



Revere Healthcare Solutions Inc.

4121 W. 83rd Street, Suite 151

Prairie Village, KS 66208

Phone: 913 283-8223 | www.reverehs.com

“An Ounce of Prevention is Worth A Pound of Cure” – B. Franklin

CASE STUDY

The Year-1 Impact of RHS employer-sponsored, membership-based clinics:

Private Employer

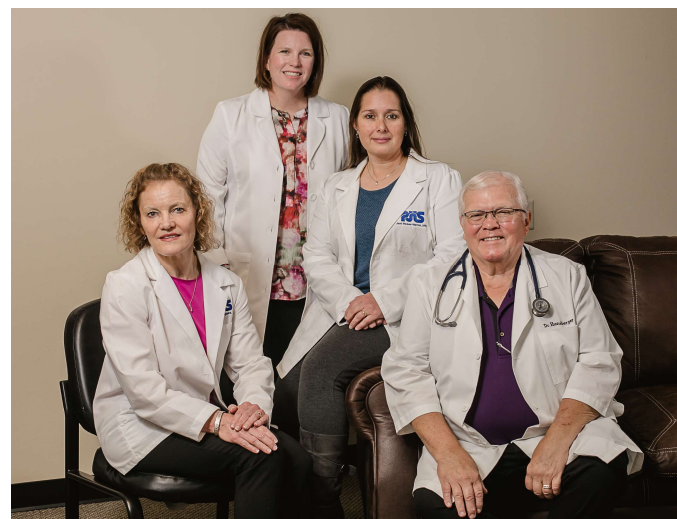
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Employers across the state of Kansas, especially in smaller communities, have been subject in the most recent years to unsustainable inflation of healthcare insurance premiums. Aging insured populations, reduction of access to primary care (due to an aging primary care doctors’ population entering retirement age), underspending in preventative care and consequent increase of common chronic diseases have all played a role.

RHS manages two employer-sponsored, membership-based primary and preventative healthcare clinics in Garden City, KS and in Dodge City, KS which, in 2020, have delivered in excess of 5,000 visits.



RHS’ streamlined model for primary and preventative care allows for unlimited access to near-site clinics, staffed with inter-disciplinary teams of providers capable of addressing, in person or through telemedicine, a wide range of health issues, including urgent care, labs, vaccinations, allergies, physicals, depression, anxiety, diet, workers compensation, and employment screening. All with a zero-co-pay, zero-deductible structure for the patient: such structure removes the financial dis-incentive typical of the fee-for-service market which depresses follow-up visits and therefore primary care and preventative care utilization.



Grow Well Clinic - Merilyn Douglass, APRN; Julie Tull, RD; Jami Weaver-Warren, APRN; Terry Hunsberger, D.O.

In the Fall of 2020, RHS was approached by a Western KS private employer with approximately one hundred and eighty (180) lives covered by its healthcare insurance plan. The employer had experienced for 2019 and 2020 healthcare insurance premiums inflation of respectively +16.7% and +19.7%. Based on the expected needs of the population, in 2020, RHS designed for the employer a proposal translating into a flat, monthly fee per member of \$29.20 (or \$63,000 for the entire year and population covered), plus the cost of labs and supplies (vaccines and allergy shots delivered at RHS clinic), as incurred during the year. Including such costs, the “all-in” cost per member per month (PMPM) translated into \$33.80.

The Year-1 impact of the RHS program was in line with the impact RHS has observed for other employers adopting its program: a steep reduction of the inflation rate of insurance premiums at a level that generates a *greater-than-1.0x ROI* already in Year-1.

For FY 2021, the employer has been offered healthcare insurance coverage implying a 7.2% inflation. On a \$1,500 deductible plan, the savings between the monthly *inertial* price (\$684) of the policy premium (calculated at the average inflation of 2019 and 2020, or 18.2%) and the actual premium (\$620), represents a saving of \$64 PMPM. Such saving represents 1.9x the all-in cost of the RHS clinic of \$33.80. The saving also does not incorporate the value of employment screenings and workers’ compensation visits delivered by RHS in 2020 (estimated at \$5.00 PMPM, or approximately a 0.2x ROI enhancement). The employer extended the RHS contract through December 31st, 2021.



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\$1,500 Deductible Monthly Premiums and Annual Inflation (Premiums' Increase)

