

# Looking for a partner committed to cost containment?

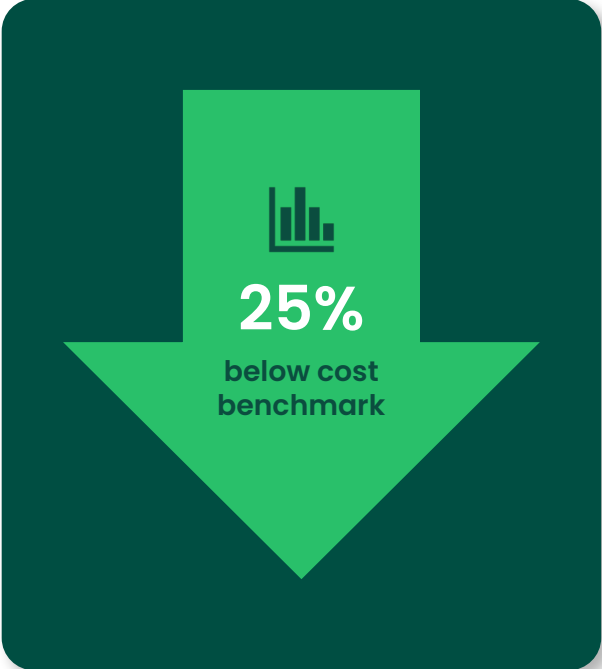
Choose a cost containment expert that will help your plan thrive.

# Your bottom line is our incentive

Health plan costs keep rising and fully insured policies don't bend the curve. We believe that business plans and benefit plans should work in harmony. To that end, we give self-funded plans the freedom to offer affordable, high-quality benefits to their employees.

## No stone unturned

HealthEZ has a defined road map that's focused on reducing plan cost while keeping member satisfaction and quality of care high. Our integrated approach to cost containment is engaged with every step in the continuum of care. To increase engagement and effectiveness, our Care Advocacy team is fully connected with the member.



**\*IN 2022, OUR TOTAL BOOK OF BUSINESS WAS 25% BELOW BENCHMARK. - DEERWALK**

# Our proven approach to cost containment

## 1 Discount Methodology

- Network Discount
- RBP
- Pharmacy Discounts
- PAP/Manufacturer coupons
- Formulary Discounts

## 2 Smart Coverage Design

- 3 Tier Programs
- Carve Out Programs
- Limitations & Exclusions
- Cost Share Strategy

## 3 Prevention

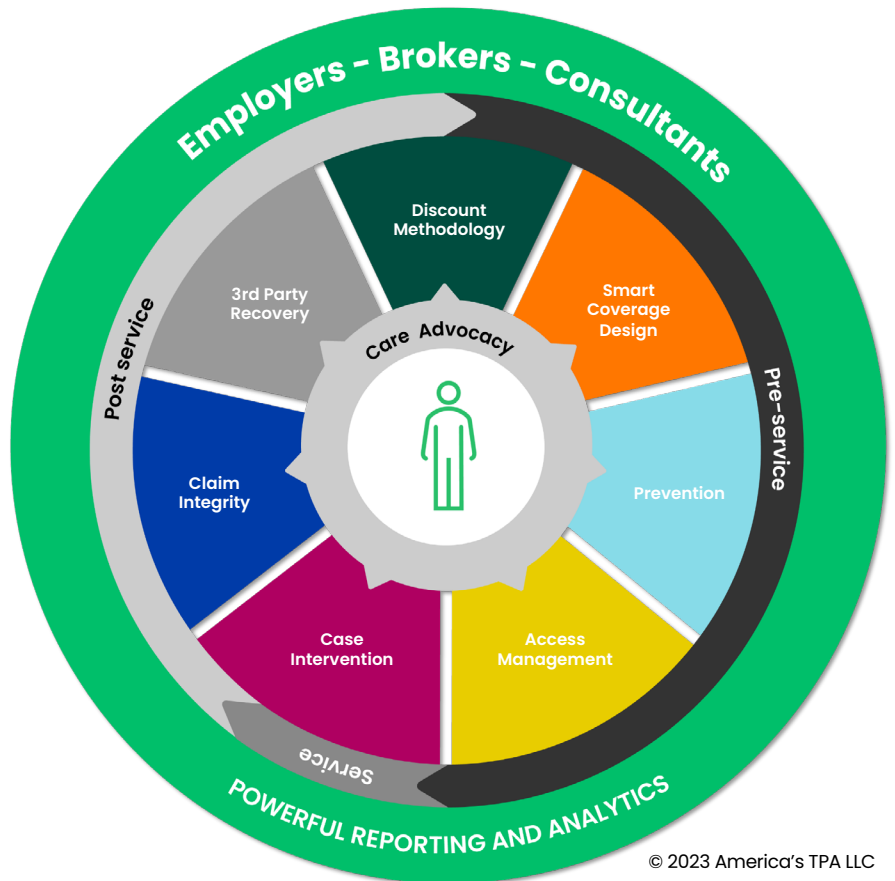
- LiveEZ – Onsite Biometrics
- Boost Your Baby
- Diabetes Management
- Heart Disease Management
- Weight Management

