

You can't pay **LESS** for
healthcare, unless you
PAY LESS for healthcare



What **TWO**
things do the
BUCAH
carriers brag
about?





**WE OFFER
HUGE
DISCOUNTS**

\$5 OFF

20% Off
ANY ONE ITEM*

NORDSTROM

YOUR PURCHASE OF
\$50 OR MORE

FREE SHIPPING

Free Shipping and Free Returns on All Orders



SAVE BIG WITH STYLINITY COUPONS



Chart Averages

Inpatient DRG

Billed Charge

\$103,726

Cost

\$18,292

Medicare Reimbursement

\$11,242

Ratio of Billed to Medicare

9.23

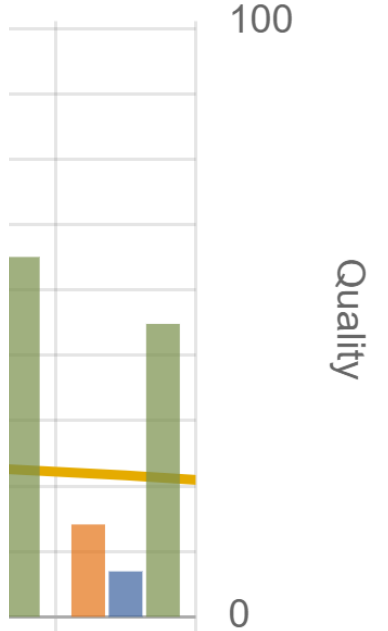
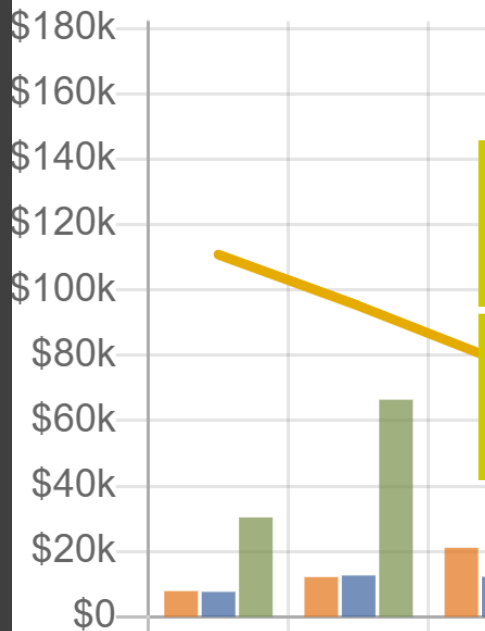
Length of Stay

6.99

Number of Claims (rounded)

85,000

FL



Data Selection

Inpatient

Select Providers

MIAMI-DADE COUNTY

e.g. Banner

Select DRG

e.g. 470 or

Options

Averages

KENDALL REGIONAL MEDICAL CENTER

General Information

Overview

Provider ID 100209
Address
11750 BIRD RD
MIAMI, FL 33175
Beds 394
Type Acute Care Hospitals

Billed to Medicare Ratios

Inpatient 26.62
Outpatient 22.66

Data Source Dates

Inpatient Dec 2019
Outpatient Dec 2019
Cost Report FY 2019

Financials

Total charges \$4,531,726,862
Total costs \$337,013,642
Net income \$184,456,665

Patient \$4,531,726,862

Cost to Charge Ratios

Total (all departments) 7%
OR Room 6%
Recovery Room 4%
Delivery Room 34%
Anesthesiology 1%
Radiol. Diag. 3%
Radiol. Therap. -
Radioisotope 6%
CT Scan 1%
MRI 2%
Cardiac Cath -
Laboratory 2%
PBP Clinical Lab -
Blood/Packed Blood 61%
Blood Store -
IV Therapy -
Resp. Thera 14%
Phys. Thera 7%
Occ. Thera -
Speech Path -
EKG 1%
Electroencephalography -
Medical Supplies 12%
Implant 44%
Drugs 6%

