



The Power of \$0 Becoming a Talent Magnet in Today's Market



Mark Robinson
Chief Operating Officer
Pratter



Vance Davidson
Principal
EPIC

Many Working Families are Falling Behind



2020 (vs. 2000)

Median Household Income
\$67,521 (+7%)

Average Contribution for
Family Coverage
\$5,588 (+220%)

Average Family Deductible
\$3,722 (+445%)

Source: ALFRED – St. Louis Fed, US Census Bureau; KFF.org

What are Employees Saying?

93% - not worth it

72% - concerned

73% - would trade



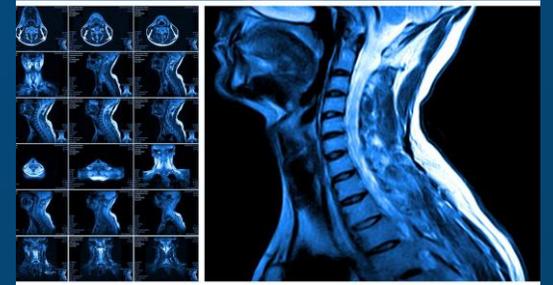
Source: West Health-Gallup; Centivo

Spending Less on Health Care

1. For fully-insured and self-funded plans:
Take advantage lower-cost, in-network providers
for commonly-occurring, routine outpatient care.

“Commonly-occurring” care:

- 98% of outpatient care
 - Blood work
 - Imaging studies
 - Outpatient surgery care
- Low-complexity, routine care



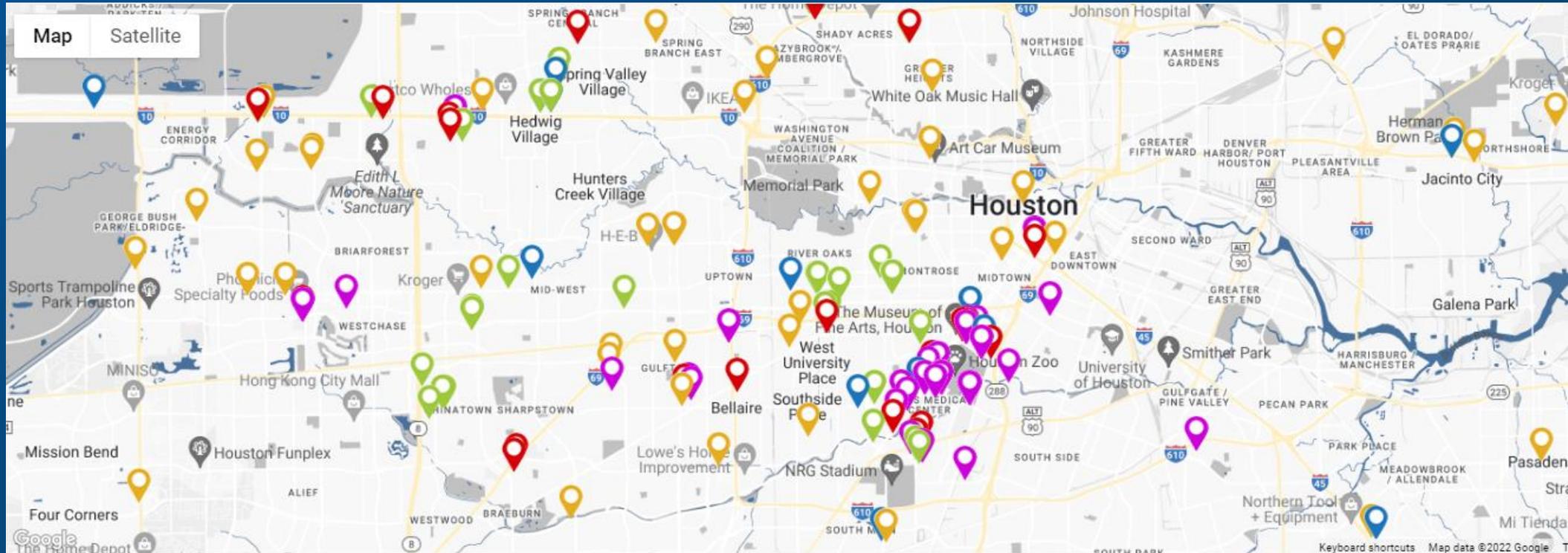
Pricing Difference: Higher vs. Lower-cost In-network Providers

