality care from their Insurer-Built health plan. Liz is a Certified Health Rosetta and NAHU Self-Funding Advisor. She has been in the Employee Benefits space since 2010. In addition, Liz is a Graduate of a Master's Degree Program out of the University of Lynchburg in Health Benefit Design. Being in alignment with the old African adage, "If you want to go fast, go alone. If you want to go far, go together," Liz is also a part of [Mitigate Partners](#), a consortium of similarly mission-aligned advisors who share best practices, new and cutting-edge ideas, and proven results from across the Country.
  - December 2, 2022 – I was a guest on the podcast – [Direct Primary Care Benefits with Brett Shoemaker](#) – click here to listen – [Carl Schuessler, Jr., Mitigate Partners Managing Director, talks "EMPLOYER BUILT" Health Plans – Episode 12](#). We discussed some of [Mitigate Partners'](#) and [The FairCo\\$ Health Plan's](#) case studies including [The Gasparilla Inn & Club](#), [DeSoto Memorial Hospital](#), and [Lakeland Automall](#).
  - November 14, 2022 – I was a guest on the podcast – [Health Solutions with Shawn and Janet Needham](#) – click here to listen – [Episode 304: Health Solutions with Shawn and Janet Needham, RPh: Carl Schuessler, Jr & The FairCo\\$ Health Plan](#) where I will be discussing [Mitigate Partners'](#) [The FairCo\\$ Health Plan](#) and my passion for fixing the problem of runaway health-care costs in this country led him through years of research culminating in the development of our proprietary [The FairCo\\$ Health Plan](#). This innovative plan design seamlessly integrates 20+ cost containment solutions with a high-performance health-care solutions platform. This combination provides first-class benefits at substantially lower costs to employers all while realizing better clinical outcomes for plan members. Shorter clips can be seen here - [On this clip of 304 of Health Solutions, Shawn & Janet Needham RPh discuss examples of employer-built health plan success stories & more with Carl Schuessler, Jr.](#) and [On this clip of 304 of Health Solutions, Shawn & Janet Needham RPh discuss The FairCo\\$ Health Plan with Carl Schuessler, Jr.](#)
- Listen on Apple Podcasts: [EP 304: \(Successful\) Employer Built Health Plans with Carl Schuessler](#)

- November 11, 2022 – I was a guest on the [DPC Magic Friday 5-minute MAGIC tip Podcast](#) hosted by [Shane Purcell, M.D.](#) – click here to listen – [DPC and Employers: How to work with benefits advisors](#)
- September 21, 2022 – [Mitigate Partners'](#) Advisor [Cristy Gupton](#) was a guest on the podcast – [Direct Primary Care Benefits with Brett Shoemaker](#) – click here to listen [Self-Funded + Direct Primary Care w/ Cristy Gupton of Custom Benefits Solutions](#) – Cristy has a broad expertise in developing Self-Funded Plans utilizing Direct Primary Care. Listen and learn how DPC can help revolutionize your Employee Benefits offering!
- August 12, 2022 – I was a guest on (click here) [Strategic Advisor Board Podcast: Episode 185 "War Room Round Table": Carl Schuessler, Everyone Is Busy But Not Everyone Makes Time To Disrupt Healthcare](#) – In this episode, Phillip Lanos and Jason Miller are joined by Carl Schuessler, Founder, and CEO of Mitigate Partners & Benefit Strategies LLC. Carl Schuessler shares the constant battle of the healthcare profession, and how his company is out to create a better system for everyone to win. You will also uncover how to overcome a business struggle that may help save your business. Tune in to learn more! Connect Strategic Advisor Board: [www.linkedin.com/company/strategic-advisor-board](http://www.linkedin.com/company/strategic-advisor-board) Jason Miller: [www.linkedin.com/in/jasontmiller-sab](http://www.linkedin.com/in/jasontmiller-sab) Phillip Lanos: [www.linkedin.com/in/philliplanos/](http://www.linkedin.com/in/philliplanos/) Mitigate Partners: [mitigatepartners.com](http://mitigatepartners.com) Carl C. Schuessler, Jr.: [www.linkedin.com/in/ccsjr1](http://www.linkedin.com/in/ccsjr1). Click here to listen on Apple Podcasts: <https://podcasts.apple.com/us/podcast/strategic-advisor-board/id1618823063?i=1000575877359>
- July 13, 2022 – [Rx for Success Podcast](#) interviewed The Healthcare Leader of the Year Awardees awarded yearly by [The American College of Healthcare Trustees](#) and [Physician Outlook Magazine](#), and [Mitigate Partners](#) is honored to have two of our very own, [Barry Murphy](#) and [Carl Schuessler, Jr.](#), as Co-Awardees of The 2022 Executive Leader Healthcare Leader of the Year. **Click here for Episode 112 – Healthcare Leader of the Year Awardees.** Each year, [The American College of Healthcare Trustees](#) and [Physician Outlook Magazine](#) award the prestigious Healthcare Leader of the Year Awards to individuals or organizations in our community who are striving to bring a positive change to our patients, practices, and each other. This year, Dr. Cook has had the honor of speaking with some of those award recipients in this special bonus episode of [Rx For Success](#).
- June 2, 2022 – **SPECTRUM NEWS 1** – Click here to read and watch the news story – [Urgent Care brought to your doorstep, employer says it's more cost](#). Mitigate Partners' Advisor [Cristy Gupton](#) and her client, Moose Pharmacy used mobile healthcare to take healthcare to their employees. Moose Pharmacy created an employer-built health plan that's not just saving money, but it is giving employees care at their homes which is improving their health outcomes and increasing employee retention.