Cost centers

Routine Inpatient

Charges \$233,712,550
Costs \$68,687,279
Days 77,584
Charge/Day \$3,012
Cost/Day \$885

Intensive Care

Charges \$148,753,368
Costs \$27,159,099
Days 18,213
Charge/Day \$8,167
Cost/Day \$1,491

Coronary Care

No data available

Burn Care

No data available

Surgical Care

No data available

Nursery Care

Charges \$1,698,567
Costs \$1,622,266

Transplant information

Kidney

No data available

Heart

No data available

Liver

No data available

Pancreas


No data available

Lung

No data available

Intestine

No data available



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healthcare, unless you
PAY LESS for healthcare

ELIMINATE THE EXCUSES

CHANGE THE STORY

IMPROVE THE QUALITY

Today's Journey

- ✓ Webinar is being **RECORDED**
- ✓ Questions:
 - **Q&A section**
- ✓ Value Creation – CALL TO ACTION
 - Wait to the end... it will be **WORTH IT**
- ✓ **SAVE THE DATE**
 - 7/22 = Employer Facing Webinar
- ✓ **HRCI/SHRM Certification**
 - After completing the webinar, fill out the form on <https://thb.health/academy/>



TRANSPARENT HEALTH BENEFITS



19-year employee benefits professional

12 years at large consulting house

\$3.5M+ personal production

Chief Growth Officer for **\$350M+** practice

Self-funding and health management **expert**

Creator of THB and disruptor of the status quo



LESTER J MORALES

Founder & CEO, Next Impact

Creator of Transparent Health Benefits

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(813) 784-1519

YOU CAN'T PAY LESS FOR HEALTHCARE, UNLESS YOU PAY LESS FOR HEALTHCARE

OUR TOPICS

- ✓ Direct Contracting
- ✓ Reference-Based Pricing (RBP)
- ✓ Bundled Surgeries
- ✓ Cash Payments



OUR SPEAKERS



David Contorno

Industry Trailblazer & Founder

E Powered Benefits



Bud Brooks

Executive Vice President

Everyone Health/ Sano Surgery



Richard B. Rosenfield

Chief Medical Officer

Pearl Precision Surgery







QUESTIONS?

