

# PRAGMATIC BREVITY

*IMMEDIATE STRATEGIES TO SAVE MONEY  
ON GROUP HEALTH INSURANCE*



CRAWL, WALK, RUN

FEATURED IN

Harvard  
Business  
Review

WSJ



# ABOUT OUR **'PRAGMATIC BREVITY'** SERIES

LIKELY, YOUR EVOLVING HABITS MEANS YOU  
HAVE LESS TIME FOR CONSUMING INFORMATION.

OUR CONTENT IS DESIGNED TO ADJUST TO THESE HABITS  
AND DEMANDS. WE AIM TO MAKE YOUR EXPERIENCE  
MORE SUBSTANTIVE AND MORE VALUABLE.

OUR GOAL IS TO MAKE SMART PEOPLE SMARTER  
AS FAST AS POSSIBLE.



# BIGGEST ISSUE WITH HEALTHCARE

INSURANCE PREMIUMS ARE DERIVED FROM THE NUMBER OF CLAIMS AND THE COST OF EACH CLAIM.

CONTROL THESE TWO ITEMS AND YOU FINALLY CONTROL THE HEALTHCARE EXPENSE.

## CASE STUDY

**Industry:** Homebuilder

**Location:** Pennsylvania

**Employees:** 146

**Previous Carrier:** Blue Cross

**Years with WellNet:** 6

**Average Savings Per Year:** \$252K

**Per Employee Per Year:** \$1,700

**TOTAL  
SAVINGS:  
\$1.5MM**

# WHAT'S THE PROBLEM WITH THE PRICE OF HEALTHCARE?

WITHIN THE SAME PPO NETWORK, EVERY PROVIDER  
GETS PAID SOMETHING DIFFERENT FOR THE SAME SERVICE.

YET, NOBODY WANTS TO TALK ABOUT THE PRICE.  
THEY ONLY WANT TO TALK ABOUT THE PREMIUMS.

HOW CAN WE CONTROL THE PREMIUMS  
IF WE DON'T TALK ABOUT THE PRICE?

# CONTROL THE UNCONTROLLABLE

**WellNet has assembled a replacement health plan** that is identical to the large health insurance companies like Blue Cross, United, Cigna, and Aetna—even renting their same national networks so that the doctors, hospitals and drug stores in WellNet’s health plans are all “in-network.”

**What many employers don’t realize is that behind the rising health-care bills,** there are non-disclosed hospital deals between these health systems and the health insurance companies that squelch competition. Among these restrictions are so-called anti-steering clauses that prevent insurers from incenting patients to visit less-expensive or higher-quality health-care providers.

**These restrictive contracts sometimes require that every facility and doctor in the contracting hospital system be included even if their costs are 50%, 250% or 500% higher** for the same service as the hospital five or ten miles away. That higher cost is directly built into premiums—be it fully insured or stop-loss for self-funded groups...in the end, it's the employers and their employees who are ultimately paying in the form of higher premiums.

**WellNet's level and self-funded health plans offer the right amount of innovation and simplified member experience,** allowing WellNet to steer, incentivize and educate members. With each plan integrated with a concierge team, this turn-key approach is the reason why WellNet's clients are saving between \$100K to \$5MM, reducing what once was an uncontrollable expense and removing the frustration that many companies and members have become accustomed to.



**CASE STUDY**

**Industry:** Non-Profit  
**Location:** Texas  
**Employees:** 50  
**Previous Carrier:** United Healthcare  
**Years with WellNet:** 4

**Average Savings Per Year:** **\$50K**  
**Per Employee Per Year:** **\$1,000**

**TOTAL  
SAVINGS:  
\$200K**



# HEALTHCARE BUSINESS UNIT

IF YOU BEGIN VIEWING HEALTH INSURANCE  
AS ANOTHER BUSINESS UNIT,

YOU BEGIN TO ASK DIFFERENT QUESTIONS LIKE,  
HOW COULD THE SAME PROCEDURE COST DIFFERENT  
AMOUNTS WITHIN THE SAME PPO NETWORK?

