



Self-Funding is So Simple

Small Business--BIG Savings



THIS
CARD

URNS
THIS



INTO
THIS!



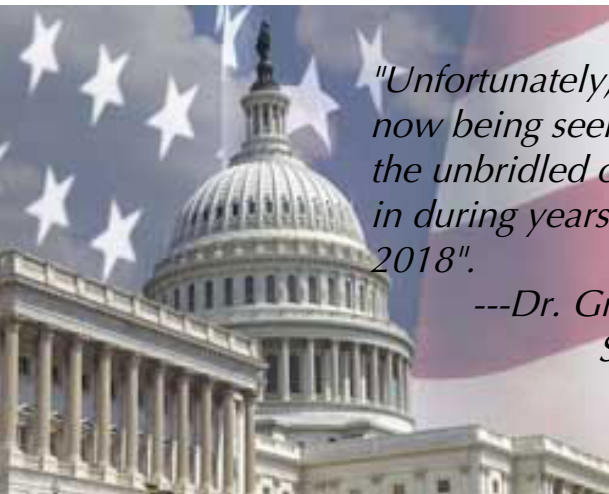
Start Saving Today

What You Should Know...

On January 1, 2016 small groups less than 100 employees will be community rated. The HIPAA rules dictated that small groups were defined as 50 or fewer full-time equivalent (FTE) employees. However PPACA redefined small groups to 100 or fewer FTE employees. All of these groups will be community rated as of January 1, 2016 and thus, will start to experience huge rate increases in their premium renewals for the 2016 calendar year.

On October 7, 2015, President Obama signed the PACE legislation that reverses the original PPACA law that defined small group as 100 or fewer equivalent FTE employees. This law allows individual states to set the limit back to 50. However, many states such as NY and CA will be keeping the limit at 100. Most states will continue to use 100 EEs as the limit.

This means that ALL small groups 2-50 will receive huge increases in their premium renewals and also in those states that keep the limit at the PPACA level of 100 employees.



"Unfortunately, the huge increase now being seen will look small once the unbridled claims cost start to roll in during years 2016, 2017 and 2018".

*---Dr. Gregory J. Hummer, CEO
Simplicity Health Plans*

What Can Employers Do?

Self-Funding is the Answer

The answer is to self-fund NOW, even if your self-funded renewal amount is close to the fully-insured renewal rate.

Save Now

You have absolutely nothing to lose and everything to gain including:

- 10-20% Lower Rates
- Rebates of unused employer claims up to as much as 40%*

**Providing utilization is controlled, can result in much lower renewal rates in the future.*

The Solution & Support

Simplicity Health Plans is the expert in helping your company transition away from the fully insured quagmire. Our unique patented technology allows us to provide your employees with a High Deductible Health Plan and Health Savings Account that is the ONLY answer to mitigate rising healthcare costs.

Our methodology changes your employee's health behavior forever making them healthier and wealthier. Everyone wins with Simplicity.



What We Do!

- Lower maximum annual health costs – our High Deductible Health Plan (HDHP) lowers cost by as much as 20% - combined with our StayFit Plan wellness program you can lower costs even more!
- Employer rebates up to an additional 40% of the total employer's claims cost depending on utilization of stop-loss insurance.
- Simplicity Health Plans patented technology point-of-service payment system automatically negotiates the best deal and saves employees and employers money BEFORE and AFTER the deductible providing better value for the same services.
- Integrated wellness (the StayFit Plan) addressing the five core domains; physical health, financial wellness, resiliency (stress management), emotional health and preventive care. Transforming good health behavior into wealth and optimal wellbeing.
- Tele-medicine services offer much lower cost alternatives to ER, Urgent Care and/or Doctor office sick visits.
- Tax savings implications of HSA deposits accrue to both the employee and employer, and unused portions can be saved for future medical expenses or retirement.
- Optional incentive policies to match a percentage of the remaining employee HSA towards the next year's HSA plan amplifies the incentive to both contribute to the HSA and try to stay healthy throughout the year.

It's Simple. . .

Your employees can pay the doctor to be chronically ill or pay themselves to be healthy. We know from experience, that when Simplicity Health Plan members chose to transform good health into wealth, they **SAVED** \$90-110 more per month in their HSA than a traditional HDHP.

**It's Your Health,
Your Money,
Your Choice.**

Benefits Begin Immediately

Simplicity Health Plans is the only company that properly implements a full replacement HDHP with HSA.

No hassles, No headaches, No kidding!

We leverage the insured members own cash, through their Health Savings Account, to achieve lasting health behavior change that results in lower healthcare cost.

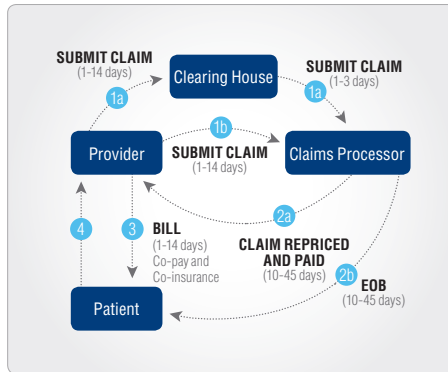
We make self-funding work for you and your employees. Leveraging the power of the Web we are able to remove the typical hassles and headaches of a HDHP and provide real value:

- Eliminate administrative cost
- Better deals for prompt payment
- Cashless, cardless system
- Improved transparency at the point-of-service
- Instant reporting and robust analytics
- Eliminate healthcare fraud
- Members have access to:
 - Tele-Medicine
 - Nurse Case Managers
 - Wellness and Total Wellbeing Coaches
 - Transparency Tools
 - and more

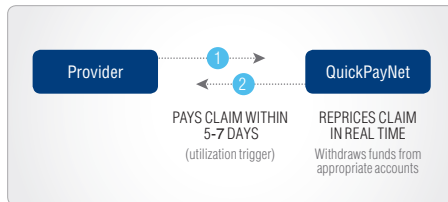
Simplicity Health Plans is a transaction integrator, not an insurance product.

Point-of-Service is the Simple Difference

CURRENT HEALTHCARE SYSTEM



SIMPLICITY SYSTEM [Submit Claim Online Instantly](#)



U.S. Patent No. 8,756073

The Solution to Healthcare Affordability is So Simple.....

Contact Us Today



www.simplicityhealthplan.com
toll free: 877.747.1113, Option 4
sales@simplicityhealthplans.com

© 2015 Simplicity Health Plans. Simplicity is a U.S. registered trademark of QuickPayNet, Ltd. Simplicity Health Plans is a transaction integrator, not an insurance product.