MY MOM SAYS THE ONLY STUPID QUESTION
IS THE ONE NEVER ASKED



CALL TO ACTION

We want to **SUPPORT** those who want to **ACT**

TRANSPARENT HEALTH BENEFITS - CALL TO ACTION

**EXCLUSIVE
FOR YOU**

PENN	PP0 Paid Costs		Benchmark Costs		Saving vs.	Incentives	Plan	Gross	Plan	Net
	Low	High	PP0 Paid	A/HN Bundle	Benchmark	Per Member	Frequency	Savings	Incentives	savings
MRI Abdomen(with and without Contrast)	\$ 1,870.00	\$ 3,047.00	\$ 2,459.00	\$ 850.00	\$ 1,609.00	\$ 850.00	77	\$124,498.00	\$ 65,790.00	\$ 58,708.00
MRI Brain(with and without Contrast)	\$ 1,329.00	\$ 2,493.00	\$ 1,911.00	\$ 532.00	\$ 1,379.00	\$ 532.00	12	\$ 16,010.00	\$ 6,177.00	\$ 9,833.00
CT Abdomen(with and without Contrast)	\$ 661.00	\$ 1,262.00	\$ 962.00	\$ 571.00	\$ 391.00	\$ 571.00	48	\$ 18,890.00	\$ 27,662.00	\$ (8,772.00)
CT Angiography Chest(with and without Contrast)	\$ 771.00	\$ 1,523.00	\$ 1,147.00	\$ 349.00	\$ 798.00	\$ 349.00	8	\$ 6,177.00	\$ 2,701.00	\$ 3,476.00
CT Head(without Contrast)	\$ 557.00	\$ 1,018.00	\$ 788.00	\$ 349.00	\$ 439.00	\$ 349.00	14	\$ 5,939.00	\$ 4,727.00	\$ 1,212.00
Diagnostic Colonoscopy	\$ 1,268.00	\$11,470.00	\$ 6,369.00	\$ 1,969.00	\$ 4,400.00	\$ 1,194.00	33	\$144,738.00	\$ 39,270.00	\$105,468.00
Diagnostic Upper Endoscopy	\$ 1,207.00	\$ 7,234.00	\$ 4,221.00	\$ 2,872.00	\$ 1,349.00	\$ 1,374.00	17	\$ 23,484.00	\$ 23,935.00	\$ (451.00)
Gallbladder Removal - Laparoscopic	\$14,132.00	\$22,170.00	\$18,151.00	\$ 5,312.00	\$12,839.00	\$ 1,862.00	4	\$ 49,687.00	\$ 7,207.00	\$ 42,480.00
Inguinal Hernia Repair - Laparoscopic	\$ 5,478.00	\$14,544.00	\$10,011.00	\$ 8,231.00	\$ 1,780.00	\$ 2,446.00	4	\$ 6,889.00	\$ 9,467.00	\$ (2,578.00)
Knee- Total Joint Replacement	\$24,595.00	\$37,819.00	\$31,207.00	\$23,936.00	\$ 7,271.00	\$ 5,550.00	4	\$ 28,139.00	\$ 21,419.00	\$ 6,660.00
Knee- Arthroscopic Meniscectomy	\$ 4,884.00	\$10,855.00	\$ 7,870.00	\$ 35,166.00	\$ 4,354.00	\$ 1,503.00	6	\$ 25,272.00	\$ 8,726.00	\$ 16,546.00
Knee- ACL/MCL Repair - Arthroscopic	\$ 8,387.00	\$21,173.00	\$14,780.00	\$ 7,191.00	\$ 7,589.00	\$ 2,238.00	6	\$ 44,054.00	\$ 12,993.00	\$ 31,061.00
Hip- Total Joint Replacement	\$24,595.00	\$44,847.00	\$34,721.00	\$24,894.00	\$ 9,827.00	\$ 5,550.00	2	\$ 19,015.00	\$ 10,739.00	\$ 8,276.00
Wrist- Carpal Tunnel Surgery	\$ 2,537.00	\$ 5,857.00	\$ 4,197.00	\$ 2,373.00	\$ 1,824.00	\$ 1,275.00	4	\$ 7,059.00	\$ 4,933.00	\$ 2,126.00
Rotator Cuff Repair - Arthroscopic	\$ 9,857.00	\$19,981.00	\$14,919.00	\$ 6,660.00	\$ 8,259.00	\$ 2,132.00	6	\$ 47,943.00	\$ 12,376.00	\$ 35,567.00
Cataract Surgery	\$ 2,345.00	\$ 6,279.00	\$ 4,312.00	\$ 3,143.00	\$ 1,169.00	\$ 1,429.00	4	\$ 4,524.00	\$ 5,529.00	\$ (1,005.00)
Physical Therapy - Exercises	\$ 154.00	\$ 468.00	\$ 311.00	\$ 90.00	\$ 221.00	\$ 90.00	677	\$149,672.00	\$ 60,953.00	\$ 88,719.00
Epidural Injection - Lumbar	\$ 1,872.00	\$ 3,975.00	\$ 2,924.00	\$ 745.00	\$ 2,179.00	\$ 745.00	15	\$ 33,723.00	\$ 11,533.00	\$ 22,190.00
					Total Savings			\$755,713.00	\$336,197.00	\$419,516.00
					Administration Fees		Monthly	\$ 4,041.00	Annually	\$ 48,492.00
					Saving Opportunity from Common Procedures					\$371,024.00

