



The Case for **Wellness**

2024 Asure Reseller Partner Conference

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Speaker Introduction



Richard Brindisi, JD

Product Marketing

Over 20 years in Product Marketing in the HCM and Financial Services industries with Paychex, Paycor, Raymond James, Credit Suisse and Sun Life. Rich has a Juris Doctor from the University of Richmond School of Law.



Session Agenda

01

The State of Small
Business and Health
Insurance

02

The PHMP

03

Clever Health

04

Questions?

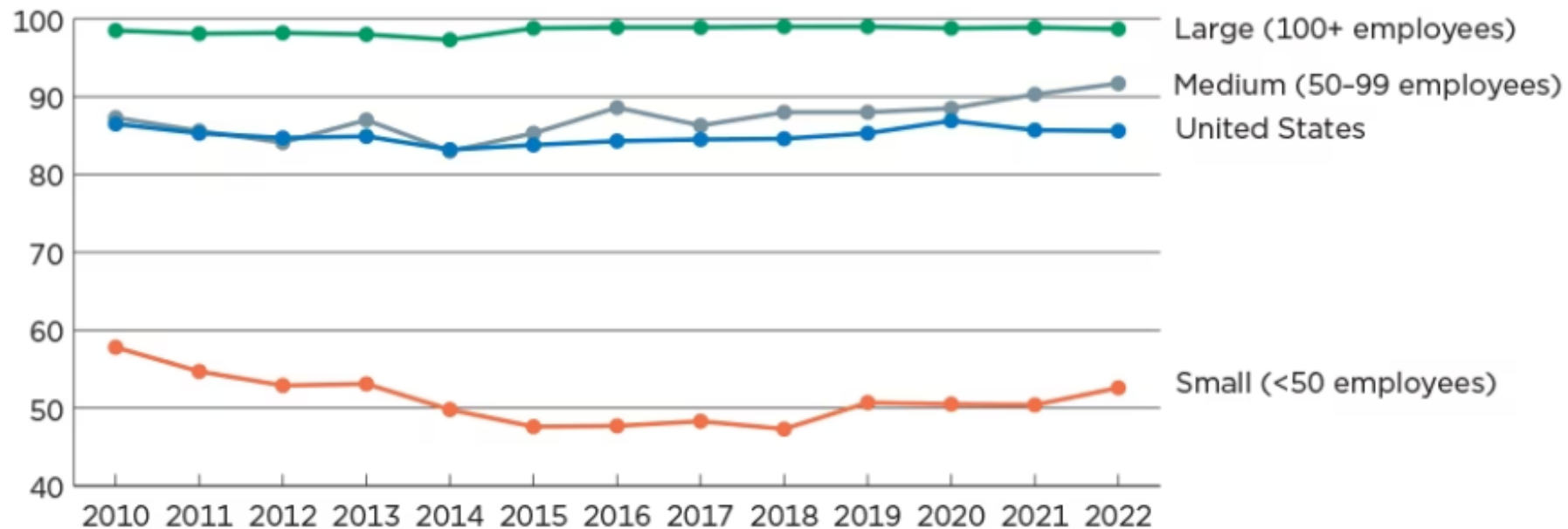


Small Business and Health Insurance

Small Business and Health Insurance

Figure 1.

Percentage of Private-Sector Employees in Establishments That Offer Health Insurance by Firm Size: 2010-2022