Cervical Spine MRI: \$318 vs. \$1,841

Colonoscopy: \$647 vs. \$2,955

Brain MRI: \$706 vs. \$4,080

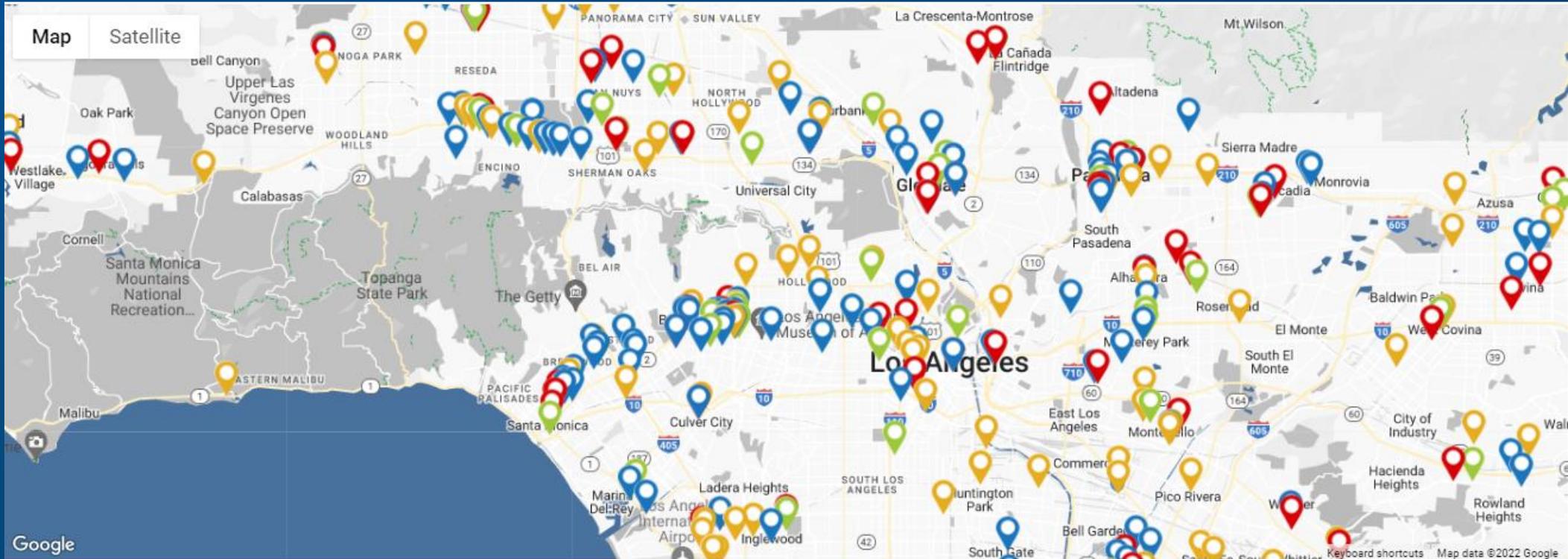
Urgent Care: \$503 vs. \$2,449



Avg. Nat. Savings: Higher-cost and Lower Cost Providers

Blood Work: \$150
Imaging: \$700

Outpatient Surgery Care: \$2,000
Urgent Care: \$2,000



Spending Less on Health Care

2. Cash price for self-pay

PROCEDURE	WITH INSURANCE	CASH	SAVINGS	PCT.
Cardiac stress test	\$2,508	\$2,201	\$307	12%
Chest CT scan with dye	\$1,167	\$1,050	\$117	10%
Pregnancy ultrasound: first trimester	\$552	\$497	\$55	9.9%
Hip X-Ray	\$352	\$317	\$35	9.9%
Mammogram: digital	\$701	\$623	\$78	11%
Allergy shots	\$48	\$43	\$5	10%
Lower back MRI	\$1,682	\$1,514	\$168	9.9%
Metabolic panel	\$72	\$62	\$10	14%
<i>Source: NBC Bay Area research</i>				

REQUEST PRICING



We believe that healthcare costs should be transparent.

Submit the form below to request pricing and be on your way to an easy and affordable medical imaging experience.