ICD Category 1	Coral Potential for Re-Direct	Possible Bundle component	Amt Billed	Amt Paid	Amt Deductible
Gastrointestinal hemorrhage	Y		\$267,202.24	\$104,685	\$0
Biliary tract disease	Y		\$133,809.42	\$80,327	\$1,020
Other specified diseases of veins and lymphatics	Y		\$130,933.70	\$68,864	\$470
Osteoarthritis	Y		\$108,824.37	\$46,715	\$1,088
Benign neoplasms	Y	Y	\$80,561.59	\$26,812	\$3,653
Postprocedural or postoperative digestive system complication	Y		\$31,723.78	\$20,863	\$1,469
Other specified and unspecified endocrine disorders	Y		\$47,914.46	\$18,126	\$950
Neoplasm-related encounters	Y	Y	\$23,997.01	\$11,904	\$0
Sprains and strains, initial encounter	Y	Y	\$110,164.36	\$11,077	\$1,500
Abdominal pain and other digestive/abdomen signs and symptoms	Y		\$33,549.08	\$7,569	\$3,805
Fracture of head and neck, subsequent encounter	Y	Y	\$13,903.51	\$6,535	\$0
Neoplasm-related encounters	Y	Y	\$4,400.00	\$2,896	\$0
Noninfectious gastroenteritis	Y		\$3,184.20	\$2,547	\$0
Gastrointestinal hemorrhage	Y	Y	\$4,932.00	\$3,699	\$0
Gastrointestinal hemorrhage	Y		\$2,056.00	\$1,047	\$0
Gastrointestinal hemorrhage	Y	Y	\$4,205.10	\$3,085	\$0

ABC Company
Reference Based Pricing Analysis - 150% of Medicare - Hospital Claims Only
Summary Exhibit

			% of Medicare		Savings @ 150% of Medicare	% of Allowed Amount- 150% of Medicare
	Allowed Amount	MCR Allowed ²	Current	150% of Medicare		
Entity 1 OP	\$6,513,000	\$2,099,000	310.3%	\$3,148,500	\$3,364,500	51.66%
Entity 1 IP	<u>\$4,087,000</u>	<u>\$1,599,000</u>	<u>255.6%</u>	<u>\$2,398,500</u>	<u>\$1,688,500</u>	<u>41.31%</u>
Entity 1 Combined	\$10,600,000	\$3,698,000	286.6%	\$5,547,000	\$5,053,000	47.67%
Entity 2 OP	\$31,144,000	\$14,012,000	222.3%	\$21,018,000	\$10,126,000	32.51%
Entity 2 IP	<u>\$34,919,000</u>	<u>\$14,085,000</u>	<u>247.9%</u>	<u>\$21,127,500</u>	<u>\$13,791,500</u>	<u>39.50%</u>
Entity 2 Combined	\$66,063,000	\$28,097,000	235.1%	\$42,145,500	\$23,917,500	36.20%
Total	\$76,663,000	\$31,795,000	241.12%	\$47,692,500	\$28,970,500	37.79%

CREATE VALUE, ADD CLIENTS

YOU CAN'T PAY LESS FOR HEALTHCARE, UNLESS YOU PAY LESS FOR HEALTHCARE

TRANSPARENT HEALTH BENEFITS - CALL TO ACTION

Location Matters

	HOSPITAL	BUNDLED
Knee Replacement	\$35,000	\$15,000
Spinal Fusion	\$25,000	\$10,000
Colonoscopy	\$2,500	\$1,500
MRI/CT	\$3,000	\$600

TRANSPARENT HEALTH BENEFITS - CALL TO ACTION

PENIN	PPO Paid Costs		Benchmark Costs		Saving vs.	Incentives	Plan	Gross	Plan	Net
Targeted Procedure Bundles	Low	High	PPO Paid	AHN Bundle	Benchmark	Per Member	Frequency	Savings	Incentives	savings
MRI Abdomen(with and without Contrast)	\$ 1,870.00	\$ 3,047.00	\$ 2,459.00	\$ 850.00	\$ 1,609.00	\$ 850.00	77	\$124,498.00	\$ 65,790.00	\$ 58,708.00
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						Administration Fees	Monthly	\$ 4,041.00	Annually	\$ 48,492.00
				Saving Opportunity from Common Procedures						\$371,024.00