## 4 Access Management

- Prior Authorization
- Averted Care
- Advocacy
- Steerage
- Teladoc
- Other

## 5 Case Intervention

- Cases Opened
- Engagement



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## 6 Claim Integrity

- High Dollar Claim Review
- Payment Integrity
- Claim Negotiation
- Out-of-Network Discounts
- NSA Savings
- Other

## 7 3rd Party Recovery

- COB
- Stop Loss
- Subrogation

# We're kind of obsessive about cost containment

A robust set of tools, levers, and protocols ensure that we can impact cost at every point of service delivery. From plan design to prevention to claims administration to utilization review; if it impacts cost, we have a process in place.

Total book of business  
25% below benchmark

## Unit Cost Management Levers

- High Dollar Claim Review
- Itemized Bill Review
- Claim Negotiations
- Code Editing
- Coordination of Benefits
- Subrogation
- Out-of-Network Discounts
- Stop Loss

## Utilization Levers

- Precertification, Medical Necessity & Site-of-Service Reviews
- Large Case Alerts, Complex Case Management
- Disease Management/Livongo
- Alternate Drug Funding, Consumer Awareness (EZChoice, Teladoc)

## Prevention Levers

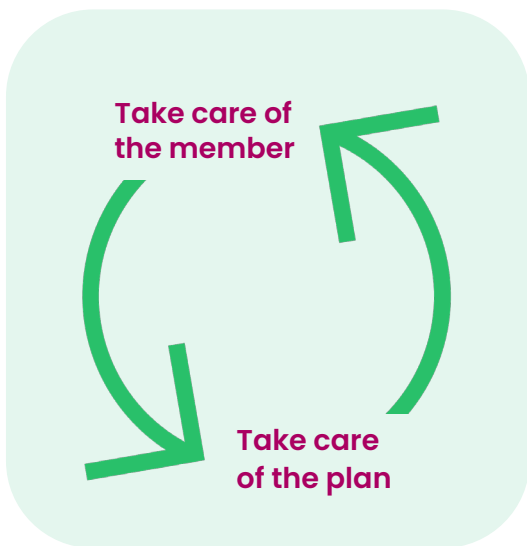
- Wellness Programs
- LivEZ
- Boost Your Baby

## Plan Design & Network Levers

- CDH/HDHP Plans
- In-Network & Out-of-Network Discounts/PBM Discounts
- Benefit Plan Incentives/Limitations/Exclusions