**4 HOSPITALS**  
**SAME CITY, SAME PROCEDURE...ALL DIFFERENT PRICES**

1.4

## FULLY INSURED PLANS

PAYING A MONTHLY PREMIUM FOR HEALTH INSURANCE OFFERS NO INCENTIVE FOR THE INSURANCE COMPANIES TO LOWER YOUR CLAIM'S COST.

FULLY INSURED CARRIERS MAKE MORE MONEY THE MORE PREMIUM THEY CHARGE.

**HIGHER CLAIMS =  
HIGHER PREMIUMS =  
INCREASED INSURER REVENUE.**

## CASE STUDY

**Industry:** Automotive Dealer  
**Location:** Virginia  
**Employees:** 170  
**Previous Carrier:** Optima  
**Years with WellNet:** 4

**Average Savings Per Year:** **\$193K**  
**Per Employee Per Year:** **\$1,140**

**TOTAL  
SAVINGS:**  
**\$775K**

1.5

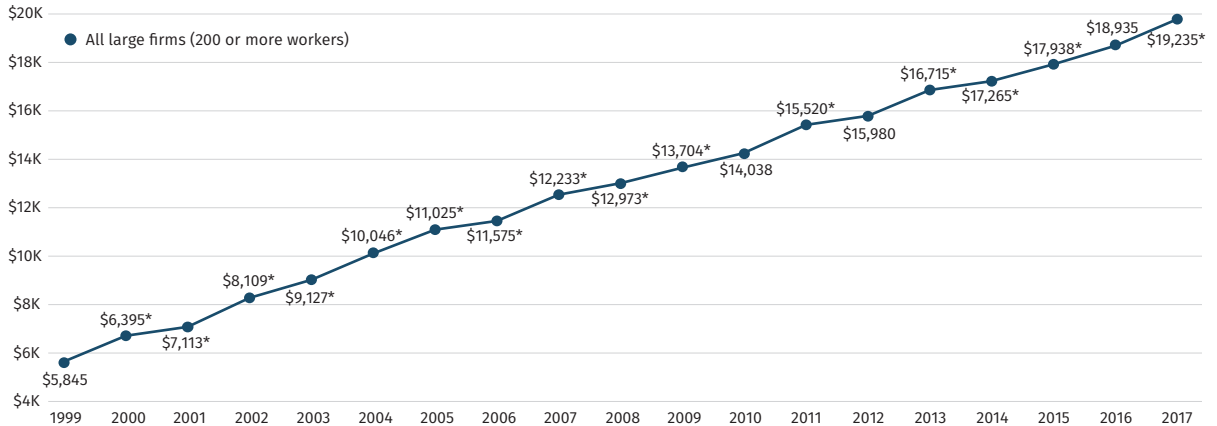
## SELF-FUNDING

ANY REDUCTION IN YOUR CLAIMS EXPENSE IS  
A DIRECT SAVINGS TO YOUR BOTTOM-LINE.

# WHAT IS LEVEL-FUNDING?

$$\begin{aligned} & \text{MAXIMUM CLAIMS} \\ & + \\ & \text{STOP LOSS PROTECTION} \\ & + \\ & \text{ADMINISTRATION FEES} \\ & = \\ & \text{MAXIMUM EXPOSURE / 12 EQUAL MONTHLY PAYMENTS} \end{aligned}$$

# COSTS HAVE TRIPLED IN 20 YEARS



Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2017

\*Estimate is statistically different from estimate for the previous year shown ( $p < .05$ )

