

Health Insurance Premiums Going Down?



For most companies, health insurance renewals are going up... *considerably.*

DCI produces sustainable reductions of 30% or more in healthcare costs for companies that don't want to depend exclusively on commissioned brokers for cost savings strategies.

MYTHS & FACTS

- MYTH:** *We can only change plans during our open enrollment.*
- FACT:** You can move anytime – especially if it saves money!

- MYTH:** *If there were a better plan for us, my broker would have told me.*
- FACT:** Brokers might not tell you about solutions that offer no commission.

- MYTH:** *Busy CEOs don't have the time to understand healthcare.*
- FACT:** An expense this significant warrants the CEO's direct involvement.

- MYTH:** *We should trust our broker and trust the system.*
- FACT:** Traditional insurance is a rigged system. With commissions influencing broker recommendations, companies are the last to benefit.

TYPICAL DCI SAVINGS FORECAST: SAME DOCTORS, SAME SILVER PPO BENEFITS, 37% SAVINGS

EMPLOYEE	2017 RATE	LOWER RATE VIA DCI	MONTHLY SAVINGS	ANNUAL SAVINGS	SAVINGS OVER 5 YEARS
11 EO	\$9,357.25	\$ 6,255.00			
2 ES	\$3,336.26	\$ 1,636.00			
1 EC	\$2,312.35	\$ 902.00			
1 Ef	\$2,129.83	\$1,349.00			
TOTALS	\$16,135.70	\$ 10,142.00	\$ 5,993.70	\$71,924.40	\$359,622.00

ACCORDING TO MILLIMAN

Healthcare costs in 2016 for a family of four averaged \$25,826. This is triple what it was in 2001!

7 Ways To Cut Healthcare Costs

1. TRUSTS AND VEBAS

are only accessible to certain brokers and help companies under 200 ee replicate current benefits at a 20% to 40% lower cost.

2. FULLY SUBSIDIZED WELLNESS PLANS

reduce claims 20% long term at no cost to the employer.

3. TECHNOLOGY THAT AUTOMATES BENEFITS

suits a workforce that books their vacations via smart phone, eliminating the need for your HR department to play "travel agent."

4. LEVEL FUNDING

(hybrid or partially self-insured) reduces carrier profit margins and risk charges. It also eliminates the 3% insurance state tax.

5. REFERENCE-BASED PRICING

sets pre-negotiated pricing in certain networks that accept 140% to 200% of Medicare payments in exchange for timely payment and eliminates dependence on PPO "discounts."

6. CONSUMER DIRECTED-HEALTH PLANS

give employees financial incentives to make decisions that drive down employer costs. Examples include free telemedicine, free generic drugs, and subsidies to employees who join their spouses' plans.

7. HEALTHCARE COST AUDITS

that give the CEO an accurate benchmark analysis of commissions, costs, and "double dips" in medical and drug plans without alerting the carrier, TPA, broker, or PBM.



Clients using DCI analysts have beaten their brokers' best quotes by over 30%!



DCI Solutions
Cost & Tax Credit Specialists