# The power of Care Advocacy:

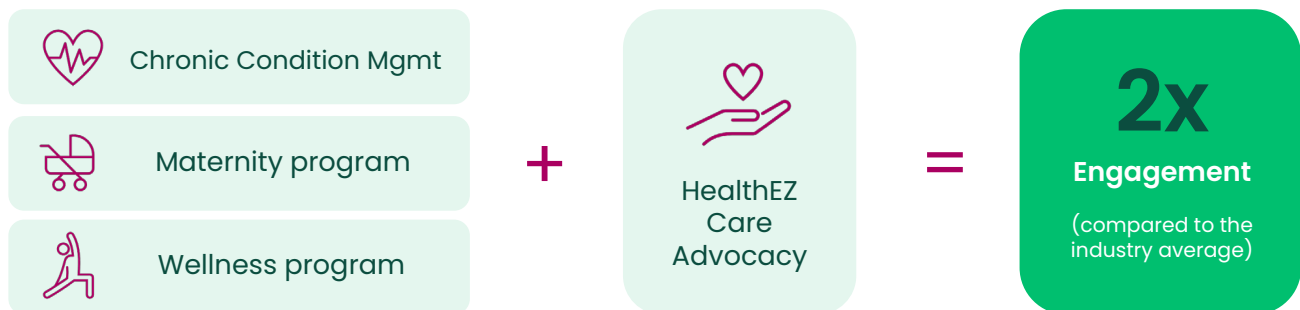
When you take care of the member, you take care of the plan.



Our member first approach ensures the greatest impact on cost and member experience. Higher member engagement can lead to better outcomes and reduced cost. We provide resources, education, and a review of members' cases when there is a chronic or complex condition requiring case or disease management. Our team goes the extra mile for each member.

- Early identification of potential large claims
- Review for alternative care options
- Early identification of steorage opportunities

To put it simply; caring for the members is good for everyone.



# Self-funding success story

There's a reason our client retention has been well over 90% for years: Our cost containment solutions work.

## Our Client

A group of medical practices, independently owned and led by its physicians, with operating divisions representing several areas of expertise.

## Self-Funding Success

Working with HealthEZ, this healthcare group was able to increase access to quality care options while reducing costs by 12% PEPM (per employee per month) over three years without increasing employee premiums. One of the group's board members and physicians attributes the plan's success to four components: plan design, a high value network, employee education, and innovative sites of service.

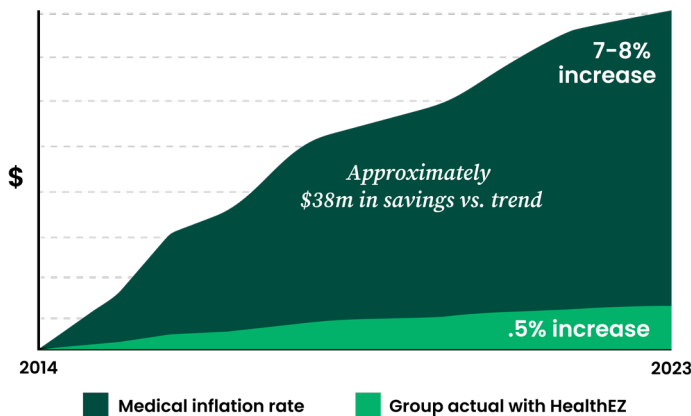


**1,500+**  
employees



**12%**  
overall savings  
PEPM over 3 years

### Annual Plan Increase



\* Medical Trend from PwC

*“While our total plan costs have decreased, our employees have received improved healthcare benefits with flat premium contributions for the last 5 years.” – CEO*



# When all else fails, **stop-loss**

Despite our best efforts, unexpected, big claims can happen. Our in-house risk management team works with A-rated carriers to make sure the plan is covered when the unplanned happens.

## We are relentless

We are committed to not only finding cost savings for our clients but also creating a better experience for our members. Generating the savings necessary to make self-funded plans work isn't easy. That's why you hire a team like HealthEZ to dig for every possible savings opportunity pre- and post-claim.

We'd enjoy the opportunity to learn about your clients and how we can help their self-funded plans succeed.

Visit [HealthEZ.com](https://HealthEZ.com) to learn more.

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Business plans and benefit plans should work in harmony.

 **That's why we're here.**