- April 20, 2022 – **ABC Action News** – [Car dealer's approach to health insurance lifts employees and profits - ABC Action News](#). Click here to see the news story – [The Employer-Built health plan is a game changer for Lakeland Automall, a car dealership in Lakeland, FL](#). Mitigate Partners' Advisor [Liz Antaya](#) and the owner of [Lakeland Automall](#) created an employer-built health plan that's not just saving money. It's given employees doctor visits, on location, at the car dealership, which is improving their health outcomes and increasing employee retention. They call it the "Dealership Doctor".
- April 14, 2022 – **ABC Action News** – [Kids Community College credits 'Emotional Vaccines' to dropping teacher turnover rate - ABC Action News](#). Click here to see the news story – [Emotional Vaccines started at Florida school now being used nationwide in Riverview, Florida](#). Mitigate Partners' Advisor [Dennis Hartin](#) and this school superintendent took a bold approach to problem solving when the charter school faced a 60%+ increase in their health premiums and an 18% employee turnover rate. The employer-built health plan they created saved the school nearly \$500,000 in the first year and dropped the turnover rate down to 5%. School staff say that's, in large part, thanks to the innovative "Emotional Vaccines".
- December 20, 2021 – Happy Holidays from Everyone at MD Coaches and [Rx for Success Podcast](#). Please enjoy this look back at the top 10 shows of the year out of the 46 shows in 2021. In this episode, we will be focused on Shows 10 through 6 . **Click here for Episode 82 – [The Holiday Special: Part I](#) to hear our interview at the 16:10 minute mark to hear our 8<sup>th</sup> most listened to episode of 2021.** The [Rx for Success Podcast](#) spotlights physician leaders reflecting on the elements that helped them in their journey to success. Hosted by [Dr. Randy Cook](#), a well-regarded general and vascular surgeon, and former radio personality, the show is sure to impart pearls of wisdom for healthcare professionals and consumers alike.
- December 4, 2021 – [Entrepreneur Magazine Podcast](#) with Carl Schuessler and Taylor Rogers, Mitigate Partner in Austin, Texas – click here to listen – [Carl Schuessler and Taylor Rogers Explain The Journey of Developing an Advisory Group That Has Independent Branches In Between](#) <https://www.entrepreneur.com/listen/action-and-ambition/373129> – Welcome to another episode of The Action and Ambition Podcast! Joining us today are Mitigate Partners Carl Schuessler and Taylor Rogers. Mitigate Partners is a risk management, cost containment, and employee benefits consulting group. It is a partnership of thirty-three employee benefit consulting and brokerage firms that allows local management within a collaborative environment with more than 150 years of combined experience. The team is committed to delivering actively managed EMPLOYER-BUILT Healthcare to replace the archaic passively managed Insurer-Built Healthcare so prominent in the market today. Tune in to learn more!
- September 17, 2021 – [Pharmacists United for Truth and Transparency \(PUTT\) Annual Conference](#) – **Orlando, FL** – [The Pharmacy Podcast Network](#) covered the [Pharmacists United for Truth & Transparency Summit 2021](#) [Pharmacists United for](#)