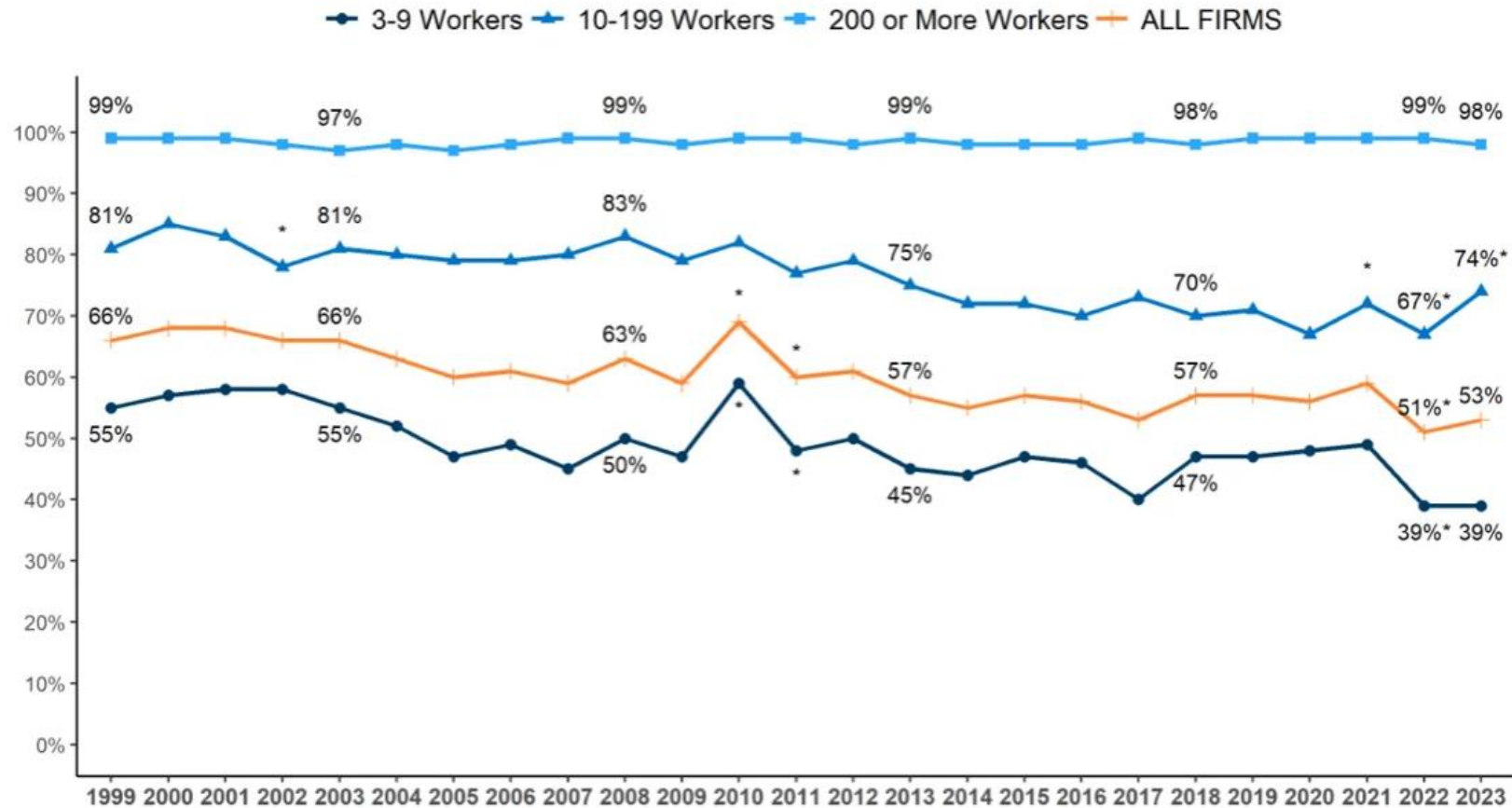


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments: 2010-2022.

Source: Census.gov

Small Business and Health Insurance

Percentage of Firms Offering Health Benefits, by Firm Size, 1999-2023



* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

NOTE: Estimates are based on both the sample of firms that completed the entire survey and those that answered just one question about whether they offer health benefits (See Methods). Firm size categories are determined by the number of workers at a firm, which may include full-time and part-time workers.