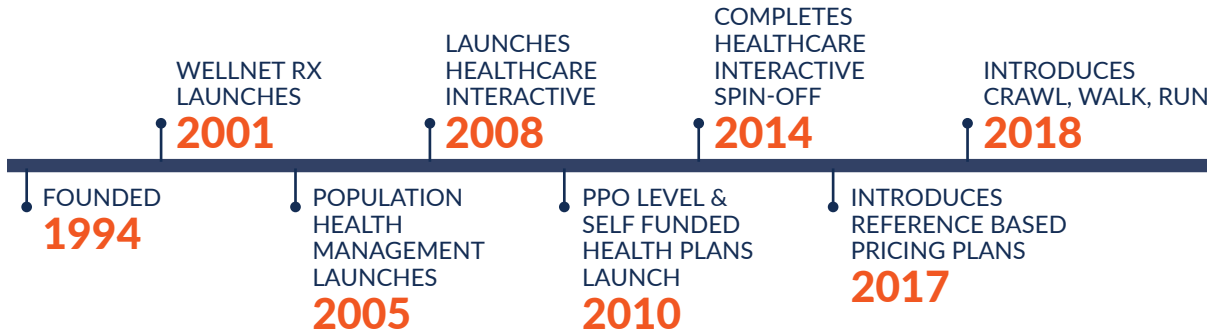
# ONE THING IS CERTAIN

HEALTH INSURANCE PREMIUMS  
AREN'T GOING TO GET ANY CHEAPER  
UNTIL WE ALL START PAYING ATTENTION  
TO THE UNDERLYING COST OF EACH CLAIM.



WellNet  
HEALTHCARE

# CELEBRATING 25 YEARS





# DO HEALTH INSURANCE COMPANIES LOWER COSTS?

HEALTH INSURANCE COMPANIES HAVE EVERY REASON TO LET THE COST OF CLAIMS RISE.

THEY CAN'T RAISE PREMIUMS OTHERWISE.

**HIGHER CLAIMS = HIGHER PREMIUMS =  
HIGHER REVENUES FOR THE  
HEALTH INSURANCE CARRIER**

## CASE STUDY

**Industry:** Automotive Dealer

**Location:** Maryland

**Employees:** 642

**Previous Carrier:** Blue Cross

**Years with WellNet:** 3

**Average Savings Per Year:** **\$1.6MM**

**Per Employee Per Year:** **\$2,500**

**TOTAL  
SAVINGS:  
\$4.7MM**

# PROPERLY ALIGNED INCENTIVES

TYPICALLY, THE MORE MONEY YOU SPEND,  
THE MORE MONEY EVERY ENTITY SURROUNDING  
THE PLAN MAKES. DESIGNING A PLAN  
WHERE SERVICE PROVIDERS SIT ON THE  
SAME SIDE OF THE TABLE IS ACHIEVABLE.

2.0

# CONTAIN MEDICAL COSTS OR CONTINUE INCREASING DEDUCTIBLES?

WHICH IS EASIER?

OFFERING EMPLOYEES AN INCENTIVE TO USE  
HIGHER QUALITY / LOWER COST PROVIDERS  
OR TELLING THEM EACH YEAR THEIR  
DEDUCTIBLE IS GOING UP AGAIN?

# CONSIDER WAIVING THE DEDUCTIBLE

\$3,000 SAVED ON COLONOSCOPY

WITH PPO

**\$4,500**

VS

PPO HIGH PERFORMING

**\$1,500**

\$25,000 SAVED ON KNEE REPLACEMENT

WITH PPO

**\$50,000**

VS

PPO HIGH PERFORMING

**\$25,000**

# HEALTH INSURANCE IS AN UNAFFORDABLE MESS.

IT DOESN'T HAVE TO BE.



## ANALYZE

HEALTHCARE  
CLAIMS IN  
REAL-TIME



## PREDICT

FUTURE  
HEALTHCARE  
COSTS



## ENGAGE

MEMBERS  
TO PREVENT  
FUTURE RISK



## SAVE

ON  
HEALTHCARE  
COSTS

# WHY ARE HEALTHCARE COSTS SKYROCKETING?

IN THE SAME PPO NETWORK, EACH PROVIDER GETS PAID A DIFFERENT AMOUNT FOR THE SAME EXACT SERVICE.