[Truth & Transparency Summit 2021](#). Click here to listen – [Pharmacists United for Truth & Transparency Summit 2021](#). This podcast episode will give you a summary of the event and is your chance to listen into the Network of organizations who supported the event. This incredible event was a two-day event of roundtable discussions and legislative planning opportunities, guest speakers, frank panel discussions, and targeted Q&A with state legislators at the helm of PBM reform across the nation.

- August 25, 2021 – [Bold TV](#) Interview with Carl Schuessler – [What Are Employer-Built Healthcare Plans And How Do They Work](#)
- August 19, 2021 – [Point Health Podcast](#) – click here – [Carl Schuessler, Better Healthcare Starts when Members are the CEOs of their Own Health](#) – For episode seven of our podcast, we were joined by Carl Schuessler, co-founder and managing principal of Mitigate Partners. Carl has more than 30 years of experience in benefits consulting and financial services, and even pioneered the fiduciary approach to benefits advisory services. So obviously, we walked away from this episode with a lot of new knowledge and hope you will too!
- July 28, 2021 – The [Rx for Success Podcast](#) spotlights physician leaders reflecting on the elements that helped them in their journey to success. Hosted by [Dr. Randy Cook](#), a well-regarded general and vascular surgeon, and former radio personality, the show is sure to impart pearls of wisdom for healthcare professionals and consumers alike. Click to hear our interview featured in 2 parts – Episodes 65 & 66 – [The Negotiator: Carl Schuessler Jr. \(Part I\)](#) and [The Negotiator: Carl Schuessler Jr. \(Part II\)](#)
- July 5, 2021 (3-19-21) – [The ShiftShapers Podcast with David Saltzman](#) – click here to listen – [Ep #364: An Agent by Any Other Name... – With Carl Schuessler, Jr.](#)
- May 28, 2021 – [Entrepreneur Magazine Podcast](#) with [Cristy Gupton](#), Mitigate Partner in North Carolina – click here to listen – [Entrepreneur Magazine Podcast – Action and Ambition - Cristy Gupton Solves Important Healthcare Challenges](#) – Welcome to another episode of Action and Ambition. We are joined today by Cristy Gupton, President of Custom Benefits Solutions, a leading North Carolina employee benefits consulting firm, and still running for about 14 years. They operate using the three principles: trust, transparency, and technology. She's been included twice to the Employee Benefits Advisor Magazine's Top 20 Women in Benefits Advising list. Don't miss out! You're going to love this episode!
- January 27, 2021 – [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](#) – click here – [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 FairCo\$ 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\\$t 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](#) or <http://businessradiox.com/podcast/gwinnett/gbr-94/>

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

- October 1, 2023 – Grace Torres-Hodges, DPM, MBA featured [Mitigate Partners'](#) Advisor, [Carl Schuessler, Jr.](#), in her new book released October 2023, titled [Private Practice Solution: Reclaiming Physician Autonomy and Restoring the Doctor-Patient Relationship](#). [Carl Schuessler, Jr.](#) is mentioned in the [Early Reviews Of Private Practice Solution](#) on p.3.
- July 14, 2023 – [Matt Ohrt](#) featured [Mitigate Partners'](#) Advisor, [Carl Schuessler, Jr.](#), [Mitigate Partners](#) and [FairCo\\$t Health Plan](#) in his new book released July 2023, titled [Save Your Company : Don't Feed The Beast : The Employer Healthcare Success Formula](#). [Mitigate Partners'](#) Advisor, [Carl Schuessler, Jr.](#) is mentioned in