First Name *

Last Name *

Zip Code *

Job *

Date

00000

Email *

Mobile Phone *

Preferred Method of Contact

 Call
 Text
 Email

What procedure do you need? *

Please select an option

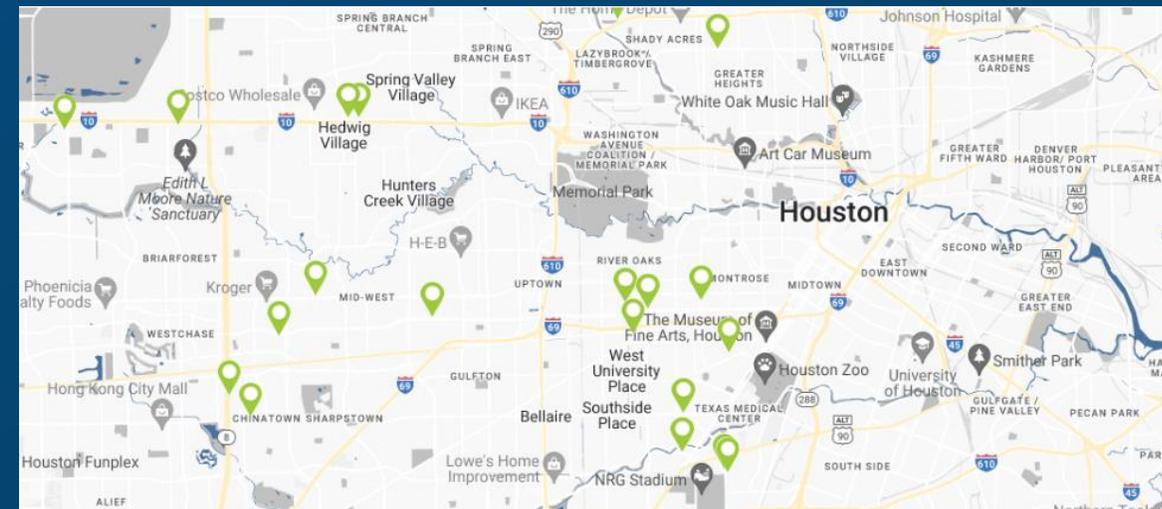
▼

Questions or comments?

Consent

By clicking this box, you expressly consent to receive communications from us that may include your personal health information. You may opt out at any time.

SUBMIT



Spending Less on Health Care

3. Financial assistance for Hospital care

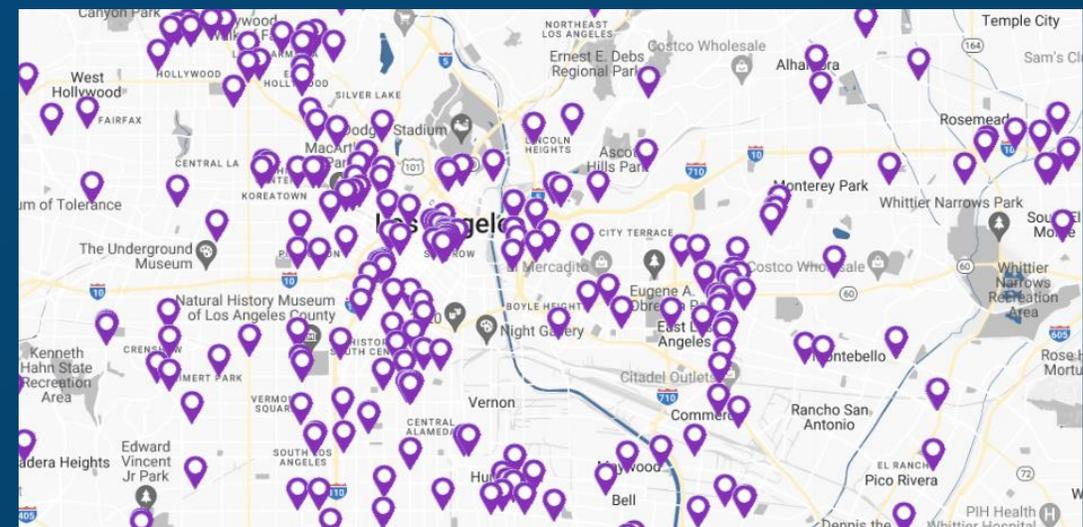
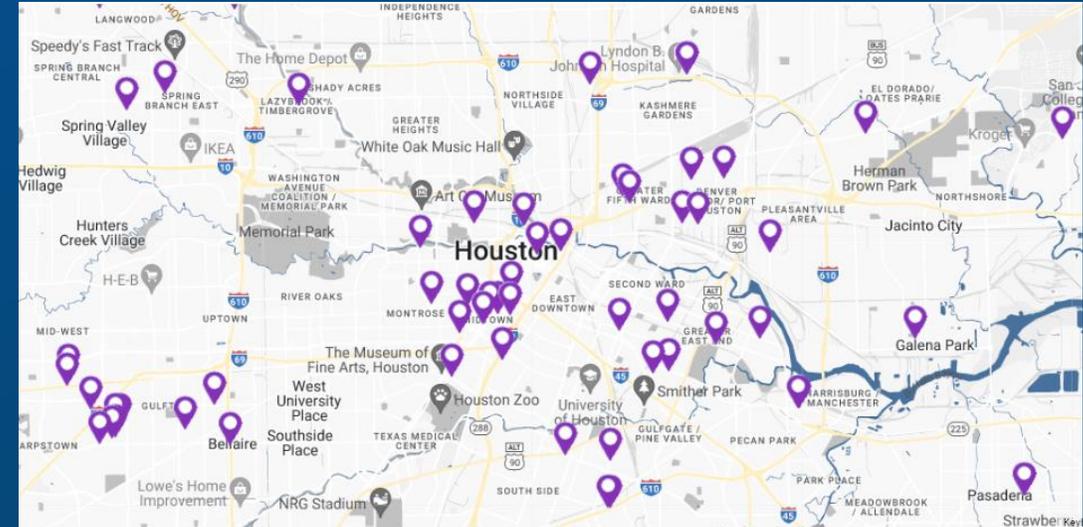
- Approx. 3,000 hospitals operate as non-profit hospitals under IRS Section 501 (c) (3).
- Under the Patient Protection and Affordable Care Act (PPACA) and IRS Section 501 (r), non-profit hospitals are required to establish a financial assistance policy (FAP) for medically necessary care and emergency care.