39%

of businesses with 3 to 9 employees offer health insurance to their employees (Down from 49% in 2021)

51%

of businesses with less than 50 employees offer health insurance



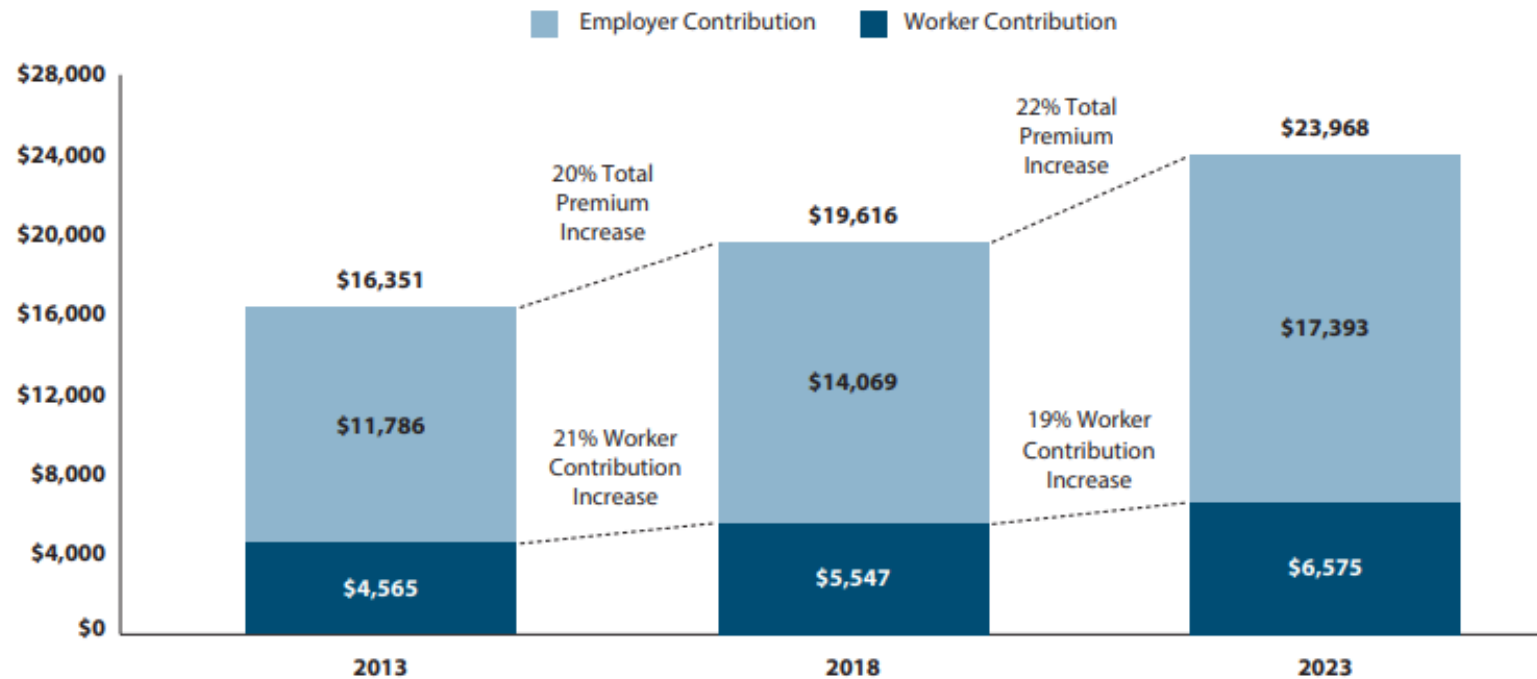
Small Businesss and Health Insurance



Small Business and Health Insurance

FIGURE A

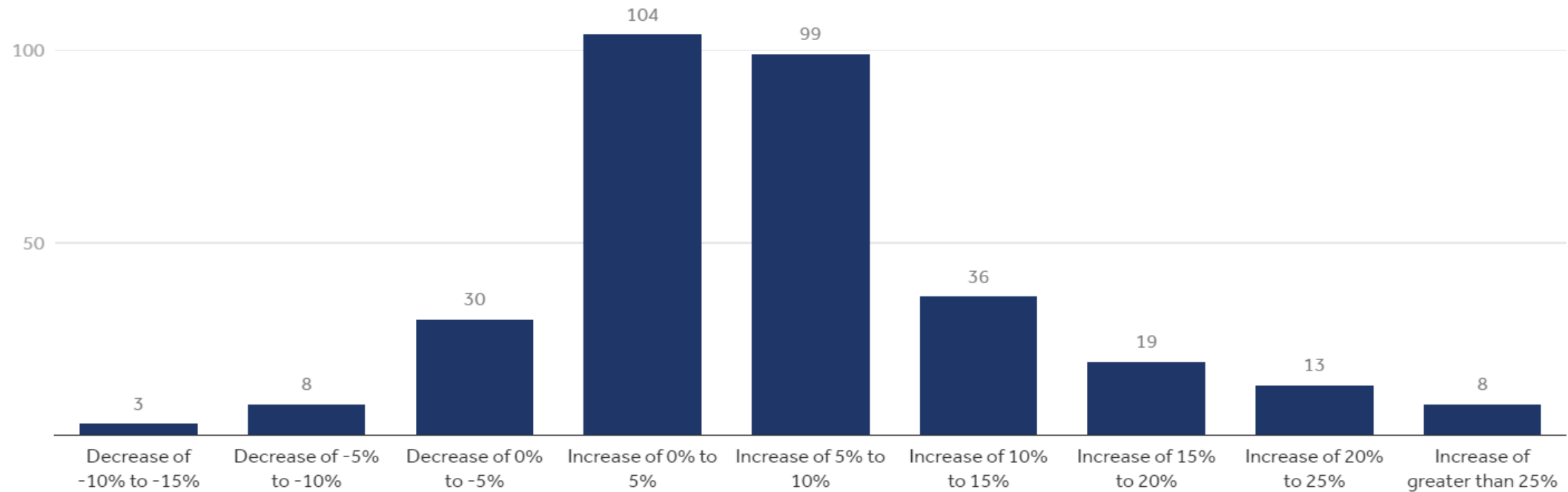
Average Annual Worker and Employer Premium Contributions for Family Coverage, 2013, 2018, and 2023



SOURCE: KFF Employer Health Benefits Survey, 2018 and 2023; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

Small Business and Health Insurance

Distribution of proposed 2024 rate changes among 320 reviewed ACA marketplace insurers



Source: KFF analysis of insurer rate filings to state regulators and [Healthcare.gov data](https://www.healthcare.gov/data) • [Get the data](#) • [PNG](#)

Small Business and Health Insurance

Medical Inflation

The cost of medical services, pharmaceuticals, and hospital care continues to rise

Chronic Disease and Aging Workforce

An aging workforce and the prevalence of chronic diseases such as diabetes and heart disease require ongoing, expensive treatment

Specialty Drugs

The use of high-cost specialty drugs, which are often used to treat complex, chronic conditions, is another significant factor driving up health insurance costs

04

Provider Market Consolidation

Mergers and acquisitions among healthcare providers reduce competition and can lead to higher prices for medical services, further increasing insurance costs

05

Economic Factors

Broader economic factors, including inflation and labor shortages, have led to increased administrative and operational costs for insurers, which are passed on to employers in the form of higher premiums

Small Business Options to Combat Rising Health Insurance Costs

01

Join a PEO

Pros:

- Everyone gets covered under a health plan

Cons:

- Costs of benefits can fluctuate
- Company data is out-of-house, not immediately accessible
- High expenses of PEO services outweigh value (Avg cost is \$1,395 per employee)*
- Loss of control over HR processes including benefits

02

High Deductible Plan with HSA

Pros:

- Lower cost health plan for employer
- Good for catastrophic claims

Cons:

- Costs are shifted to the employees
- Employees are given a tax break to cover higher health costs
- Expensive for employees with frequent medical needs for self or family

03

No Health Plan

Pros:

- No health plan costs

Cons:

- Hard to attract/keep employees

*NAPEO



Proactive Health Management Plan (PHMP)

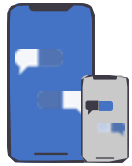
What is the PHMP?

