



CASE STUDY

City of Newark

5,826

Number of Employees

3,826

Lives on Self-Funded Medical Plan

2,000

Non-Benefitted Part-Time Employees

SAVINGS

3%

Credit on the Aggregate Factors

The Problem

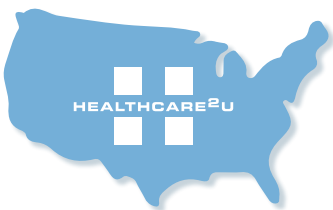
The City of Newark, NJ, received significant increases in health insurance premiums of 21 percent for their public sector employees. In a period of record inflation, the mayor called this increase a 'betrayal of hard-working municipal employees' who are burdened with increasing premiums and the rising cost of living.

The Solution

To combat these rate increases, the brokerage firm created a self-funded plan for the municipality. The self-funded plan integrated Healthcare2U's Direct Primary Care membership as a non-contributory benefit for full-time employees and a voluntary benefit for part-time employees and dependents.

Healthcare2U's DPC is driven by a single point of contact for employee access to their entire health plan, educating them through care options and, by nature, protecting the integrity of the plan by shielding it from claims expenses. The membership provides access to bilingual patient advocates who walk members through care options towards scheduling, unlimited in-office doctor appointments for acute issues and chronic disease states, preventative care, and 24/7 bilingual virtual primary care. Even further, Healthcare2U also provides employee education campaigns to promote appropriate utilization of care options.

By including the DPC membership for full-time employees, the city was able to negotiate a 3 percent credit on the aggregate factors with their stop-loss carrier. The negotiation resulted in significant savings on the city's maximum liability for the plan year.



- ✓ No underwriting
- ✓ First point of contact Bilingual Patient Advocacy Line for members
- ✓ Unlimited, bilingual Virtual DPC available 24/7/365
- ✓ Unlimited in-office doctor visits for \$10 a visit
- ✓ Unlimited urgent care visits for \$25 a visit
- ✓ Annual physical with four basic labs
- ✓ Unlimited treatment and management of 13 chronic disease states within manageable ranges for \$10 a visit