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the [Acknowledgements](#) on p.7. Carl and Mitigate Partners are also mentioned in Chapter 3 under the [Courageous and Competent Broker Section](#) on p.77 where Ohrt states:

*“This type of broker is a rare find. They typically have a sense of virtue, an inspiration to seek justice, and a deep-rooted compassion for others. They are willing to fight for what is right and what is fair. They often have a capitalist mindset—one that is based on the notion that healthy competition for cost, quality, and accessibility are good for everyone....”*

*“Carl Schuessler, a new breed of disruptor consultant in Atlanta, Georgia, calls it like he sees it. A few years ago, Carl realized he could no longer make a difference for his clients acting as a traditional broker. He jokes that all he could do as a broker was make his clients “broker.” He knew there had to be a better way. This epiphany led him to create what he calls the FairCo\$ Health Plan and to create Mitigate Partners, a national network of like-minded advisors. Carl gets a lot of requests to speak, and if you catch him on the right day, you might see him break out the pink pants. He is great at teaching his clients how to eliminate the middlemen and to more actively manage employer health plans, which brings them amazing results. Carl and Mitigate Partners are some of the “good guys and gals” who are challenging Wall Street (insurer-built) health plans by creating local Main Street (employer-built) health plans, to bend the healthcare cost curve. In Chapter 5, I will walk you through the assessment and how to make sure you have a C & C broker.”*

- June 22, 2023 – [Hunter Schultz](#) featured [Mitigate Partners'](#) Advisor, [Carl Schuessler, Jr.](#) and [Mitigate Partners](#) in his LinkedIn Post - [If Direct Primary Care and an actively managed, employer-built health plan meet VC, what happens? They connect because it's an EBITDA win for VC's portfolio companies](#), and then in his article - [Rethinking Employee Healthcare Benefits - Maximizing EBITDA Potential for VC-Backed Companies](#)
- January 20, 2023 – [Medium](#) featured [Mitigate Partners'](#) Advisor, [Carl Schuessler, Jr.](#) and [Mitigate Partners](#) are recognized as one of the reliable sources for their expertise in Primary Care in the [Medium](#) article – click here to read – [Apple Watch Saves American Healthcare? If it means reporters asking better healthcare questions, then yes.](#)
- January 4, 2023 – [Physician Outlook Magazine](#) – [Mitigate Partners](#) is honored to have [Mitigate Partners'](#) Advisor [Stephen Daniel's](#) article appear in this issue of [Physician Outlook Magazine Volume 14](#) – click here to read – Self-Advocating for Patients – [Click here to check out the full issue](#)
- January 4, 2023 – LA PO – [Physician Outlook Magazine](#) – [Mitigate Partners](#) is honored to have [Mitigate Partners'](#) Advisor [Liz Antaya's](#) article appear in this issue of

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[Physician Outlook Magazine Volume 14](#) – click here to read – Dealership Doctor – Lake Automall Employees Opted for “Doctor Visits” at a Car Dealership [Click here to check out the full issue](#)

