

Mid-Market Healthcare Plan Mirroring 60 Fortune 500® Firms (covering 8 million people)



Our Value-based design:

- ✓ No Copays and No Deductibles for Elective Surgery and Primary Care (Tier 1).
- ✓ Access cost saving healthcare solutions reserved for unions with 7,000 members.

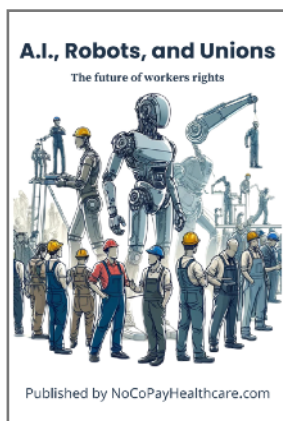
Growth in Fiduciary Responsibility: In addition to ERISA, new federal laws broaden Union's fiduciary liability to members for healthcare, prescription selection, and cost management.

- ✓ Liability insurance does not fully cover the cost of a fiduciary violation. [Download US gov't DOL PDF.](#)
- ✓ One unhappy member can lead to a class action lawsuit. Want Proof? [J&J Class action lawsuit.](#)

Many Problems: Healthcare is too expensive, complicated, stressful and it is not transparent. Intermediaries increase cost and complexity, Carriers have too much power.

9 Solutions when Combined Fundamentally Re-Engineer Healthcare

- 1) Access to purchasing power of 60 Fortune 500® companies. Using Best Practice from Fortune 60 Health Plans to create better middle-market performance.
- 2) In advance of non-emergent care, members receive clinical support to identify high-quality/low or reasonable cost providers. Minimum 150 FT union members to qualify.
- 3) Eliminate unnecessary stakeholders (middlemen that add little value).
- 4) Since you can only manage healthcare if you measure healthcare, we provide detailed healthcare reports on how funds are used, metrics (KPIs) to minimize cost and risk.
- 5) Pay hospital/providers in 30 days instead of 90 days. By paying providers sooner costs are lowered. In healthcare speak that is referred to as "Improving Revenue Cycle Management".
- 6) Shared Savings – both union and member participate in cost efficiencies which lower premiums.
- 7) We make it easier and less stressful by re-engineering self-funded integrated architecture eliminating inefficiencies, minimizing union risk but allows union participation in savings.
- 8) Further reduce costs by limiting risk exposure from optimal captive stop-loss/ aggregated pooling.
- 9) Ease of union adoption and implementation. Best practices adopted from jumbo employers.



[Contact Us Form](#)

How Membership Increases & Officers win Reelection

Ex: 30,000 members & \$2,000 healthcare savings per member.

▶ Total savings = \$60 million annually or \$5 million monthly. Exceeds total membership dues. Your union's bylaws determine if savings are passed on to union and/or union membership.

Upcoming book #4 when AI robots show up for work, job insecurity among non unionized workers will increase interest in unions. Elon Musk says AI will create an era of abundance. We explain why everyone wins if we share.

[Robert Reich: Billionaires vs Unions \(4 min video\)](#)

[Cost Transparency creates Savings \(3 min video\)](#)