The PHMP is a program that will enable your business to be more competitive in attracting and retaining employees, reducing costs, and strengthening your company while providing a valuable service to your employees by improving their health and well-being, both physically and mentally, as well as financially.



NEW OFFERING

Some of the Services included with PHMP?



Family Telemedicine



Family Behavioral Health



Diet and Nutrition Counseling



Disease Management



Health Risk Assessment



Biometric Screening



Immunizations



Health Coaching



Online Knowledgebase



DNA Screening



Hospital Daily Indemnity

NEW OFFERING

Savings for Employees and Employers

○ ○ ○

Employee Savings

(Example employee w/\$60K Salary)

	Before	After	Difference
Regular Pay	\$5,000	\$5,000	\$0
Sec 125 PHMP Deduction	\$0	(\$755) PHMP Plan Cost	(\$755)
Taxable Income	\$5,000	\$4,245	(\$755)
Federal, State and Fica TAX	(\$1,326) [‡]	(\$1,065) [‡]	\$261
Indemnity Claim	\$0	\$625** Indemnity Claim Payment	\$625
Net Paycheck	\$3,674	\$3,805	\$131
		Monthly Increase in Spendable Income	\$131
		Annual Increase in Spendable Income	\$1,572

Employer Savings

(Reduced FICA per employee)

	Before	After	Difference
Employee's Taxable Income	\$5,000	\$4,245	(\$755)
Company's Monthly FICA Tax Obligation	\$383	\$325	(\$58)
Company's Annual FICA Tax Obligation	\$4,596	\$3,900	(\$696)
		Monthly Company Savings	\$58
		Annual Company Savings	\$696
		Annual Company Fee	\$372
		Net Annual Company Savings	\$324



Clever Health

Clever Health

What is it?

- Smart, virtual care for \$0 copay
- Prescription discount plan

What does it cost?

- \$25 per month
- Section 125 eligible



Clever Health



virtual urgent care

- **async** start to finish avg 5 min 5 sec
- **synchronous phone or video**
- **7 out of 10** prefer async vs. synchronous
- available **24/7**

\$0 co-pay

cold, flu,
sinus infections

fever, cough,
allergies, asthma

skin conditions,
pink eye

UTI's, fatigue,
migraines, and more!

virtual primary care

- schedule appts
- **care team** coordination
- recommends **follow up** care
- specialist **referrals**
- order **labs**

\$0 co-pay

screenings and lab

diabetes,
high blood pressure

routine health
maintenance

high cholesterol
and more!

Clever Health

bella chatbot

- **interactive** chatbot
- **on demand** 24/7
- ai technology built by psychologist specializing in **anxiety** and **depression**

\$0 co-pay

18% reduction of depression symptoms

28% reduction symptoms of anxiety

as simple as a text

anywhere, anytime

mental wellness

- **licensed** mental health professionals
- **7 days a week**, 7am-10pm **scheduled** appointments
- **psychiatry** visits, prescription

\$0 co-pay

family counseling, PTSD, trauma

anger, feeling overwhelmed

depression anxiety

medication management



virtual vet

- **licensed** veterinary professionals
- for **cats and dogs**
- advice and guidance **every day** of the year

\$0 visit

guidance emergent situations

preventive medicine guidance

ongoing illness

behavioral questions and more!

Clever Health

**HUGEEE
prescription
savings are
HERE!**

over 22,000 fda-approved medications cost

\$10 or less

using clever health prescription discount card..
imagine what you could do with all the savings!

a better, more clever way to *buy your medications:*



savings on **over
55,000 fda-
approved meds**

discounts at **over
80,000 pharmacies
nationwide**

pricing beats
**average insurance
plan 80% of the time**

works for medications such as maintenance, episodic, pet, specialty, lifestyle, and more!



Q & A



Thank You!



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