- November 2, 2022 – [Mitigate Partners' The Gasparilla Inn & Club Case Study](#) and [DeSoto Memorial Hospital Case Study](#) are featured in Dave Chase’s new book – click here for FREE COPY – [Health Plan Heroes - The CEO's Who Restored The American Dream](#). Mitigate Partners’ Case Studies are featured on the following pages – [The Gasparilla Inn & Club Case Study](#) (see pages 37-42) and [DeSoto Memorial Hospital Case Study](#) (see pages 112-120).
- October 7, 2022 – [Physician Outlook Magazine](#) – [Mitigate Partners](#) is honored to have [Mitigate Partners' Advisor Liz Antaya's](#) article appears in this issue of [Physician Outlook Magazine Volume 12](#) – click here to read – [How to Mitigate Healthcare Costs for Employees with Chronic Conditions](#). [Click here to check out the full issue](#).
- October 7, 2022 – [Physician Outlook Magazine](#) – [Mitigate Partners](#) is honored to have [Mitigate Partners' Advisor Cristy Gupton's](#) article appears in this issue of [Physician Outlook Magazine Volume 12](#) – click here to read – [In Times of COVID, Century Old Pharmacy Brings Back “House Calls”](#). [Click here to check out the full issue](#).
- August 15, 2022 – [Automotive News](#) featured [Mitigate Partners' Advisor Liz Antaya, M-HBD's](#) client – [Lakeland Automall](#) - Click here to read - [Employees go to see the doctor — at work](#). Read how the [Lakeland Automall](#) Employer-Built with these Dealership Doctor (Direct Primary Care) initiatives have helped [Lakeland Automall](#) cut its health care costs by about 25 percent, reducing its expenditures by more than \$150 per person. Nearly half of its roughly 275 employees are insured through the plan.
- June 17, 2022 – [Physician Outlook Magazine](#) – [Mitigate Partners](#) is honored to have this issue of [Physician Outlook Magazine](#) Healthcare Leaders of The Year Issue recognize two of our very own, [Barry Murphy](#) and [Carl Schuessler, Jr.](#), as **Co-Awardees of The 2022 Executive Leader Healthcare Leader of the Year** awarded yearly by [The American College of Healthcare Trustees](#). [Click here to check out the full issue](#). Per [Physician Outlook Magazine](#), the best healthcare leaders today are ones who see the continuous development of knowledge and understanding as paramount to their ability to guide their organizations through the travails and storms that they face. This knowledge, however, cannot be simply for their own benefit but must be shared with others in an environment where there is a positive discourse, a shared learning experience, and then acted upon. The 20th-century management thought leader, Peter Drucker, once said, “Knowledge has to be improved, challenged and increased constantly, or it vanishes.” I would add that it also must be used for the greater good. These four attributes of Fromm’s “Productive Love” model are hallmarks of the greatest leaders in healthcare today and a framework for future generations of leaders to emulate: Care. Responsibility. Respect. Knowledge.



- June 3, 2022 – [The Lakeland Ledger](#) featured Mitigate Partners' Advisor [Liz Antaya](#) and one her clients, [Lakeland Automall](#) and featured some quotes from me – click here to read – [Alternative healthcare model seeks to be more cost effective for patients](#) that discusses how DPC ([Physician Alicia Wooldridge of Lakeland feature here](#)) works and is the model of healthcare for the future that improves clinical outcomes for employees while simultaneously improving financial outcomes for both the employer and their employees.
- May 25, 2022 – [Becker's Payer Issues](#) featured Mitigate Partners' Advisor [Cristy Gupton](#) and several of Mitigate Partners' clients – [DeSoto Memorial Hospital](#) and [Lakeland Automall](#) – click here to read – [Are employer-built health plans one of the best kept secrets in insurance?](#) It may not be a concept you've ever heard of, but those that build and use them will tell you they're the best kept secret in the world of health insurance. *Becker's* decided to explore more about these custom plans that promise to cut out commercial payers altogether and greatly reduce employers' annual expenses on employee health benefits.
- May 5, 2022 – We were featured in [Expat Health Guide - Five steps to securing outstanding expat healthcare](#) by [Hunter N. Schultz](#). See pages 117 – 119 where [Mitigate Partners](#) and The [FairCo\\$ Health Plan](#) are discussed, and the savings generated for several of our clients. The book discusses great healthcare requires an MD or DO as the focal point for all your healthcare. For your healthcare, and by that, they mean care, not insurance. The focal point for all your care requires a recognized expert in medical care. In most civilized countries, that means a Medical Doctor (MD) or Doctor of Osteopathy (DO).
- May 1, 2022 – We were featured in a Special Edition Book of [GEEK SPEAK – A USEFUL GUIDE TO THE JARGON AND ACRONYMS MOST COMMONLY USED AMONGST HEALTH BENEFIT PROFESSIONALS AND PROVIDERS](#) by [High Performance Providers \(HPP\)](#). [Mitigate Partners](#) and The [FairCo\\$ Health Plan](#) shared our unique and candid translations. They include some opinions based on HPP's 20+ years of experience in the industry. Make that 50+ years of experience going into this Special Edition of Geek Speak. A special thanks to Carl Schuessler, Jr. of Mitigate+ Partners for sharing his unique and candid translations. It has inspired a whole new language of healthcare that HPP refers to as – “Schuessler-ese” – which you will see italicized throughout this document. Clients and Prospects often find themselves in need of translation as some of us speak “provider-ese” while others speak “benefit-ese.” Within these pages, you will find the most commonly used words, abbreviations, and jargon used amongst health benefit professionals. Please keep in mind that these definitions are not textbook. We hope you find this educational, useful, and perhaps even a little entertaining. Feel they missed something? Please feel free to reach out to us via our [Contact Page](#) at [HighPerformanceProviders.com](#) they would love to hear from you.
- April 25, 2022 – [DPC News](#) – featured Mitigate Partners' Advisor [Liz Antaya](#) and the owner of [Lakeland Automall](#) – click here to read – [DPC: Car Dealer's Answer to](#)

