



# How Can Reference Based Pricing Help Employers Curb Health Plan Costs without Sacrificing Member Satisfaction?

JUNE 27, 2022

# Does this feel familiar?



## Finance

"Another year. **Another cost increase.** I can control my other business expenses. Why not health insurance?"



## Human Resources

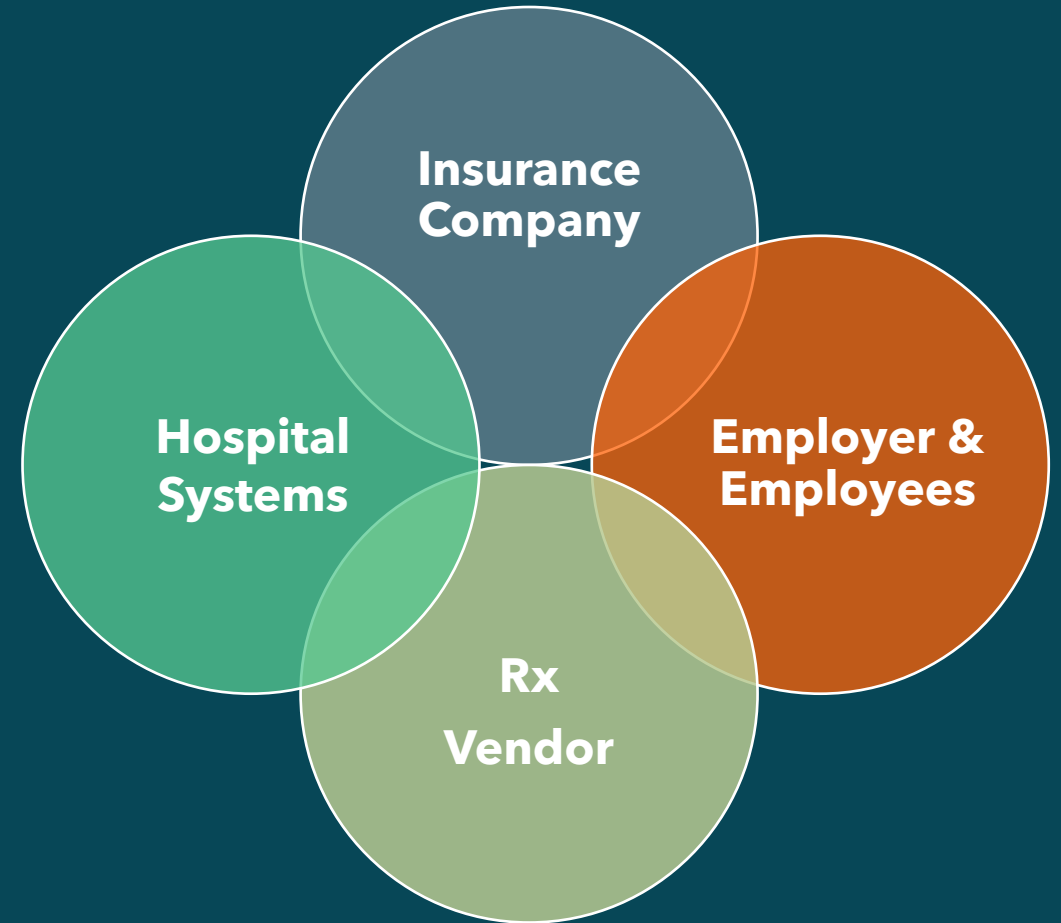
"We've tried several programs and they're all the same. I need to offer competitive benefits to **recruit and retain talent.**"



