



A Smarter Benefits Strategy

**Reduce rising costs and take control
of your employee health benefits**

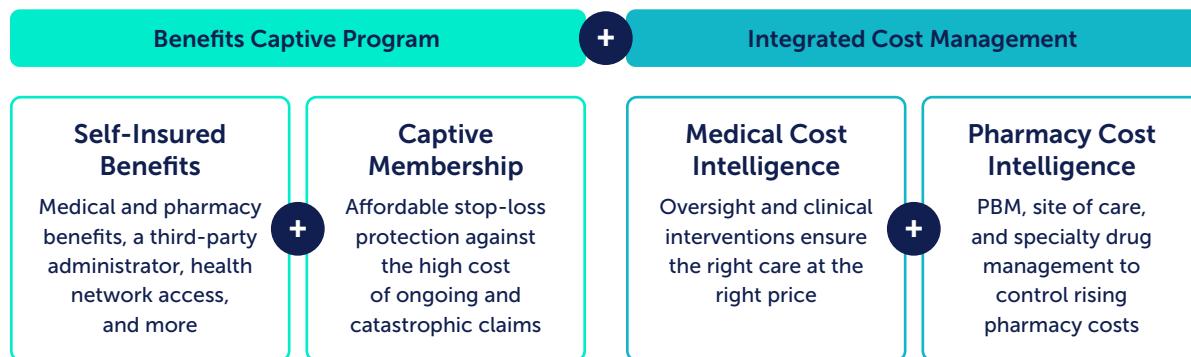


Get Off the Fully-Insured Treadmill

Reduce risk and save with ParetoHealth's Employee Health Benefits Solution.

ParetoHealth's solution is made for small and medium-sized employers ready to escape never-ending premium increases and gain visibility and control over healthcare spending.

The ParetoHealth Employee Health Benefits Solution includes:



ParetoHealth Means Self-Insurance Done Right

Self-insurance makes sense.

Fully-insured premiums are lose-lose. You pay for claims, reserves, taxes, and insurance carrier profits. If your claims are lower than expected, your carrier keeps the money. If they're higher, you're "rewarded" with a renewal increase.

When you self-insure, you pay employee claims directly. You cover your costs—not your carrier's profit margin. And you save.

ParetoHealth captives make it possible.

Going it alone in self-insurance is a significant risk. Ordinary stop-loss insurance won't protect you from paying ongoing and possibly catastrophic claims.

That's why ParetoHealth created the nation's largest health benefits captive to make claims risk protection affordable—so you can realize the savings in self-insurance done right.



The ParetoHealth Benefits Captive Program

There's strength—and protection—in the group.

ParetoHealth creates captives from groups of employers who share the same business goal: **To reduce the cost—but not the quality—of their employee health programs.** This cooperation provides best-in-class employee benefits without the typical risk of catastrophic claims.

As a self-insured company, you need two kinds of coverage to protect yourself against the risk of unpredictable claims:

1

Specific Stop-Loss:

Specific stop-loss insurance covers the high cost of ongoing and catastrophic loss

2

Aggregate Stop-Loss:

Aggregate stop-loss insurance covers your small claims when there are more of them than you anticipated

Both specific and aggregate coverage are included with your ParetoHealth captive membership. Every member contributes to a fund that creates a long-term buffer against stop-loss premiums increases.



We had a \$1.2M fully-insured renewal in hand as we contemplated migrating to ParetoHealth's self-funded model. Our first year in the captive, our overall medical spend was less than \$800,000—a \$400,000 savings.

JONATHAN MITZ
Vice President of Ennis Electric

Integrated Cost Management

Active monitoring and focused action drive lower costs.

Your claims data feeds an integrated cost management intelligence system that triggers interventions to help your employees get the right care and helps you control costs.

Medical Cost Intelligence

ParetoHealth applies advanced analytics to help you act on opportunities to reduce costs.

High impact intervention

ParetoHealth care coordination partners monitor your claims data for signs of cancer, neonatal, and other high cost care needs, and then quickly connect employees to the best care at the lowest cost.

Data-driven playbooks

Data analytics partners and ParetoHealth experts create playbooks that help you optimize participation and realize the savings revealed in your claims data.

Pharmacy Cost Intelligence

Rising pharmacy benefits can represent 25-35% of program costs. ParetoHealth uses data-driven intelligence to put the brakes on runaway pharmacy claims costs.

Formulary Management

Our formularies support low, medium, and high drug cost control philosophies. All are actively managed by ParetoHealth experts to take advantage of evolving cost saving opportunities in the industry.

Pharmacy Benefits Management Advisory

ParetoHealth experts negotiate pharmacy benefits manager (PBM) contracts and monitor compliance with preferred pricing and rebate guarantees.

Specialty Drug Management

ParetoHealth can carve specialty drugs out of your PBM contract and use advanced analyses of clinical value, appropriate use, and other factors to reduce claims for high cost drugs.

Pharmacy Playbooks

ParetoHealth experts monitor claims and create cost control playbooks to replace brand name drugs with generics, find low cost therapies for high cost medical conditions, ensure all drugs are claimed through the pharmacy benefit, and more.



As a leader and director of an organization, ParetoHealth helps me think about cost management opportunities I never would have known about had we stayed in the fully-insured market. With Pareto, you get exposed to this whole menu of what's happening in the world of health benefits and then see what best fits for your organization.

TOM PETRIZZO

Tri-County Mental Health

Join us.

Transform your employee
health benefits.

ParetoHealth. 

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