THE COST OF ANYTHING WOULD SKYROCKET IF WE DON'T KNOW THE PRICE UNTIL LONG AFTER WE BUY AN ITEM.

THE UNKNOWN STARTING PRICE IS THE PROBLEM.

2.2

## COMPANIES ARE PAYING MORE THAN THEY EVER HAVE FOR HEALTHCARE

ARE OUTCOMES GETTING BETTER?  
ARE DEDUCTIBLES GOING DOWN?

**NO.**

WHICH IS EASIER? OFFERING EMPLOYEES  
AN INCENTIVE TO CHOOSE PROVIDERS  
MORE APPROPRIATELY OR FORCING THEM  
INTO HIGHER DEDUCTIBLE PLANS EACH YEAR?



## CASE STUDY

**Industry:** Hospital  
**Location:** Ohio  
**Employees:** 131  
**Previous Carrier:** Regional Third-Party Administrator  
**Years with WellNet:** 3

**Average Savings Per Year:** \$480K  
**Per Employee Per Year:** \$3,700

**TOTAL  
SAVINGS:**  
**\$1.45MM**

## CASE STUDY

**Industry:** Architecture  
**Location:** Maryland  
**Employees:** 57  
**Previous Carrier:** Starmark  
**Years with WellNet:** 6

**Average Savings Per Year:** **\$135K**  
**Per Employee Per Year:** **\$2,350**

**TOTAL  
SAVINGS:**  
**\$805K**

## ASKING THE RIGHT QUESTIONS

INSTEAD OF ASKING WHAT THE NETWORK DISCOUNT IS,  
IT WOULD BE MORE HELPFUL TO ASK  
ABOUT THE STARTING PRICE OF THE CLAIM.

PREMIUMS ARE DERIVED FROM THE COST OF THE CLAIM  
AND A DISCOUNT IS ONLY HELPFUL WHEN YOU  
KNOW WHAT THAT STARTING PRICE IS.

2.4

# NO ONE SHOULD BE REQUIRED TO BE AN EXPERT IN HEALTHCARE

SUPPORT AND ASSIST EMPLOYEES IN MAKING THE RIGHT  
DECISIONS FOR THEMSELVES AND THEIR FAMILIES.

EMPLOYEES SHOULD NOT FEEL ALONE, CONFUSED  
AND OVERWHELMED WHEN IT COMES TO  
UNDERSTANDING THEIR BENEFITS.

## CASE STUDY

Industry: Information Technology

Location: New Jersey

Employees: 81

Previous Carrier: United Healthcare

Years with WellNet: 7

Average Savings Per Year: **\$50K**

Per Employee Per Year: **\$610**

TOTAL  
SAVINGS:

**\$347K**

**CRAWL**  
**10% SAVINGS**



**WALK**  
**25% SAVINGS**



**RUN**  
**40% SAVINGS**



# CRAWL

## 10% SAVINGS

- Same exact PPO plan designs as current.
- Match existing plan.
- Same hospitals, same doctors, same deductibles...better user experience.
- Voluntary R.N. Medical Advocate to guide/advise on using higher quality lower cost provider.
- Instead of the current carrier logo, WellNet's ID card would say either:



# WALK

## 25% SAVINGS

- Same exact PPO plan designs as current.
- Match existing plan.
- Same hospitals, same doctors, same deductibles...better user experience.
- Mandatory R.N. Medical Advocate to guide/advise on using higher quality, lower cost provider.
- Instead of the current carrier logo, WellNet's ID card would look similar to the card on the left.

# RUN

## 40% SAVINGS

- Typically known as a No-Network plan or Reference-based Pricing (RBP).
- Mandatory R.N. Medical Advocate to help members access higher quality lower costs providers.
- Voluntary R.N. Prescription Advocate to help members pay the least amount possible for drugs. This also helps the employer by minimizing drug claim costs.