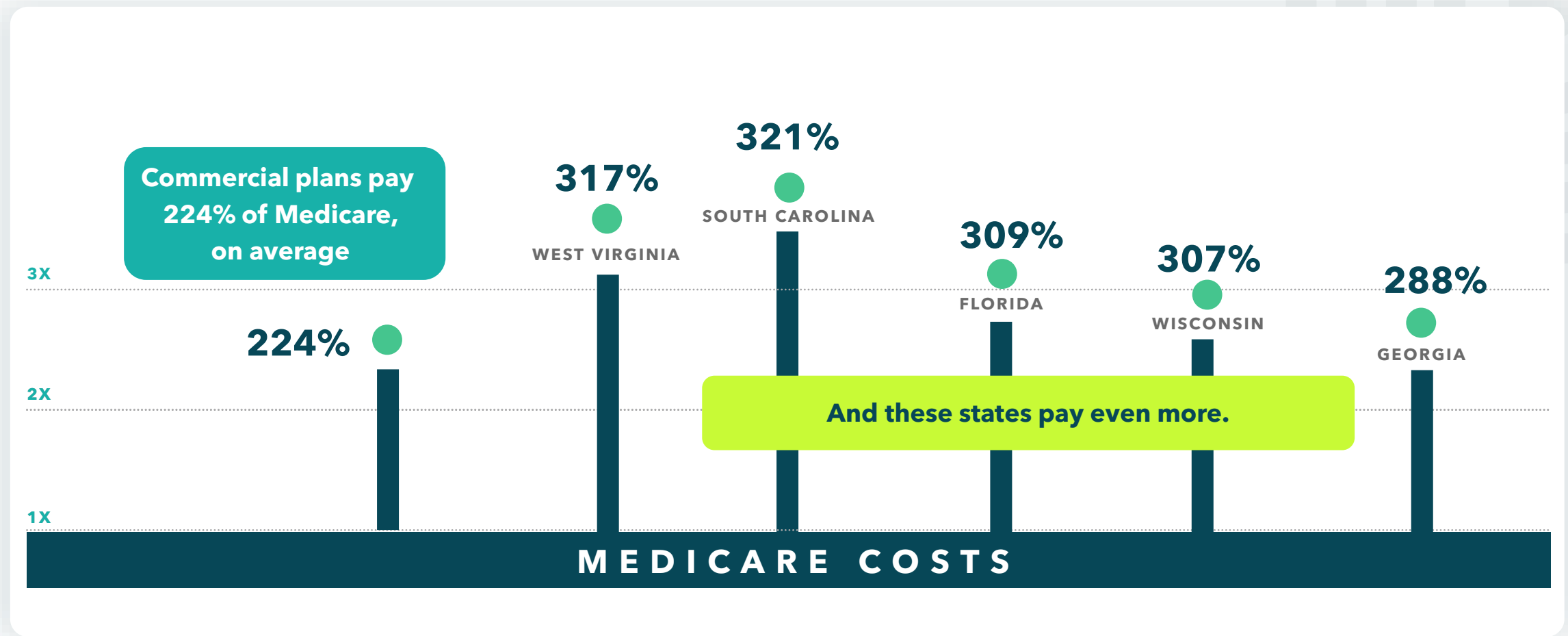
## Employee

"You're telling me my healthcare costs are going up, again? **I can't afford care for my family.**"

The employer has been removed from the healthcare decision.



According to the latest **RAND Report**, employers are paying significantly more than Medicare for the exact same care.



Source: National Evaluation of Health Care Prices Paid by Private Health Plans, RAND Corporation, May 2022

# Better by design.

A self-funded health plan with 360-degree support for a complete, customized solution, with savings powered by reference based pricing.



- ✓ Savings that stick
- ✓ 360-degree member support
- ✓ Price protection
- ✓ Expert plan design and administration
- ✓ Leading pharmacy programs
- ✓ Dynamic online portal experience
- ✓ Direct contracts with quality providers
- ✓ Clinical management



# Price Protection:

Our innovative approach eliminates the traditional “network”

## Guidance



We guide members to the right care and provide support along the way.

## Care



Member receives healthcare services just like they would in any health plan.

## Provider Reimbursement



Using reference-based pricing, we ensure you pay a fair price for every claim.

The end result: members get **quality care at a fair price.**



## TÜV SÜD

Globally trusted partner of choice for advisory, knowledge, safety & security-related services and sustainability solutions with 1,000+ locations worldwide and 800+ employees in 15 locations in the U.S.



### JASON HAMELIN

Senior Finance  
Executive for the  
Americas Region

TÜV SÜD

### RESULTS

**35%** lower healthcare costs than with a traditional plan

**5 years** with no cost increases for employee contributions

**\$1.85M** in healthcare savings since 2018

### REINVESTING THE SAVINGS:

- Employee family contribution **reduced by \$6,000**
- **Contributed \$1,000** to employee HSA Accounts
- **Wellness plan & gym membership** reimbursement
- **Better** Rx program



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# Let's design a **better health plan** together.

- ✓ **Savings that stick**
- ✓ **Concierge support for members all along their healthcare journey**
- ✓ **Comprehensive plan administration**



## **Interested in learning more?**

Let us run a **custom savings analysis** by analyzing your company's historical claims data.



# Contact us for more info!

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