

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



Value-based design:

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Healthcare

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

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

- Liability insurance does not cover the full cost of a fiduciary violation.
- One unhappy employee 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.

10 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. Minimum 150 FT employees to qualify.
- 2) In advance of non-emergency care, members receive clinical support to identify high-quality/low or reasonable cost providers. Best practices adopted from jumbo employers
- 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 employer & 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 employer risk but allows employer participation in savings.
- 8) Further reduce costs by limiting risk exposure from optimal captive stop-loss/ aggregated pooling.
- 9) Ease of employer adoption and implementation.
- 10) High performance clinical bundles creating better value.
 - ▶ Next generation infrastructure with a digital front door
 - ▶ Best-in-class integration single source of employer

Our 5th upcoming book... [Elon Musk](#) stated AI will create an era of abundance and there is a 10X increase in the capability of AI every 6 months. So in 18 months that's 1,000 X or 100,000%. Combined with the onshoring to the USA from China our future is bright.

[3 minute video Cost Transparency creates Savings](#)



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