



Health Benefits

(5 Ways to Save)

As your business adapts in response to the COVID-19 crisis, you are increasingly focused on managing cash flow so you can retain resources and continue to provide great service for your customers.

But big health insurance companies are already talking about increasing rates by up to 40% this year. Your budget doesn't need another hit. Now more than ever, it's time take back control of this significant business expense.

A Better **Alternative**

At Roundstone, we're experts in bringing healthcare savings opportunities to our customers. So we put together this collection of **5 Ways to Save** without compromising care for your team. **there's a big secret** (see #5) your traditional insurance company does not want you to know.



5 Ways to Save

UP TO
30%
ON MEDICAL
ERRORS

#1

Purchase **Excellent Care**

Providing your employees the best care possible saves a lot of money.

[12 million diagnostic errors occur every year in America.](#) An epidemic of misdiagnosis leads to suffering for patients and a **higher overall cost.**

That's why Roundstone helps our customers find the best centers of excellent care and experts in each field of medicine.

"For some employers, the dollars lost to medical errors can represent **up to 30% of their overall health care spend.** By shifting employees to "A" hospitals through improved benefits plan design, employers can decrease these hidden surcharges and protect their employees and dependents from harm."

- The Leapfrog Group

5 Ways to Save

#2 Compare Prices

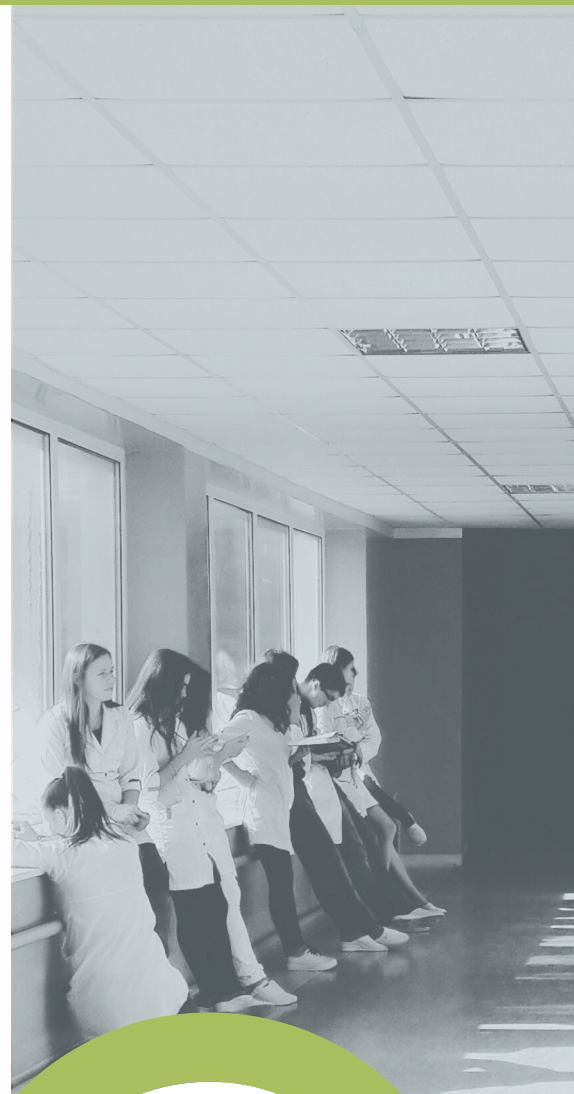
Sometimes, the most expensive treatment is not the best quality.

The difference in cost for the same procedure at different health centers can be shocking. And comparing pricing on your own is quite challenging.

Roundstone helps identify quality healthcare providers that are not engaging in price gouging.

A 2018 study from researchers at Harvard, Yale, and Columbia University found the cost of **up to 40% of medical procedures** can be reduced by comparison shopping.

UP TO
40%
OF MEDICAL
PROCEDURES



#3

Use the Best Pharmacy Benefits Managers

The same drug's cost can vary significantly depending on your pharmacy benefits manager ("PBM").

Why pay more for the same drug?

Roundstone helps connect you with the most transparent and cost-effective PBMs.

OVERPAYMENT

A study reviewing 9.5 million claims found that **in 23% of cases, the patient's copayment exceeded the cost to the insurer.**

- The average **overpayment was \$7.69.**
- **Overpayment rates exceeded 33%** for 12 of the 20 most commonly prescribed drugs.

UP TO
33%
ON COMMON
Rx DRUGS

5 Ways to Save

5 Ways to Save

#4 Promote Well-Being

Present **no-to-low-cost opportunities** for exercise and nutrition in the workplace. Offer cost share incentives for those who participate.

Set a good example for employees and help them transition to healthy behaviors on a regular basis by creating a workplace culture of well-being.

Need ideas for how to bring this to life in your workplace? Roundstone can help.

WE DO THIS TOO!

At Roundstone, we've adopted a well-being program with an in-house trainer, a workout center, healthy snacks, and regular team activities.

In addition to benefiting our team's physical health, it has become **an energizing force** in our office and an important part of our company culture.

"46% of small firms (<200 employees) and 83% of large firms offer a program in at least one of these areas: smoking cessation; weight management; behavioral or lifestyle coaching."

-Henry J Kaiser Family Foundation

5 Ways to Save

#5 Control Insurance Company Profits

Here's the big secret traditional insurance companies don't want you to know: **Annual health insurance cost increases far outpace the actual cost of health care.**

The U.S. Bureau of Labor Statistics reports insurance increases reached double digits year over year in 2019, while health care cost increases remained inline with inflation, at <2%.

Right now, big insurance companies are talking about raising rates by as much as 40% in 2020. We're looking at the data, and we think that's absolutely backwards.

In fact, because many individuals are avoiding doctor's offices and hospitals

right now, we're seeing a **30% reduction in costs**. And with Roundstone, when costs are lower, your business sees an immediate cash flow benefit.

And long term? **Most of our customers save 20%.**

WHERE IS THE MONEY GOING?



In the last 2 years, CEO pay at the 8 biggest insurance companies has **more than doubled**.



Q1 2019 profits are **up 30%** for the top 8 health insurance companies.

At Roundstone, we believe you deserve **a better alternative.**

As a mid-sized employer ourselves, we understand how health care costs can burden your business. For more than a decade, we've delivered affordable health insurance benefits solutions that **save our clients an average of 20%.**

In the last few years, **hundreds of employer groups** have switched to Roundstone to reduce costs and take back control.

It's easy to get started.

SCHEDULE AN INTRO



61%

**OF COVERED
WORKERS ARE
ENROLLED IN
SELF FUNDED
PLANS**