

# PHMP: A Direct-to-Employer Strategy

2021



## A "Turn-Key" Community Outreach Initiative OVERVIEW



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# PHMP VALUE TO HOSPITAL

1. Provide a meaningful health and wellness benefit plan to employers essentially at **no cost**
2. Provides a financial incentive for employees to **improve their health and wellness and engage in these services every month**
3. Promotes Hospital as the named provider of care and integrated into the services of PHMP which **will drive directed care as well as generate millions in net incremental revenue for Sponsoring Hospital**

# The Power of PHMP

**PHMP is an insurance policy approved by the Department of Insurance. It is a fully insured voluntary hospital indemnity plan with a population health management rider. Participants are required to perform one of several monthly activities or lose qualification to be in the program.**

- **PHMP is a benefit plan that is no cost to employers.**
- **Employees pay the PHMP premium pre-tax through a section 125 premium deduction plan just like other employer benefit insurance plans:**
  - **This typically saves the Employer \$324/year in FICA taxes for each participant**
- **As a result of tax savings, employees achieve an increase in their spendable income on average 2 to 5%.**
  - **Example: \$60,000 salary employee may be receiving an additional \$131 in their monthly paychecks.**

**Therefore, PHMP is unique. Both the employer and employee have multiple incentives including financial benefits to participate. The result is a happier, healthier workforce.**

# What is PHMP?

## Population Health Benefits

- Chronic Disease Management
- Nurse Coaching
- Online Coaching
- Mobile Applications
- Geofencing
- Health Risk Assessment
- Unlimited Telemedicine
- Behavioral Health
- Biometric Testing
- Metabolic DNA Testing
- Consolidated Data Repository

## Insurance Benefits

- Inpatient Indemnity
- Outpatient Testing Indemnity



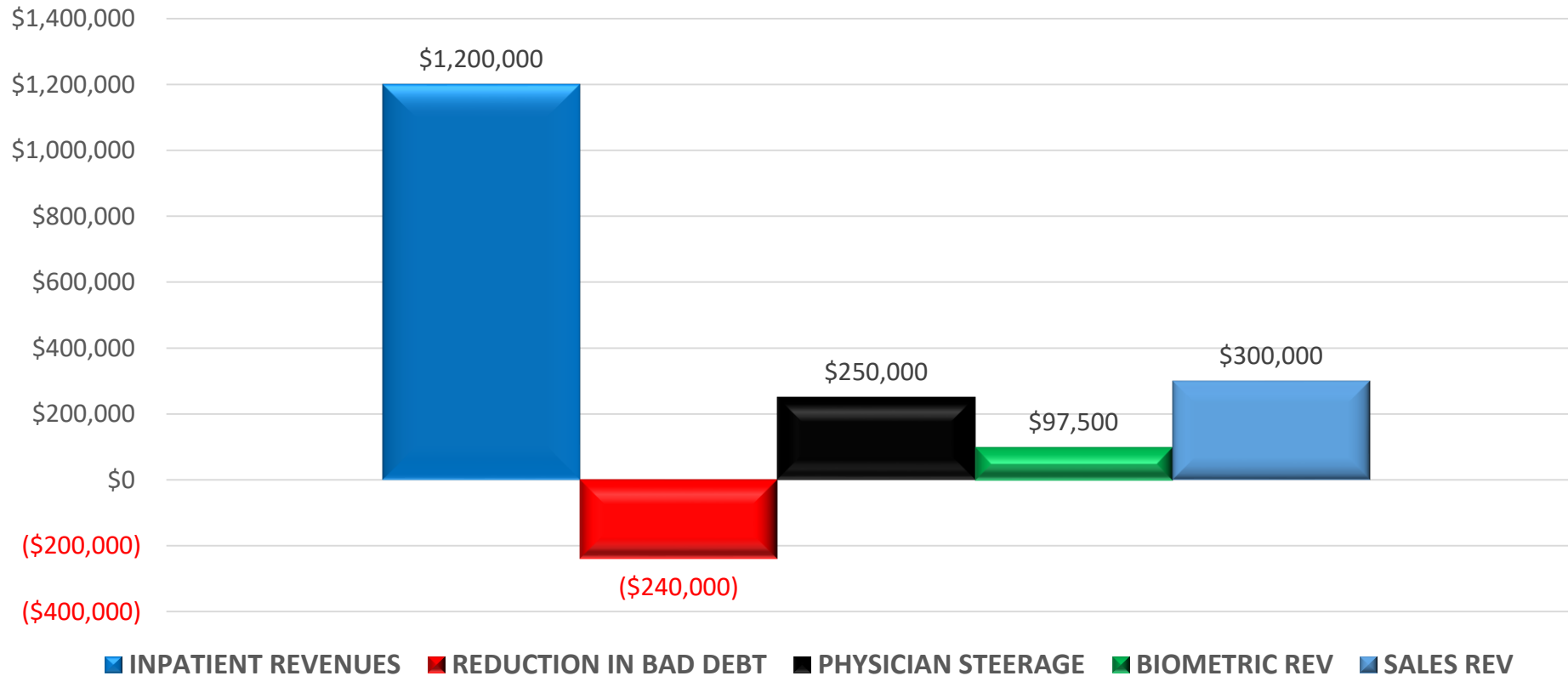
Fully Integrated with Sponsoring  
Hospital

