

Would You Like to Know if You're Paying TOO MUCH for Group Health Insurance?

See how two often-overlooked cost drivers could be inflating your bill!

COST DRIVER #1 Overpayment for medical services.

More than 80% of medical bills **contain errors** according to Medical Billing Advocates of America.

IS SOMEONE CATCHING THESE MISTAKES FOR YOUR COMPANY?

If your plan utilizes a PPO, the payer may have a **conflict of interest**. (They earn less if they scrutinize bills too closely.)

LIKE THE FOX WATCHING THE HEN HOUSE!



Ordinary items are often billed at **extraordinary cost**, such as:

- ✓ Oral cleansing device (AKA: **toothbrush**) **\$1,050**
- ✓ Cranial support system (AKA: **pillow**) **\$450**

WE'RE NOT MAKING THIS UP!

COST DRIVER #2 Blindly purchasing medical services without shopping prices.

A 2012 Kaiser Foundation survey reviewed the costs of knee and hip replacement surgeries, and what they discovered was shocking. Prices for procedures **varied as much as 313 percent**, even in identical markets.

KNEE SURGERY

Provider #1 > Costly: \$32,678

Provider #2 > Expensive: \$54,832

Provider #3 > Crazy: \$98,532

How much could you save by eliminating these cost drivers?

Find out if the BeaconPath methodology outlined below could save you money. Get an instant answer by using the BeaconPath Cost Savings Calculator at <http://beaconpath.com/potential-cost-savings-comparison/>.

Potential Cost Savings Comparison

Instructions: Please provide current (2015) or 2016 Summary, Add the Current Charges or Blended Charges from that summary into the top field of this worksheet. Add the Reference Charges or Blended Charges from your summary into the second field. The calculator will then estimate the savings that could have been possible under the BeaconPath program. See the online "Customer Summary" help page for additional explanation.

Current Charges or Blended Charges (2015)	\$	
PPO Discount Applied	\$	\$0.00
PPO Allowed Charges or Paid Claims (2015)	\$	\$0.00
BeaconPath's Allowed Charges	\$	\$0.00
BeaconPath's Discount Applied	\$	\$0.00
BeaconPath's Potential Savings Applied to Your Current Plan	\$	\$0.00

STEP 1 BEFORE TREATMENT ▶ **Eliminate PPO** Directly negotiate costs using reference based pricing

STEP 2 AT TREATMENT ▶ Use a healthcare concierge to help employees shop, compare and negotiate

STEP 3 AFTER TREATMENT ▶ Use an objective party for bill review, applying clear objective standards

Go to the next page to see three employers' results and how to discover your potential savings

Case in Point: Results from Three Employers

See the before and after — You really can move the dial!

Do you know your health care cost Per Employee Per Month (PEPM)? PEPM is an important metric for comparing year-over-year costs as well as your company's health care costs against other like employers.

Below are three employers' results after applying the BeaconPath cost control methodologies outlined on the previous page.

EMPLOYER	(A) BEFORE PEPM in 2008 (PPO)	(B) AFTER PEPM in 2014 (Ref-based pricing)	(C) Expected 2014 PEPM (Based on 2008 Trend)	Annual Savings (B compared to C)
900-life school district	\$281.44	\$202.36	\$496.85	\$3,180,492
818-life retail biz	\$241.26	\$151.13	\$425.91	\$2,697,240
400-life political employer	\$337.70	\$332.20	\$596.30	\$1,267,680

Imagine what happens when you apply the annual savings above to three years!

Ready to instantly calculate your potential savings?

Get instant answers in two easy steps at <http://beaconpath.com/potential-cost-savings-comparison/>:

STEP 1

Find the Loss Experience Summary provided by your current health plan. It will look similar to the example to the right. On the summary, locate two numbers — Total Billed Charges and Total Paid Claims, like the circled amounts in our example. Your Experience Summary form may use slightly different verbiage and that's OK.

STEP 2

Go to <http://beaconpath.com/potential-cost-savings-comparison/> to gain access to the BeaconPath Cost Comparison Calculator. Plug the two numbers from your summary (Billed Charges and Paid Claims) into our proprietary calculator and press enter. You will instantly be able to see if the BeaconPath program would result in savings for your company.

The image shows two screenshots from BeaconPath, Inc. The top screenshot is an "Experience Summary Example" table with columns for Reporting Period, Admitted Case/Condition, Premium/Monthly Rate, Covered Charges, Paid Claims, and Loss Ratio. The bottom screenshot is a "Potential Cost Savings Comparison" calculator interface with input fields for Covered Charges or Billed Charges (A), PPO Discount Applied, PPO Allowed Charges or Paid Claims (B), BeaconPath's Allowable Charges, BeaconPath's Discount Applied, and BeaconPath's Projected Savings Applied in Your Current Plan.