Spending Less on Health Care

4. Community Health Centers

- Community-based and patient-directed organizations that deliver comprehensive, culturally competent, high-quality primary health care services



Account for All Costs Associated with the Plan

ERISA/DOL and 3rd Restatement of Trusts

1. Know what investments you own
2. Know why you own them
3. Know how they're doing, and
4. Compared to what
5. Know what you're paying for, and how much that is.



Cost-management Questions:

1. What are our high-cost outpatient care items?
2. Per high-cost care item, who's providing the care?
3. How much are we paying these providers?
4. How many times did we pay these amounts?
5. What could we be paying (and saving)?



ABC School District

Savings and ROI Report

Period: 09/01/2020 to 08/31/2021

Care Category	# Claims	Total Rewards Paid	Est. Savings ²	Total Gross Savings
Blood Work	157	-\$3,925	\$150	\$23,550
Imaging	86	-\$8,600	\$700	\$60,200
Surgery Center Care	43	-\$8,600	\$2,000	\$86,000
Urgent Care	55	-\$2,750	\$2,000	\$110,000
Totals	341	-\$23,875		\$279,750

Summary of Savings

Number of Reward Claims	341
Total Gross Savings	\$279,750
Total Reward Amount Paid	-\$23,875
PEPM for the Period ³	-\$29,088

Net Net Savings \$226,787

Utilization Rate	17.50%
Avg. Svgs. per Reward Claim	\$665.04

¹ Money Map asserts outpatient care items into four categories: Blood work, Imaging, Outpatient Surgery Care and Urgent Care.

² Est. Savings represents the average dollar amount saved when using a Money Map provider instead of a non-Money Map provider per Care Category. The average savings per Care Category is calculated by taking the dollar amount difference between claims paid at Money Map providers and claims paid at non-Money Map providers per care item subsumed within each Care Category (see 1), totaling the dollar amount difference and dividing by the total number total claims. Est. Savings per Care Category is based on a national average using 10 million claims from 22 geographically-diverse states.

³ \$3.00 PEPM on 808 employees = \$2,424 x 12 months = \$29,088.

Summary

Blood Work

Imaging

Surgery Ctr

Urgent Care



Spending Less on Health Care

Plan Level:

Save 40-70% per outpatient care item when plan members use lower-cost in-network providers

Plan Member:

Save \$100s to \$1,000s in out-of-pocket costs

No changes to:

- Carrier/network
- Benefits
- PCPs/specialists

Thank You!



Vance Davidson, GBA, CHVP

Principal & Health Rosetta Benefits Advisor
EPIC

vance.davidson@epicbrokers.com
832.476.0490