CASE STUDY

Industry: Hospitality  
Location: San Francisco  
Employees: 132  
Previous Carrier: Kaiser  
Years with WellNet: 6

Average Savings Per Year: **\$127K**  
Per Employee Per Year: **\$967**

TOTAL  
SAVINGS:  
**\$766K**



# MEDICAL INFLATION

IS THAT EVEN A THING?

DOCTORS TELL US THAT THEIR CASH PRICES  
DON'T GO UP EVERY YEAR AND MEDICARE TELLS US  
THEIR PAYMENTS ONLY GO UP BY 1%-3% PER YEAR.  
WHY DO PPO CLAIMS GO UP 8%-10% PER YEAR?

**SECRET: THEY DON'T HAVE TO.**

2.6

## **A FIFTH OF COMPANIES SEE ANNUAL HEALTH INSURANCE COSTS INCREASE BY MORE THAN 10%**

SUCCESSFUL COMPANIES BUCKING THIS TREND HAVE A WILLINGNESS TO TACKLE THESE INCREASES BY MOVING PAST THE TRADITIONAL INSURER ROUTE AS A SOURCE FOR INNOVATION.

THEY HAVE HIRED FIRMS THAT HAVE ASSEMBLED ENTREPRENEURIAL APPROACHES TO SAVE MONEY.

## CASE STUDY

**Industry:** Printing  
**Location:** New Jersey  
**Employees:** 78  
**Previous Carrier:** Cigna  
**Years with WellNet:** 4

**Average Savings Per Year:** **\$159K**  
**Per Employee Per Year:** **\$2,040**

**TOTAL SAVINGS:**  
**\$636K**

## CASE STUDY

**Industry:** Information Technology

**Location:** New Jersey

**Employees:** 193

**Previous Carrier:** Starmark

**Years with WellNet:** 3

**Average Savings Per Year:** **\$171K**

**Per Employee Per Year:** **\$887**

**TOTAL  
SAVINGS:**

**\$514K**

# HEALTHCARE DISCOUNTS

IF I COULD SELL YOU A FERRARI AT AN 80% DISCOUNT,  
WOULD YOU BUY IT? THINK ABOUT IT,

A DISCOUNT IS ONLY GOOD  
IF YOU KNOW THE STARTING PRICE.

**DEMAND MORE. WHAT IS THE STARTING PRICE?**

2.8

## SURPRISE MEDICAL BILLS

**67%** OF EMPLOYEES SAY THEY'RE VERY WORRIED ABOUT BEING ABLE TO PAY A SURPRISE MEDICAL BILL.

**53%** FEAR THEY WON'T BE ABLE TO PAY THEIR DEDUCTIBLE.

**45%** ARE AFRAID OF THE COST FOR THEIR PRESCRIPTION DRUGS.

WHAT IF YOU OFFERED EMPLOYEES AN ADVOCATE  
TO HELP THEM WITH THESE FEARS  
BEFORE SERVICES WERE RENDERED?

## CASE STUDY

**Industry:** Wine Distributor  
**Location:** New York  
**Employees:** 45  
**Previous Carrier:** Regional Third Party Administrator  
**Years with WellNet:** 6

**Average Savings Per Year:** \$48K  
**Per Employee Per Year:** \$1,080

**TOTAL SAVINGS:**  
**\$291K**

## CASE STUDY

**Industry:** Hospitality  
**Location:** New York  
**Employees:** 206  
**Previous Carrier:** Regional Third-Party Administrator  
**Years with WellNet:** 6

**Average Savings Per Year:** **\$160K**  
**Per Employee Per Year:** **\$781**

**TOTAL  
SAVINGS:**  
**\$965K**



# WAGE INCREASE DOLLARS NOW DIVERTED TO PAY FOR EMPLOYER-PROVIDED HEALTH INSURANCE

FOR THE BOTTOM 60% OF U.S. WORKERS, WAGE GAINS  
HAVE BEEN COMPLETELY WIPED OUT BY CONTRIBUTIONS  
FOR EMPLOYER-PROVIDED HEALTH INSURANCE.

