



CASE STUDY 2

Skilled Nursing Facility (SNF)

Facts & Circumstances

2,100

Employees
(Multiple Locations)

350

on Medical Plan
(MVP)

1,750

Employees not covered
by any medical plan

1,050

Non-benefited part-time
& variable hour employees

The Problem

With only 350 employees on the medical plan, the plan has very high rates due to *anti-selection*. Most employees simply cannot afford to be on the plan and those that are on the plan can't afford to cover their dependents. Of the 1,750 employees without coverage 1,050 are part time or variable hour employees and are not eligible for benefits.

The Solution

Recognizing the importance of retaining and attracting part-time and variable hour employees, the SNF began providing access to in-office primary care physician services, urgent care visits or virtual visits to treat acute concerns as well as treat the most common chronic disease states.

The Product

Healthcare2U's *DPCplus* is a robust option for your employees who may not be able to afford traditional coverage for themselves or their family members.



- ✓ Unlimited doctor visits with a \$10 visit fee
- ✓ Unlimited urgent care visits with a \$25 visit fee
- ✓ Annual physical, with four labs: complete metabolic panel (CMP), complete blood count (CBC), thyroid stimulating hormone (TSH) and lipid panel
- ✓ Unlimited treatment and management of 13 chronic disease states for the same \$10 visit fee (*Healthcare2U accepts pre-existing conditions within manageable ranges*)
- ✓ No Underwriting

The Producer

At the current pricing of \$45 per month per member, assuming only 30% of the non-benefited employees participated, the advisor compensation would be **\$56,700** annually. This is low hanging fruit on many of the groups you currently have. Easy census enrollment and many employers are paying 100% of the very affordable price of **\$45** to attract and retain part-time and variable hourly employees. If the employer simply made it a non-contributory benefit, advisor compensation would become **\$189,000** annually.