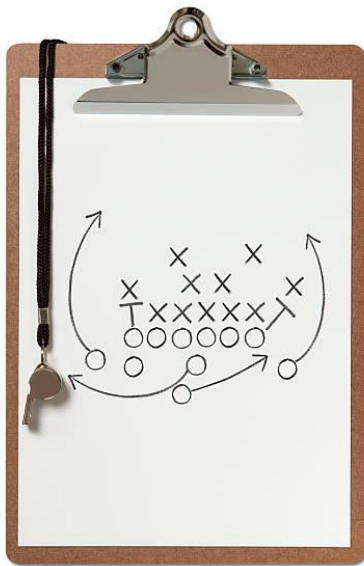


HIPnation Level Funding For Your Client

The Current Market

Relentless, compounding premium increases are eroding the finances of businesses and making it increasingly difficult for them to offer affordable, quality health benefits. To manage this financial pressure, employers' choices often seem limited to passing more and more premium costs to employees, decreasing the value of their plans, or pursuing both. No one is winning in this unsustainable model.



Your Clients Look To You

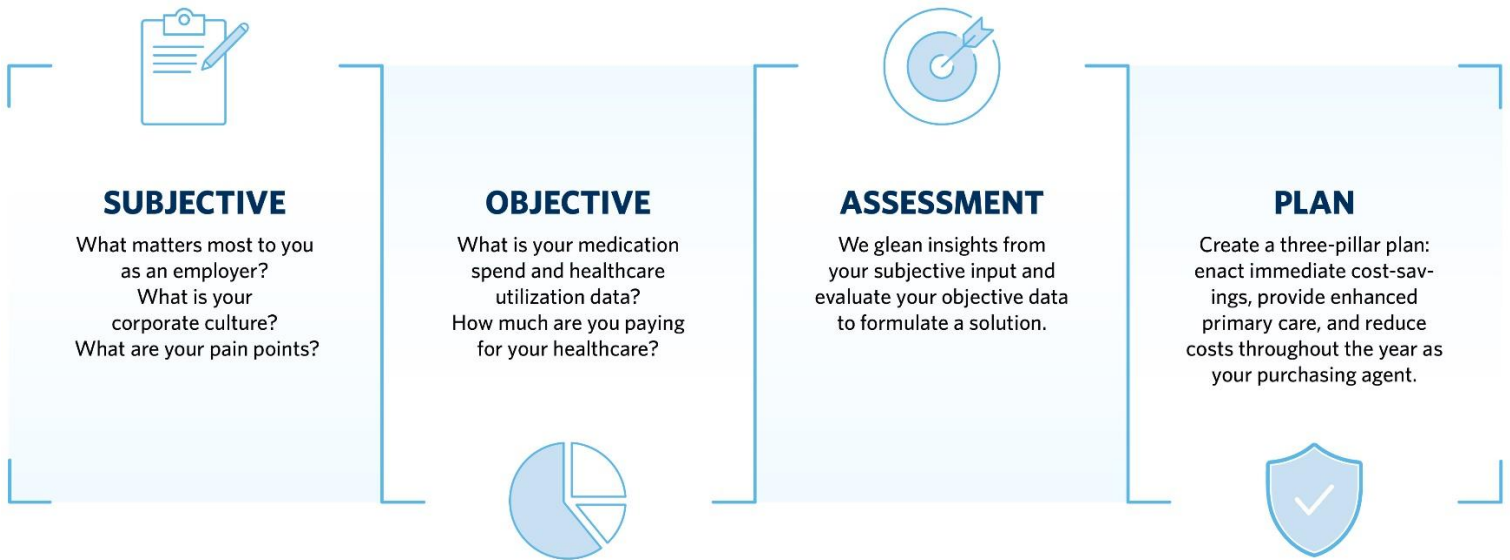
As a trusted advisor, your clients look to you to recommend a healthcare strategy that provides both financial stability and peace of mind. You are truly a key to the financial and physical health of the business and its employees. If you deliver the best strategic approach to navigate this expensive and complicated market, then you will serve your client well, maintain a competitive advantage over other advisors, and enhance your opportunity to expand your business.

Our Difference

HIPnation is physician-founded and utilizes a unique process to build and maintain our affordable, high-quality, level funded health plan.