3.0

## HEALTHCARE COST IMPACT TO EMPLOYEES

**2008:** 8% OF TAKE HOME PAY WENT TO HEALTHCARE

**2017:** 12% OF TAKE HOME PAY WENT TO HEALTHCARE

AMERICANS ARE TAKING HOME LESS MONEY TODAY  
AS A DIRECT RESULT OF HEALTHCARE COSTS.



**CASE STUDY**

**Industry:** Golf Course  
**Location:** New Jersey  
**Employees:** 57  
**Previous Carrier:** United Healthcare  
**Years with WellNet:** 4

**Average Savings Per Year:** **\$126K**  
**Per Employee Per Year:** **\$2,200**

**TOTAL  
SAVINGS:**  
**\$500K**

3.1

**FOR MANY EMPLOYEES,  
RISING HEALTH INSURANCE PREMIUMS  
EAT UP EVERY LAST CENT  
OF THEIR PAY INCREASES AND MORE**

THIS AFFECTS HOW PEOPLE BUY HOUSES,  
SAVE FOR RETIREMENT, LAUNCH THEIR  
CHILDREN INTO ADULTHOOD AND  
TRY TO GET AHEAD IN LIFE.

## CASE STUDY

**Industry:** Physician Practice  
**Location:** Alaska  
**Employees:** 39  
**Previous Carrier:** Regional Third-Party Administrator  
**Years with WellNet:** 4

**Average Savings Per Year:** \$56K  
**Per Employee Per Year:** \$1,450

**TOTAL  
SAVINGS:**  
**\$227K**



# NURSE ADVOCATES IDENTIFY HIGH QUALITY/LOWER COST DOCTORS...

## MEMBER MAKES FINAL CHOICE

Example: Knee Replacement:

# of Physicians Meeting Criteria

OTHER KEY CRITERIA FOR PREFERRED PROVIDERS:\*

1		Market Area	60
2		Adequate Procedure Volume	14
3		Quality	8
4		Costs/Implants	6
5		High Performance Network	4

- Medical experience
  - Education & training
  - Fellowships
  - Board certification
  - Surgical complications
  - Disciplinary actions
  - Malpractice issues
  - Readmission rates
  - Mortality
  - Outliers
  - Facility affiliations
  - Hospital ratings
- \*Through use of an HRA*

# REMAIN IN THE DRIVER'S SEAT

MAKE BETTER DECISIONS ONCE YOU  
UNDERSTAND THE ECONOMICS AND THE  
UNDERLYING PROBLEMS OF HEALTH INSURANCE.

## CASE STUDY

Industry: Automotive Dealer

Location: Maryland

Employees: 247

Previous Carrier: Kaiser

Years with WellNet: 4

Average Savings Per Year: **\$179K**

Per Employee Per Year: **\$1,050**

TOTAL  
SAVINGS:

**\$716K**



# HEALTHCARE COSTS ARE EVEN HARDER ON LOWER-PAID WORKERS

INSURANCE COVERAGE IS A LARGER PIECE OF THEIR TOTAL COMPENSATION.

FOR A WORKER MAKING \$50,000,  
\$5,000 IS 10% OF THEIR INCOME.

FOR A WORKER MAKING \$100,000,  
\$5,000 IS ONLY 5% OF THEIR INCOME.

3.4

# WHAT DOES GREAT HEALTHCARE LOOK LIKE?

THE BEST PROVIDERS AT A FAIR PRICE?

OR

THE BIGGEST NETWORK OF PROVIDERS WITH  
NO CLARITY REGARDING QUALITY OR PRICE?