**High Insurance Costs**. Mitigate Partners' Advisor [Liz Antaya](#) and the owner of [Lakeland Automall](#), Greg Balasco, created an employer-built health plan for employees after facing high costs and low-quality care from his commercial plan, according to [WFTS](#).

- April 21, 2022 – [Becker's Payer Issues](#) featured Mitigate Partners' Advisor [Liz Antaya](#) and the owner of [Lakeland Automall](#) – click here to read – [Fed up with BCBS and Aetna, Florida employer creates his own health plan](#). Mitigate Partners' Advisor [Liz Antaya](#) and the owner of [Lakeland Automall](#), Greg Balasco, created an employer-built health plan for employees after facing high costs and low-quality care from his commercial plan, according to [WFTS](#). And it is not just saving money. It's given employees doctor visits, on location, at the car dealership, which is improving their health outcomes and increasing employee retention. They call it the "Dealership Doctor".
- April 14, 2022 – [STAT+](#) featured some quotes from my interview – click here – ['Completely unsustainable': Small employers brace for giant health insurance price hikes](#). [Bob Herman](#) tells the story about how any small companies are expected to face double-digit hikes to their health insurance premiums next year — increases that would add to the broader strain on the take-home pay and budgets of millions of American workers, families, and small business owners.
- February 9, 2022 – [Maverick Magazine](#) in their Winter 2022 Issue featured our client, The Gasparilla Inn & Club's story in an article called [Working With a Benefits Champion](#). We sure love the name of the article as Liz Schrock, Benefits Champion, is featured front and center as she should be! Here's the link to the full magazine: <https://issuu.com/icmcustompublishing/docs/maverick-winter2022>. They called this new magazine [Maverick Magazine](#) because the title captures the spirit of both the innovators in our industry and the key decision-makers in the compensation/benefits departments of Fortune 1000 companies who are making the decision to venture out and try out some of the alternative approaches to employee health and benefits being offered by companies like [Mitigate Partners](#) and our [FairCo\\$ Health Plan](#).
- October 18, 2021 – [Physician Outlook Magazine – Mitigating Matters Volume 7 2021](#) – This [Physician Outlook Magazine](#) issue was dedicated to recognizing the healthcare heroes like Carl Schuessler, Co-Founder and Managing Principal of Mitigate Partners, and the Mitigate Partners colleagues that are doing the “behind-the-scenes” work that makes healthcare affordable. This issue covers the Mitigate Partners' June 7-8 event – *Demystifying Healthcare Costs – Controlling Costs is Not a Spectator Sport! How to Crawl, Walk, Run, and Fly in Boca Grande, Florida at The Gasparilla Inn & Club*. Many of the Mitigate Partners' speakers wrote featured articles in this issue.
- October 1, 2021 – [Maverick Magazine turn to pages 50-51](#) – featured Mitigate Partners in their coverage of the [Free Market Medical Association \(FMMA\) 2021 Annual Conference](#) in Dallas, TX – Our own [Cristy Gupton](#) and myself were featured

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alongside our courageous client [The Gasparilla Inn & Club](#) with their visionaries - [Glenn Price](#), CFO and Benefits Champion Extraordinaire [Elizabeth Schrock, CEBS](#).