Physicians use the SOAP approach when evaluating, diagnosing, and treating patients (Subjective, Objective, Assessment, Plan). We use the same method to understand the needs of a business, uncover immediate cost savings today, and deliver an affordable, customized plan. Very simply, HIPnation is not a product but rather a partnership aligned to maintain the financial wellness of the plan while nurturing the health of the employees.

Our SOAP Approach



The HIPnation Level Funded plan consistently delivers 10-35% in savings at the initial proposal and minimizes the risk of significant premium increases at renewal.

Our goal is simple: the best care at the best price. Everyone wins.

High Touch Primary Care

Every employee has access to a HIPnation Primary Care Provider via unlimited office visits, phone calls, texts, and telemedicine with no copays.

Our HIPnation Primary Care Providers are the first line for 80-85% of medical care. Since they manage patient panels that are 75% smaller than traditional primary care, they are empowered with the time to develop a real relationship with each patient, spending 45-90 minutes per visit. This approach allows them ample time to listen, understand, and better manage the unique needs of each patient.

Same day or next day appointments help avoid unnecessary Urgent Care and ER visits, and many minor procedures can be handled in the primary care office.

Direct Primary Care (DPC) is a foundational part of our strategy to reduce costs and improve employee health.



Best Prices

Whether it is through direct sourcing of medications or paying medical providers in full at the point of service, we use every tool to save your clients money.

When possible, we initially assess the healthcare spending patterns of your client to determine the opportunity to decrease their fixed costs prior to providing a quote. The HIPnation Care Team then helps every employee find medications, imaging, specialty care, or surgery at its best price. This reduces the cost of claims while giving each employee a healthcare advocate.



"We don't run quotes; we do cost modelling so they can see what this would look like from a financial perspective. Subtle, but important terminology difference as it sets a different expectation. We are not deciding how to price it, we are showing the cost and how it would translate to their population compared to their current approach."

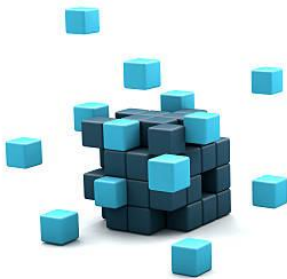
Current broker working with HIPnation

Integrated Plan

Our underwriting team understands the value of our Direct Primary Care (DPC) foundation and recognizes our ability to purchase healthcare services at their best price through direct payment. As a result, the premiums from our Stop Loss carriers are lower.

We partner with Yuzu Health, an innovative technology-based TPA, to efficiently pay providers in full at the point of service.

This is a strategic alliance unified under the shared vision to make healthcare better. Groups on our plan are underwritten as part of our "Synthetic Captive."



Proactive Management

Our role does not stop at enrollment. We embed ourselves into the plan and actively manage it throughout the year. We routinely monitor the claims fund to track spending. This allows us to immediately rectify potential overcharges or identify opportunities for cost savings. This insight avoids the "black box" of traditional insurance and allows us to transparently communicate renewal expectations with your client.

Our goal is to not just lower premiums today but to deliver a long-term, sustainable healthcare offering.

Target Market

Employers with 5-125 employees are an unmet segment of the health insurance market that traditionally has not had access to the breadth of cost containment and healthcare strategies like larger businesses. Our customized solution saves these companies money, improves the quality of medical care for their employees, and delivers better benefits.

We currently focus on metro Atlanta. While we have affiliate doctors in other states, we work best when only a handful of employees are outside our geography.



Our Process

We will obtain the census and evaluate the medical utilization data (if available), provide a proposal, educate the decision maker with you, and present to the employees at enrollment. Once enrolled, our Care Team will actively engage with each employee throughout the year.

We will walk alongside you every step of the way. This is your client.

Get Started

Review our materials:

- HIPnation Level Funded Plan Overview
- HIPnation Level Funded Case Study
- HIPnation Level Funded Difference
- The HIPnation Process at Work

After reviewing the materials, contact us! We'd love to partner with you and show you how unique we are as a company. We truly care about helping businesses save, and most importantly, we love watching employees receive the best care from our HIPnation Primary Care Providers.

It's not too good to be true. Come find out! Let's work together to be difference makers.

Quoting a Client

To obtain a quote, we need:

- current plan design (SBC)
- current and renewal rates (if available)
- healthcare utilization report (if available, including medication utilization)

While it is not necessary, we may also ask for a simple medical questionnaire to be completed. The more data we have, the more we can impact the plan.

Learn More

Contact us today at 404-531-7756.