TRANSPARENT HEALTH BENEFITS - CALL TO ACTION

ICD Category 1	Coral Potential for Re-Direct	Possible Bundle component	Amt Billed	Amt Paid	Amt Deductible					
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Biliary tract disease	Y		\$133,809.42	\$80,327	\$1,020					
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Osteoarthritis	Y		\$108,824.37	\$46,715	\$1,088					
Benign neoplasms	Y	Y	\$80,561.59	\$26,812	\$3,653					
Postprocedural or postoperative digestive system complication	Y		\$31,723.78	\$20,863	\$1,469	Potential for Re-Direct	Possible Bundle component	Amt Billed	Amt Paid	Amt Deductible
Other specified and unspecified endocrine disorders	Y		\$47,914.46	\$18,126	\$950	Y		\$7,021.84	\$266	\$3,000
Neoplasm-related encounters	Y	Y	\$23,997.01	\$11,904	\$0	Y		\$5,507.10	\$	\$2,897
Sprains and strains, initial encounter	Y	Y	\$110,164.36	\$11,077	\$1,500	Y		\$3,771.80	\$	\$2,596
Abdominal pain and other digestive/abdomen signs and symptoms	Y		\$33,549.08	\$7,569	\$3,805	Y		\$6,571.23	\$227	\$2,497
Fracture of head and neck, subsequent encounter	Y	Y	\$13,903.51	\$6,535	\$0	Y		\$4,567.72	\$912	\$1,603
Neoplasm-related encounters	Y	Y	\$4,400.00	\$2,896	\$0	Y		\$2,970.00	\$549	\$1,500
Noninfectious gastroenteritis	Y		\$3,184.20	\$2,547	\$0	Y		\$5,980.00	\$707	\$1,497
Gastrointestinal hemorrhage	Y	Y	\$4,932.00	\$3,699	\$0	Y		\$3,311.01	\$	\$1,476
Gastrointestinal hemorrhage	Y		\$2,056.00	\$1,047	\$0	Y		\$2,303.00	\$	\$1,309
Gastrointestinal hemorrhage	y	Y	\$4,205.10	\$3,085	\$0	Y		\$3,069.00	\$251	\$1,099
						Y		\$2,037.00	\$	\$1,096
						Y		\$4,954.00	\$233	\$1,049
						Y		\$4,025.00	\$	\$1,010
						Y		\$1,640.90	\$	\$988
						Y		\$1,374.42	\$	\$979
						Y		\$4,143.00	\$201	\$951
						Y		\$990.00	\$	\$761

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TRANSPARENT HEALTH BENEFITS - CALL TO ACTION

	Plan Year			Potential Re-Directions			
	2020	2021		2020		2021	
				Plan	Individual	Plan	Individual
Claims Spend (aggregate)							
Billed	\$3,348,966	\$1,629,284					
Paid	\$1,511,420	\$575,396					
EE Portion	\$299,638	\$110,382					
Major Expenses							
Large Claims	49	36		35		25	23
Total Dollars	\$1,066,751	\$362,723		\$420,182	\$48,545	\$163,642	\$19,167
% of Total	71%	63%		39%		28%	
Assumed Savings				Potentials Savings	% of Total Paid Claims	Potentials Savings	% of Total Paid Claims
30%				\$126,055	8%	\$49,093	9%
40%				\$168,073	11%	\$65,457	11%
50%				\$210,091	14%	\$81,821	14%