- August 27, 2021 – [Forbes](#) – Mitigate Partners were featured – [How To Become An Entrepreneur: Find A Problem And Be The Solution](#)
- August 9, 2021 – We were featured in *Innovation & Tech Today* – [This Employer-Built Healthcare Benefits Provider Is Challenging Wall Street](#)
- June 24, 2021 – We were featured in [Grit Daily](#) – [Mitigate Partners' Employer Day Empowered Participants to Challenge the Healthcare System](#) written about Mitigate Partners' **DEMYSTIFYING HEALTHCARE COSTS - Controlling Costs is not a Spectator Sport! How to Crawl, Walk, Run, and Fly** in Boca Grande, FL at [The Gasparilla Inn & Club](#) where we held an Employer Day on June 7<sup>th</sup> - Mitigators attended along with our FairCost Health Plan Partners.
- May 28, 2021 – We were featured on [Entrepreneur Magazine Podcast – Action and Ambition - Cristy Gupton Solves Important Healthcare Challenges](#)
- April 7, 2021 – We were featured in [Grit Daily](#) – [Mitigate Partners Seeks to Make Sense of Healthcare Costs—and Reduce Them](#)
- 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 1<sup>st</sup> 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](#).
- Fall 2020 – *Gasparilla Inn Case Study featured in Dave Chase's new book – [Relocalizing Health - The Future 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+D](https://www.amazon.com/Magic-Pixie-Dust-Miracles-Employers/dp/0578647591/ref=sr_1_1?dchild=1&keywords=Magic%2C+Pixie+D)

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[ust+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](#)
- 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 2<sup>nd</sup> 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&id=23fd5f5a895f49e0cb818431743713c3](https://www.employeebenefitadviser.com/list/top-social-media-advisers?utm_campaign=eba%20daily-aug%208%202018&utm_medium=email&utm_source=newsletter&id=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 – click here to read – [\*\*“Why One insurer pays 100 percent of UMMC ER charge, another pays 12 percent”\*\*](#)
- July 19, 2018 – [Employee Benefit Adviser](#) – click here to read – [\*\*“\\$50K for fully-insured clients: Sales bonus or a bribe?”\*\*](#)
- February 19, 2016 – My wife (Missy) and I were featured in the [Wall Street Journal Blog](#) – click here to read – [\*\*“How Readers Save on Health Care With Cash”\*\*](#)
- April 2014 – ***“Everything (And More) You Always Wanted to Know About Exchanges/Marketplaces”***  
[\*\*http://www.healthcareserviceteam.com/articles/2014/04/everything-and-more-you-always-wanted-to-know-about-exchangesmarketplaces/\*\*](http://www.healthcareserviceteam.com/articles/2014/04/everything-and-more-you-always-wanted-to-know-about-exchangesmarketplaces/)
- March 2014 – ***“5 Things a Health Insurance Exchange Won’t Accomplish”***  
[\*\*http://www.healthcareserviceteam.com/articles/2014/03/5-things-a-health-insurance-exchange-wont-accomplish/\*\*](http://www.healthcareserviceteam.com/articles/2014/03/5-things-a-health-insurance-exchange-wont-accomplish/)
- January 2014 – ***“Your Health Insurance has become your Healthcare”***  
[\*\*http://www.healthcareserviceteam.com/articles/2014/01/health-care-reform-review-and-commentary/\*\*](http://www.healthcareserviceteam.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\*\*](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\*\*](http://selffundingmagazine.com/article-detail.php?issue=issue-9&article=healthcare-reform-review-and-comm)