

Fully insured employers save 16.5% by year 3 with ParetoHealth

ParetoHealth's proven savings versus traditional insurance

A longitudinal, claims-based study demonstrated that ParetoHealth delivered consistent savings compared to employers staying with their fully-insured plan. The study analyzed three years of medical and pharmacy claims, and found that employers who switched to ParetoHealth from their previous fully insured arrangement saved 7.5% in healthcare costs in year 1, growing to an incremental savings of 16.5% by year 3. This translated to approximately \$1,400 per employee per year.

ParetoHealth empowers midsize employers with a long-term solution to reduce volatility and lower overall health benefits costs.

Year 1 savings with Pareto

-7.5%

Year 3 savings with Pareto

-16.5%

Source: ParetoHealth Savings Study

Methodology

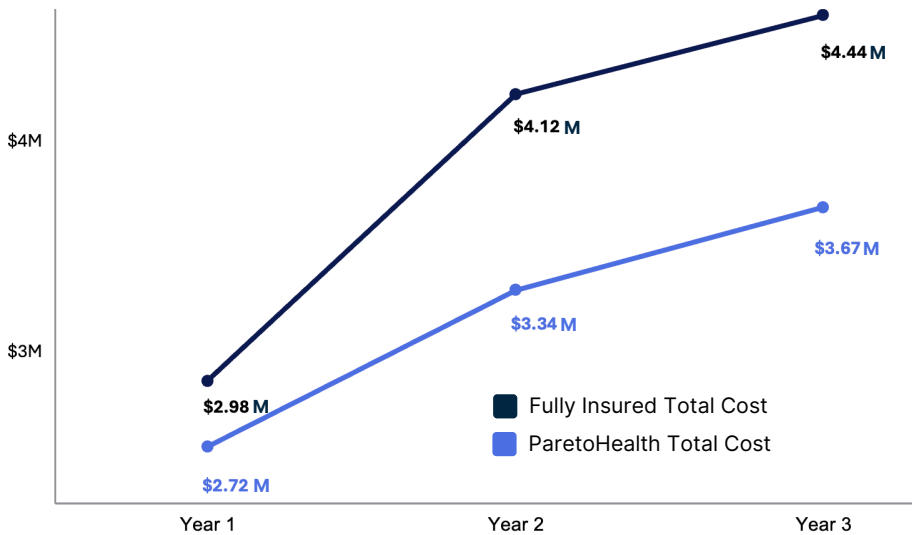
- Employers who were previously on a fully insured plan and who had three years of claims, premiums, and administrative-spend data were analyzed
- Outcomes are presented as medians to prevent outliers from skewing the results
- Claims-based savings calculations included the following:
 - Total medical and pharmacy claim expenditures and stop-loss premiums paid
 - Administrative costs for TPA/PBM coverage and fees
 - Savings provided by prescription drug rebates

Consider the potential impact. What could your organization achieve with \$1,400 in savings per employee each year?

Real Member case study

ParetoHealth Member's total healthcare cost savings

Transportation-industry employer with 265 employees



Results:
\$1.8M
saved with ParetoHealth
in first three years

Source: ParetoHealth Savings Study

Key drivers of these savings are our industry-leading stop-loss protections—such as our commitment to a 30% rate cap, no new lasers upon renewal—and our prescription drug rebates.

ParetoHealth unites employers into one strong, like-minded community

ParetoHealth empowers midsize employers with a long-term solution to reduce volatility and lower overall health benefits costs.



Our community and scale

We're the largest and fastest growing community of its kind (3x larger than anyone else). This scale delivers risk protection and negotiation leverage that you can't get on your own.



Our Risk Shield

With the strongest stop-loss contract on the market, only ParetoHealth's Risk Shield guarantees no new lasers and caps stop-loss increases, so you can confidently plan for the future.



Our Savings Engine

The Savings Engine is a turnkey platform designed to reduce health-care costs, while providing access to a trusted partner ecosystem and a clear long-term strategy to improved financial outcomes.

Take control of your health benefits strategy and unlock immediate savings.

Learn more at paretohealth.com/employers.

Traditional health insurance is failing small and midsize employers. ParetoHealth unites employers with 50-1,000 employees into one strong, like-minded community that together create a better way to eliminate volatility and lower overall health benefits costs. More than 3,300 employers have joined ParetoHealth on the right side of the fight, representing 1.1 million covered lives and \$6.6B in healthcare spend under management. Learn more at www.paretohealth.com. Follow us on [LinkedIn](#).