TRANSPARENT HEALTH BENEFITS - CALL TO ACTION

ABC Company						
Reference Based Pricing Analysis - 150% of Medicare - Hospital Claims Only						
Combined Claims (IP and OP Hospital) & Combined Entities						
TOP 25 STATES	State	PPO Allowed Amount	Total Medicare Allowed	% of Medicare	150% of Medicare Total	Total Savings using 150%
1	GEORGIA	\$13,928,981	\$5,164,495	269.7%	\$7,746,742	\$6,182,239
2	TEXAS	\$12,058,394	\$4,551,540	264.9%	\$6,827,310	\$5,231,084
3	NORTH CAROLINA	\$9,237,652	\$3,810,034	242.5%	\$5,715,051	\$3,522,601
4	CALIFORNIA	\$3,573,678	\$1,068,226	334.5%	\$1,602,338	\$1,971,340
5	FLORIDA	\$3,395,721	\$1,602,902	211.8%	\$2,404,352	\$991,369
6	ALABAMA	\$3,300,436	\$2,095,988	157.5%	\$3,143,982	\$156,455
7	INDIANA	\$2,244,020	\$779,032	288.1%	\$1,168,547	\$1,075,473
8	MISSOURI	\$2,069,977	\$906,448	228.4%	\$1,359,672	\$710,305
9	ILLINOIS	\$1,932,158	\$777,139	248.6%	\$1,165,708	\$766,449
10	OHIO	\$1,911,491	\$686,507	278.4%	\$1,029,761	\$881,729
11	TENNESSEE	\$1,745,905	\$875,650	199.4%	\$1,313,474	\$432,430
12	SOUTH CAROLINA	\$1,664,378	\$786,039	211.7%	\$1,179,059	\$485,319
13	VIRGINIA	\$1,647,203	\$542,904	303.4%	\$814,356	\$832,846
14	WASHINGTON	\$1,598,432	\$570,510	280.2%	\$855,766	\$742,666
15	NEW YORK	\$1,390,467	\$548,606	253.5%	\$822,910	\$567,558
16	ARKANSAS	\$1,304,765	\$800,603	163.0%	\$1,200,904	\$103,861
17	MISSISSIPPI	\$1,295,439	\$688,136	188.3%	\$1,032,204	\$263,235
18	MINNESOTA	\$1,262,386	\$417,976	302.0%	\$626,964	\$635,423
19	LOUISIANA	\$1,188,036	\$572,837	207.4%	\$859,256	\$328,780
20	ARIZONA	\$1,039,313	\$475,367	218.6%	\$713,051	\$326,262
21	WEST VIRGINIA	\$905,472	\$344,227	263.0%	\$516,341	\$389,131
22	MASSACHUSETTS	\$778,144	\$388,849	200.1%	\$583,274	\$194,870
23	PENNSYLVANIA	\$761,447	\$350,011	217.5%	\$525,016	\$236,430
24	COLORADO	\$704,550	\$321,666	219.0%	\$482,498	\$222,052
25	OREGON	<u>\$556,847</u>	<u>\$207,238</u>	<u>268.7%</u>	<u>\$310,857</u>	<u>\$245,990</u>
	OTHER STATES SUM	\$5,167,646	\$2,461,869	209.9%	\$3,692,803	\$1,648,187
	TOTAL	\$76,662,940	\$31,794,798	241.1%	\$47,692,197	\$29,144,086



PARTING SHOTS

If you only do 1 thing...



David Contorno – Founder

E Powered Benefits

855-702-8300

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**Bud Brooks - Executive Vice President,
Everyone Health/ Sano Surgery**

Text: 972-239-6992

bud@sanosurgery.com





**Richard B. Rosenfield, Chief Medical Officer,
Pearl Precision Surgery**

800-217-9175

rrosenfield@pearlprecisionsurgery.com



TRANSPARENT HEALTH BENEFITS



✓ SAVE THE DATE

- 7/22 = Next Employer Facing Webinar
- **LIVE workshop:** how to use claims data to lower healthcare cost

✓ HRCI/SHRM Certification

- After completing the webinar, fill out the form on <https://thb.health/academy/>



LESTER J MORALES

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(813) 784-1519

Thank You



CHANGE STARTS WITH YOU

