



# Health Plan and Benefits Funding Analysis

**The rising cost of healthcare is one of the biggest threats to growth in America today.**

While companies work to control operational costs; healthcare costs are expected to increase in the coming years.

### Incredible healthcare cost statistics

- ⇒ Health insurance premiums have out-paced increases in wages by 78% since 2001; and they are increasing at an exponential rate.
- ⇒ Since 2002, employer-sponsored healthcare has increased 97%.
- ⇒ 31% of any given workforce make up 85% of its benefits cost; and 20% will make up 80% of premium increases.
- ⇒ 20 - 40% of any given work force will move to 'high risk' within 1 year absent preventative effort to maintain low-risk status.
- ⇒ 59% of next year's 'high risk' population will come from this year's 'healthy' population.
- ⇒ For every \$1 that an employer spends on medical and pharmacy costs for an employee, they're losing \$2.30 in health-related productivity costs.
- ⇒ 41% of the \$2.8 Trillion spent on healthcare in 2011 was spent unnecessarily and made NO positive impact.
- ⇒ Over \$4 Trillion is estimated to be spent on healthcare this year, accounting for \$1 of every \$5 spent

In today's health and risk charged environment, it can be difficult for companies to:

- Experience sustainability by incorporating new programs that establish broader benefits and revenue streams
- Increase profitability because of healthcare investment
- Show business growth because of healthcare costs

More and more employers are exploring every possible solution to control costs and minimize risk in healthcare

### The Meridian Health Services Network Difference

**Meridian's health and financial management team will perform a complimentary Health Plan Funding Analysis encompassing enrollment, claims, premiums – all relevant data. Based on your retrospective data we will recommend how to establish a strong financial base and return on investment.** Our programs increase productivity, retention and benefit satisfaction while lowering health and risk costs.

*Meridian clients average a 15-20% ROI*

Our customized approach includes:

- Health Plan Funding Analysis – ROI to market average
- Telemedicine
- Rx & PBM Contracting Management
- Behavioral and Addiction Services
- Benefit Analysis – Utilization & ROI
- MSK Health Programs
- Health Care Incentive Programs
- Financial Resource Programs
- Chronic Disease Management Programs
- Injury Prevention



*Meridian HSN programs are designed to integrate with your existing healthcare services*