

Frequently asked questions



What is Ascension Saint Thomas Business Direct?

Ascension Saint Thomas Business Direct is a Direct Health Program. A Direct Health Program (DHP) is simply a direct business agreement between an employer and a healthcare system that outlines the way employees (and dependents) can access healthcare and how it will be paid for. DHPs are designed to be financially sustainable and meaningful for both parties by providing healthcare services resulting in high quality, cost-efficient solutions for self-funded employers and their employees.

Ascension Saint Thomas Business Direct offers an attractive option for employers who have been accessing services through traditional network arrangements. Our goal for you is simple — quality care, lower costs and a positive employee experience.

How does it work?

You will have the opportunity to enter into a direct contract with Ascension Saint Thomas, along with best-in-class vendor participants, all parties working toward a common goal. The process to join is as follows:

1. Meet with a Health2Business (H2B) Certified Benefit Advisor

Learn how Ascension Saint Thomas Business Direct functions within a health plan.

2. Understand how your organization can save

Using your specific metrics, you'll be presented with illustrative pricing demonstrating the positive impact this arrangement can have on your organization.

3. Request your proposal

See firsthand the benefits of a Direct Health Program with Ascension Saint Thomas. We'll develop and deliver a proposal for your organization that outlines how the program works and the benefits to be gained.

What type of plan designs are used within the program?

Our preferred plan design is built upon a \$0 deductible, \$10 physician copays, and a very low out-of-pocket maximum. Your Certified Benefit Advisor will consult with you on what is the best plan design for your unique situation.

How will my organization benefit from Ascension Saint Thomas Business Direct?

Direct health programs have proven to be a tried-and-true strategy for helping employers manage costs. For the first time, it gives small and medium size employers a seat at the table where a collaborative relationship with the Ascension Saint Thomas system can be developed. While only large enterprise employers have been able to participate in direct health programs in the past, now any self-funded employer with 50 or more enrolled employees can take advantage of the savings, the sustainability, and the improved employee experience.

How does this program benefit my participants?

Experience shows that employees who can afford to get the healthcare they need, when they need it, without fear of financial burden, are healthier and happier. We address this by providing plan designs with low out-of-pocket costs. We also know that a disjointed care experience can be frustrating for employees. By carefully coordinating the care they receive, we can reduce unnecessary stress and improve the employee experience.

Do employers save when participating in Ascension Saint Thomas Business Direct?

A resolute YES! Your H2B Certified Benefit Advisor will provide you with an easy to understand illustration so you can see how joining Ascension Saint Thomas Business Direct can generate savings for your organization.



What if I am not currently self-funded? Can I participate?

Ascension Saint Thomas Business Direct is not an insurance product. All employers who wish to participate in the program must self-fund their health benefits plan. Your H2B Certified Benefit Advisor will consult with you and help determine whether self-funding is the right strategy at this time for your organization.

What if I want to seek care outside of Ascension Saint Thomas or I have employees in different states?

Every employer that participates in the program has unique needs and there are multiple ways to structure

your specific health plan to meet these needs. It is our hope that Ascension Saint Thomas Business Direct becomes the anchor upon which you build your employee benefits program. Your H2B Certified Benefit Advisor will help you structure your plan to accommodate those situations when care is needed outside of Ascension Saint Thomas.

What about ID cards?

Each employee will receive an ID card that will feature the Ascension Saint Thomas logo. When seeking care, this logo will identify the patient as a member of the Ascension Saint Thomas Business Direct program.

How does this program maintain quality for everyone involved?

At least once annually, all Ascension Saint Thomas Business Direct participants will meet and assess how the program is working for each stakeholder — providers, employers, and employees. This provides a unique opportunity for you to share ideas and speak directly with Ascension Saint Thomas. This type of communication is integral to our program and ensures continual process improvement for all stakeholders.

Who are other key program participants within the Ascension Saint Thomas Business Direct program?

Health2Business is a key participant in the Ascension Saint Thomas Business Direct program. They serve as program manager and helped to build the Ascension Saint Thomas Business Direct program. H2B works closely with local Certified Benefit Advisors, who have been trained and appointed by H2B to exclusively represent this program. These Benefit Advisors are your trusted guides when evaluating if Ascension Saint Thomas Business Direct is the right solution for your company and employees. Your H2B Certified Benefit Advisor will take the time to carefully educate you on the facts and features of the program, and walk you through the necessary steps to implementation.

What are businesses saying about using a direct health program approach?

Lynette Battson, Director of HR at ISU Credit Union said, “Our employees regularly tell me how grateful they are for the healthcare benefit. They feel like they are one of the partner provider employees and that healthcare is more personal.” When asked what she would you change? Lynette responded, “Nothing! It’s going so fantastic. I just want it to stay this way. I wish we had known about the direct program earlier.”

ISU Credit Union is an Idaho-based company with 120 employees.

Noel Gill, Executive Vice President of Northwest Real Estate Capital Corp. said, “As the Executive Vice President, you look at things that make an organization attractive to employees and keep employees there. What are those things? Culture, benefits, and pay.” He continued by saying, “Three and a half years ago, I wanted my health benefits to be part of our competitive advantage and working in a Direct Health Program with our local hospital has allowed us to make that a reality!”

Northwest Real Estate Capital Corp. is an Idaho-based company with 350+ employees.

About Ascension Saint Thomas

In Tennessee, Ascension Saint Thomas operates nine hospital campuses in addition to a comprehensive network of affiliated joint ventures, medical practices, clinics and rehabilitation facilities that cover a 68-county area and employ more than 10,000 associates. Across the state, Ascension Saint Thomas provided more than \$150 million in community benefit and care of persons living in poverty in fiscal year 2020. Serving Tennessee for 15 years, Ascension is a faith-based healthcare organization committed to delivering compassionate, personalized care to all, with special attention to persons living in poverty and those most vulnerable. Ascension is one of the leading non-profit and Catholic health systems in the U.S., operating 2,600 sites of care – including 150 hospitals and more than 50 senior living facilities – in 19 states and the District of Columbia. Visit www.ascension.org.