# Why Offer PHMP to Hospitals?

- The Hospital Industry has been Negatively Impacted by COVID and is looking for Solutions to Drive Patient Revenues
- Hospitals Need PHMP:
  - **Millions in Net Revenues**
  - **Directed Care**
  - **Referrals & Steerage**
  - **Reduction in Bad Debt**
  - **Direct Connection with Employers**
  - **No Execution or Financial Risk**
- **Fulfills PHMP's Core Objective: To Make a Substantive Difference in the Marketplace**

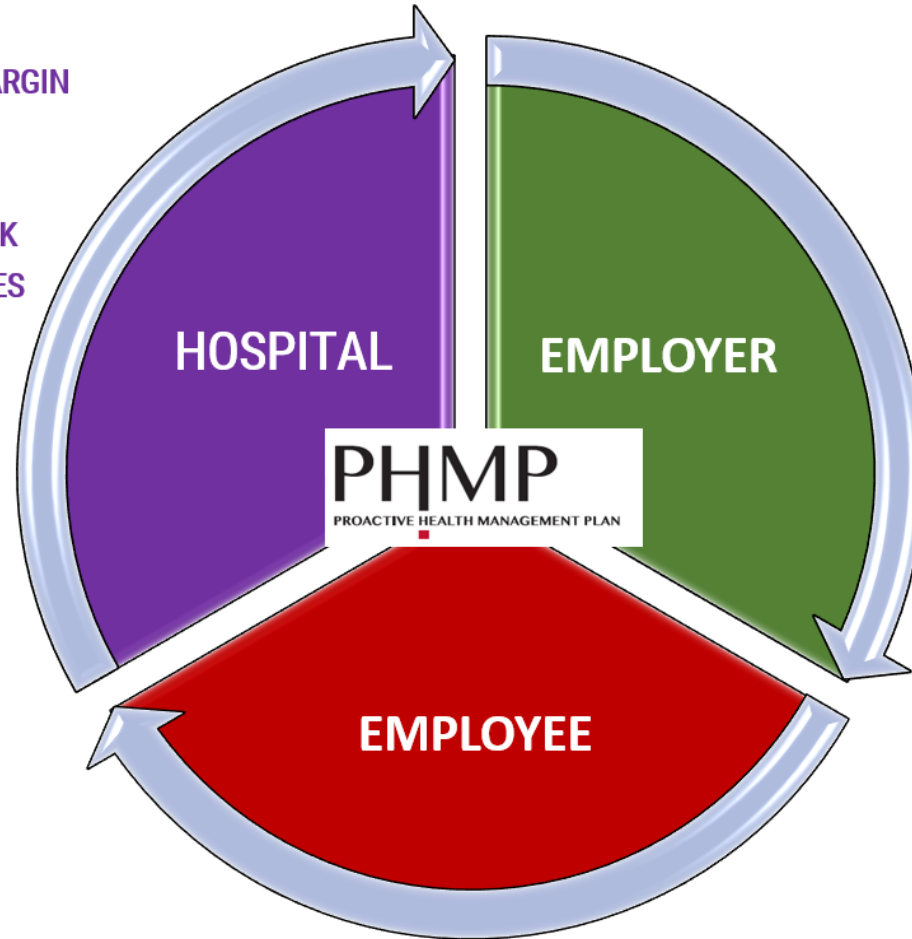
# SAMPLE PHMP FINANCIAL IMPACT - SAMPLE HOSPITAL

PHMP FINANCIAL IMPACT – COMMUNITY OUTREACH  
(5,000 PARTICIPANTS)



**NET INCREMENTAL  
IMPACT:  
\$ 2,087,500**

- DIRECT EMPLOYER RELATIONSHIP
- INCREMENTAL REVENUES AND MARGIN
- IN SOURCED REFERRALS
- BRAND EXPANSION
- NO FINANCIAL OR EXECUTION RISK
- NO CHANGE IN CURRENT SERVICES
- HOSPITAL INTEGRATION



- NO NEED TO CHANGE CURRENT HEALTH PLAN
- NO COST: DECREASE IN PAYROLL TAXES
- DETAILED REPORTING ON RESULTS OF PHMP
- POTENTIAL DECREASE IN HEALTH PLAN COSTS
- SUITE OF FIRST DOLLAR BENEFITS
- INCREASES EMPLOYEE SPENDABLE INCOME

- INCREASED SPENDABLE INCOME
- FIRST DOLLAR BENEFITS
- UNLIMITED TELEMEDICINE INCLUDING MENTAL HEALTH – FAMILY ACCESS
- ADDRESSES NEEDS OF EVERY EMPLOYEE
- DECREASED OUT OF POCKET FOR INPATIENT

**CREATES A WIN-WIN-WIN RELATIONSHIP**

# Your Partner



The Key Family is the largest independent risk management firm for employer sponsored plans in the US. Working with employers for over 40 years with more than 2.8 Million members under management.

