

Integrated Cost Management System:

A simple and sophisticated approach to optimizing healthcare

The long-term sustainability of an employer's health plan is only as strong as their integrated cost containment strategy. Pareto's approach paves the way for **high quality care, at the right time, and at the lowest cost.**

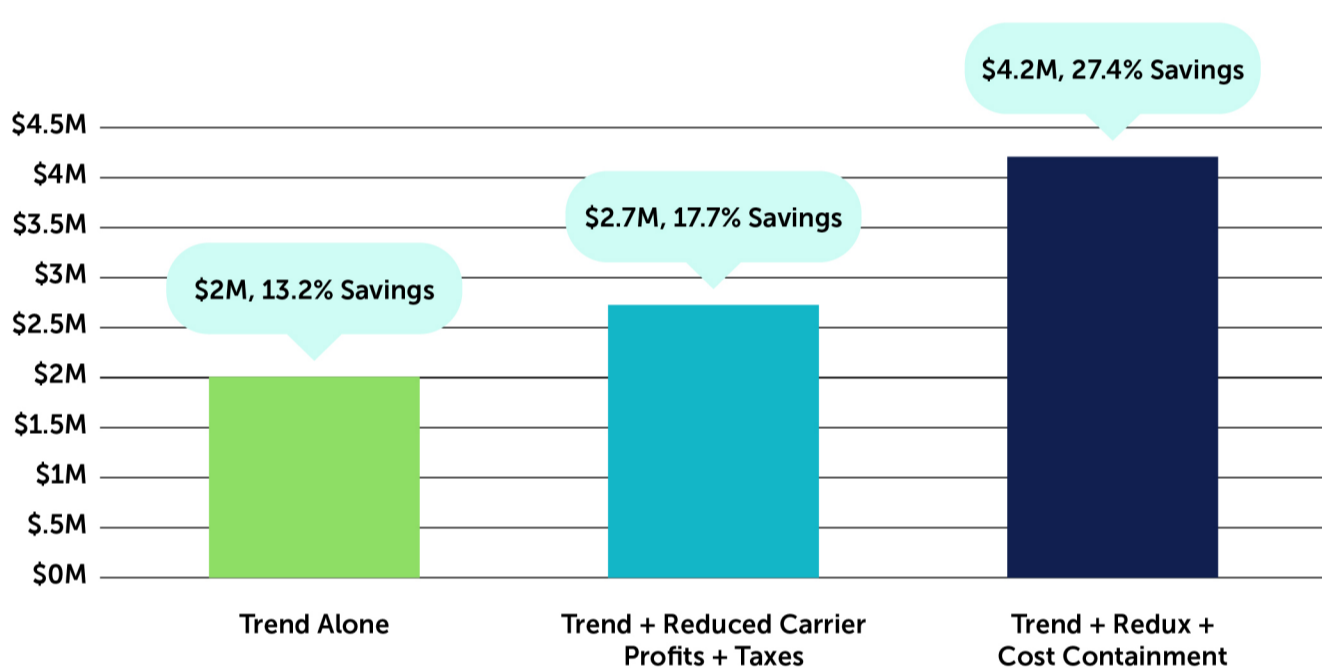
ParetoHealth's preferred broker partners and their mid-sized clients benefit from:

- Fewer surprises:** A uniquely structured benefits captive program designed to make self-funding less volatile
- Less unnecessary spending:** Better large claim management through medical and pharmacy cost controls
- Exclusive access and pricing:** Fortune 500-level interventions to help alter the normally easy path to expensive care
- Implementation made easy:** Best practice benefit plan configurations, competitive pricing, and well-defined parameters for streamlined implementation
- More than just a marketplace:** Cost management strategies optimized by design and improved by analytics
- 360-degree protection:** Proactive monitoring and outreach on emerging risks
- High-performing health plans:** Value achieved through transparency, quality care, and actionable data intelligence

A Turnkey Employee Benefits Solution = Unparalleled Savings Opportunities

Consider the next 10 years with a fully-insured healthcare plan. An employer with 100 enrolled employees would be looking at a healthcare spend of approximately \$15.2M, whereas an employer with captive insurance would be looking at three tiers of healthcare savings:

Cumulative Dollars Saved with ParetoHealth



Compound Savings: Quantifying Pareto's Impact

Pareto offers an array of integrated solutions and strategic resources to help brokers sell what their competition can't.

Integrated Solutions

- Health Data Analytics**
 - Immediate visibility and insights into various areas of saving
- Pareto Rx Consortium (PRxC)**
 - 5-25% average savings over typical programs
 - 1-3% savings on total cost, captive-wide
- Medicare and COBRA Enrollment Support**
 - 2-4% savings on total cost, captive-wide
- Oncology Management Program**
 - 2-10% savings on total cost, captive-wide
 - Total savings by Pareto members (to date): \$3M
- Chat-Based Benefits Experience Platform**
 - 3.4x ROI (\$17,500 in savings) over 100 days
- Care Coordination Services**
 - 5.7% first year (independently validated) average trend reduction
 - 14.4% five-year cumulative average trend reduction
 - \$300 to \$1,200 savings per person, per year
 - 30% reduction in out-of-network costs for the first two years
 - 95% engagement rate with high-cost claimants
 - 2X increase in point solution engagement
- Discounted Gym Membership Network**
 - Savings vary
- Direct Contract and Bundled Pricing**
 - 5-15% savings on total cost, captive-wide
 - 45% average employer savings
 - \$813K savings on 378 procedures completed in 2020

Strategic Resources

- Narrow Networks and Alternative Funding Strategies**
 - Strategic playbooks targeting specific areas of risk
- In-House Oversight on Specialty Rx Claims**
 - \$870K saved across 1,548 prescriptions reviewed in 2020
- Comprehensive Consulting and Legal Services Partner**
 - Savings vary

Ready to eliminate the guesswork behind best practice plan design—and make the switch to self-insurance easier than ever?

Let's talk.