

EXPERIENCE HEALTHCARE WITHOUT THE HEADACHE.



How has your healthcare experience changed year over year? Employers seem to pay more every year for coverage that keeps getting worse. Healthcare providers struggle to manage operational requirements while still providing great care. Employees feel the pain in their pocketbook and in the doctor's office. Only insurance providers benefit from this system.

The good news? It doesn't have to be this way.

If you're unsatisfied with your current health insurance, there is a better option. It's called a "direct partnership."

WHAT IS DIRECT PARTNERSHIP?

A direct partnership is simply a direct business relationship between an employer and a local healthcare provider that outlines how you will access and pay for healthcare.

Often, companies access healthcare through Blue Cross, Cigna, Aetna, Humana, or other insurance arrangements. A direct partnership is an alternative to those carriers; it is not an insurance product. Instead, your company and the healthcare provider partner to create a relationship that is sustainable, affordable, and truly beneficial.

The direct partnership approach to healthcare is tried-and-true. In fact, many large companies already use it! Now, HealthH2Business (H2B) is making this approach available to mid-market companies like yours.

HOW IT WORKS

H2B has worked with your local health system to create a unique program allowing you to work directly with your local health system, and you can elect to join!

H2B believes in giving everyone in a community the opportunity to have sustainable and meaningful healthcare. We accomplish this by building a direct partnership with local healthcare providers.

After you join the direct partnership, your employees will be able to visit doctors or facilities within your direct partnership at a fraction of the cost. When necessary, employees can visit other providers that aren't in the direct partnership.

You'll likely see savings of at least 20-30%. In the event of a shock claim like cancer or a NICU baby, stop-loss insurance will kick in to protect your business.

BENEFITS OF DIRECT PARTNERSHIP

There are many benefits of a Direct Health Partnership, including:

- Plan designs that will make you proud
- Lower costs for you and your employees
- Helpful guidance every step of the way
- A path to better health outcomes
- Stability in healthcare benefits from year to year
- The knowledge that your healthcare providers are also taking responsibility for the success of your plan

In the first year, employers save an average of 24% in total cost. The average annual increase in costs for our employer partners after the first year? Just 1.9% - that's less than the inflation rate.



Say goodbye to double digit annual increases in your healthcare costs. With a direct partnership, you'll experience more affordable healthcare and higher quality care.

THE EMPLOYEE EXPERIENCE

Whether it's having a baby or addressing chronic low back pain, your employees will feel confident accessing healthcare without fear. In fact, many employees will experience greater than 53% savings in out-of-pocket costs in the first year alone.

With a direct partnership, we're even seeing that employers are able to once again offer benefits for the whole family! Employees will feel that their healthcare is better than ever. The best news is that it will continue to be that way year over year.