# TIRED OF GETTING HOODWINKED?

Harvard  
Business  
Review

THE  
BIG  
IDEA

## INSIDE EMPLOYERS' NEW HEALTH CARE PLAYBOOK

WALL STREET JOURNAL

## Behind Your Rising Health-Care Bills: Secret Hospital Deals That Squelch Competition

Contracts with insurers allow hospitals to hide prices from consumers, add fees and discourage use of less-expensive rivals

npr

## A Tough Negotiator Proves Employers Can Bargain Down Health Care Prices



The hidden reasons your health-care costs are skyrocketing

WALL STREET JOURNAL

## *The Deception Behind Those In-Network Health 'Discounts'*

ObamaCare's medical loss ratio creates incentives for insurers and providers to hoodwink customers.

WALL STREET JOURNAL

## Employer-Provided Health Insurance Approaches \$20,000 a Year

Deductibles that workers must pay out of their pockets also rose, according to the Kaiser Family Foundation

3.5

# WHY DON'T THE INSURANCE COMPANIES LOWER YOUR PREMIUMS?

IF THE CARRIERS MANAGE AND LOWER CLAIM COSTS,  
THEY MUST ALSO LOWER THEIR PREMIUMS.

THIS LEADS TO LESS REVENUES  
AND LOWER SHARE PRICES.



# INCENTIVIZE EMPLOYEES

ACCESSING RANDOM DOCTORS WITH ALL DIFFERENT PRICES, RESULTS IN RANDOM CHARGES, DRIVING UP INSURANCE PREMIUMS CONSIDERABLY.

**WHAT'S EASIER?**

INCENTIVIZING EMPLOYEES TO MAKE  
SMARTER DECISIONS THIS YEAR

**OR**

TELLING THEM THEIR DEDUCTIBLES AND PREMIUM  
CONTRIBUTIONS ARE GOING UP AGAIN NEXT YEAR?

3.7

## CHANGE EMPLOYEE BEHAVIOR; INCREASE PROFITABILITY

WHEN EMPLOYEES ARE ARMED WITH  
EDUCATION AND INFORMATION,  
COMBINED WITH THE INCENTIVES TO DRIVE ACTION,  
THE REWARDS ARE LOWER HEALTHCARE COSTS,  
LOWER EMPLOYEE CONTRIBUTIONS AND  
INCREASED PROFITABILITY FOR EMPLOYERS.

# IMPLEMENTATION PLAYBOOK



## Welcome to the WellNet Program

### the GAME PLAN

Your employer is concerned about the rising cost of healthcare, so they add several new plays to your company's healthcare playbook. Instead of increased (and often costly) payroll contributions, WellNet changes the way health benefits are delivered to you or your family:



**PLAY 1** Visit High Performance Providers



**PLAY 2** Direct Your Labs



**PLAY 3** Our Advocates Are Here for You



**PLAY 4** Visit Any Hospital

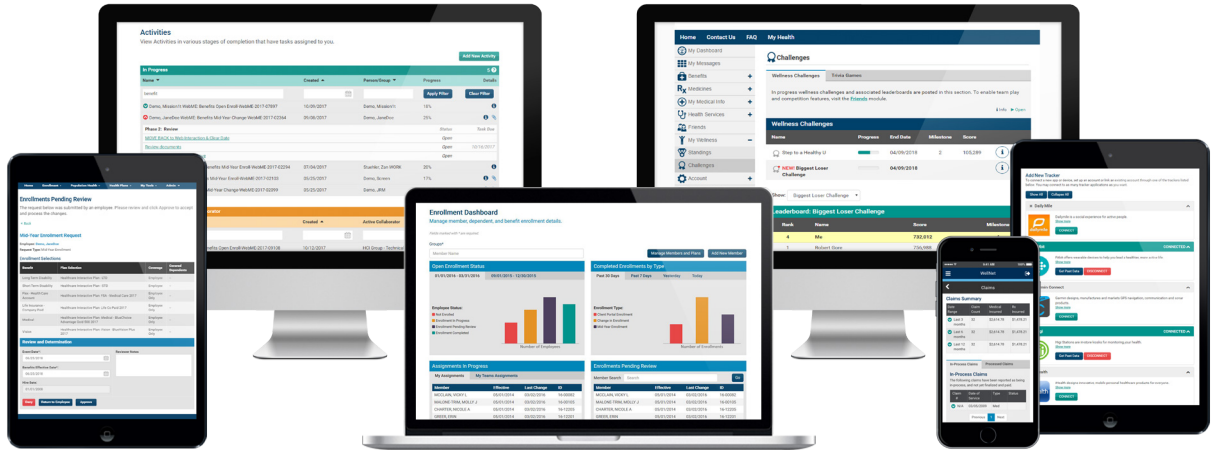


**PLAY 5** Contact Your Patient Advocate



Call or e-mail us today | 833-507-7060 | [clients@wellnet.com](mailto:clients@wellnet.com)  
[www.wellnet.com](http://www.wellnet.com)

# PORTALS MAKE IT EASY TO MANAGE





# TRAVEL & ENTERTAINMENT POLICIES DON'T LOOK LIKE THIS

BEING MINDFUL OF HOTEL AND FOOD COSTS  
ARE REWARDED ON BUSINESS TRAVEL.

WHY NOT FOR HEALTHCARE?

3.9

## COMPETITION IN HEALTHCARE

THE RISE IN HOSPITAL PRICES HAS OUTPACED ECONOMY-WIDE INFLATION FOR DECADES.

WHEN NO ONE KNOWS WHAT ANYTHING COSTS BEFORE THEY RECEIVE CARE, SHOULD WE BE SURPRISED LATER WHEN WE SEE THE BILL?

**IF WE DON'T PAY ATTENTION,  
EVERYONE WILL KEEP RAISING PRICES.**

## CASE STUDY

**Industry:** Hospital  
**Location:** Illinois  
**Employees:** 271  
**Previous Carrier:** Regional Third-Party Administrator  
**Years with WellNet:** 3

**Average Savings Per Year:** \$500K  
**Per Employee Per Year:** \$1,825

**TOTAL SAVINGS:**  
**\$1.5MM**

# WHAT'S EASIER?

## REDUCING HEALTH INSURANCE COSTS BY 20% OR IMPROVING PROFITABILITY BY ALMOST 40%?

### \$100 MM BUSINESSES

### \$50 MM BUSINESSES

### \$10 MM BUSINESSES

Financials	\$100 MM BUSINESSES		\$50 MM BUSINESSES		\$10 MM BUSINESSES	
	WITH WellNet	Without WellNet	WITH WellNet	Without WellNet	WITH WellNet	Without WellNet
Revenues	\$ 100 MM	\$ 100 MM	\$ 50 MM	\$ 50 MM	\$ 10 MM	\$ 10 MM
Health Insurance Costs	\$ 7 MM	\$ 7 MM	\$ 5 MM	\$ 5 MM	\$ 1 MM	\$ 1 MM
EBITDA	\$ 4 MM	\$ 4 MM	\$ 2.5 MM	\$ 2.5 MM	\$ 500 K	\$ 500 K
Health Insurance Savings	\$ -1.4 MM		\$ -1 MM		\$ -200 K	
Additional Revenue Required		\$ 35 MM		\$ 20 MM		\$ 4 MM
Revised Revenue		\$ 135 MM		\$ 70 MM		\$ 14 MM
<b>New EBITDA</b>	<b>\$ 5.4 MM</b>	<b>\$ 5.4 MM</b>	<b>\$ 3.5 MM</b>	<b>\$ 3.5 MM</b>	<b>\$ 700 K</b>	<b>\$ 700 K</b>

**REDUCING HEALTH INSURANCE COSTS BY 20%,  
LEADS TO THE SAME PROFITABILITY  
AS GROWING REVENUES BY 40%**



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