

SMALL BUSINESS EMPLOYEES DESERVE AFFORDABLE, HIGH VALUE HEALTHCARE

Employers with 2-99 employees



Competitive turnkey options designed for your needs

If you are like most employers, you are feeling the pain of unaffordable health plan premiums and costs.

New alternatives than can save 20-30% or more are NOW AVAILABLE in your area.

ACCESSING CARE

Healthcare Providers contract directly with Employers to align incentives and create value. This solution removes the traditional insurance company from the medical plan.

Employers shift from buying insurance to purchasing healthcare directly from their local community Providers and Health Systems.

BENEFITS OF PURCHASING DIRECT

- Lower Premiums for you & your employees
- Lower Deductibles, Copays, & Out of Pocket Maximums
- Affordable, Accessible Care
- Choice of Providers (no "Network")
- Improved Patient Experience and Health Outcomes
- Stability and Predictability of health plan year to year
- Partnership with Healthcare Providers in your community

BENEFITS TO LOVE

Whether it's having a baby or addressing chronic pain, your employees will feel confident accessing healthcare without fear. Many employees will experience greater than 53% savings in out-of-pocket costs in the first year alone. They may even be able to add family members to their plan!

LEVEL FUNDED HEALTH PLANS

Level Funding is a risk-management tool where the Employer partially self-funds the health plan and premium payments used to pay claims are spread evenly across 12 months.

Utilization-based with potential for money back

The portion of a level-funded premium that is paid into a claims fund and goes unused by the end of the year is refunded to your business.

Stop-loss insurance included

This feature protects against potentially budget-busting cost spikes should claims go over the claims fund.

Let's get your group a quote !