



# ADVANTAGE PREMIER PROVIDERS

► *Transparent, fair, up-front pricing means savings for your Plan*

**ADVANTAGE**  
HEALTH PLANS TRUST



**IF YOU WERE BUYING A TRUCK, YOU WOULD EXPECT A FAIR PRICE, AN HONEST DEAL, AND TOP QUALITY.**

**HEALTH CARE PROVIDERS SHOULD BE NO DIFFERENT.**

#### PROBLEMS WE FACE

- Health care prices are on an unsustainable upward trajectory.
- Patients have no price awareness and providers do not openly disclose prices for their services.
- It's difficult to make an informed decision when quality information is hard to come by.
- As the cost of health care rises, it affects your pocketbook.

#### ADVANTAGE PREMIER PROVIDER™ SOLUTION

- ✓ With Advantage Premier Providers™, prices are up to 80% lower than a regular in-network provider.
- ✓ Our Premier Providers believe in up-front, all-inclusive, free market pricing, publicly posted.
- ✓ Price transparency empowers employees and fosters “price awareness” for many procedures.
- ✓ Our Premier Providers are some of the most highly-qualified and respected leaders in their field.

*Advantage Premier Providers™ deliver price transparency, superior quality, honesty, and fairness. It's time to join the health care revolution.*

# WHAT ARE ADVANTAGE PREMIER PROVIDERS™?

## AN OVERVIEW

**Advantage Premier Providers™** are an exclusive group who offer a new type of pricing structure for select, self-funded plans. Their pricing is up-front, all-inclusive, deeply discounted, and completely transparent. The participating providers are progressive, free market thinkers who are choosing not to cost shift, but to be potential game changers in the healthcare marketplace. We ensure that all **Advantage Premier Providers™** earn top marks in quality and value. These are not fly-by-night facilities and physicians. Many of these facilities are physician-owned and highly respected, some at the national level.

This program has resulted in up to an 80% reduction in cost for certain procedures for AHP participants, which has led to nearly 3 million dollars in savings in just two years. These providers allow our clients to utilize this cash pricing because the claims are paid quickly and at 100%. Plan participants utilizing a **Advantage Premier Providers™** for a qualified medical procedure benefit by incurring no out-of-pocket costs and the Plan receives substantial savings. It's a "win-win" for all parties involved!

## LET'S COMPARE...

By revolutionizing health care through transparency, **Advantage Premier Providers™** are so different in their approach compared to traditional providers, they can be hard to understand. Here are some key differences between our providers and a typical provider:



*Typical Provider*

- It's nearly impossible to learn their costs for procedures in advance
- Each component of the procedure is billed separately, leading to confusion
- They justify their higher prices as "necessary cost shifting"
- Pricing is not based on free-market forces
- There is no way to accurately verify their quality



*Advantage Premier Provider™*

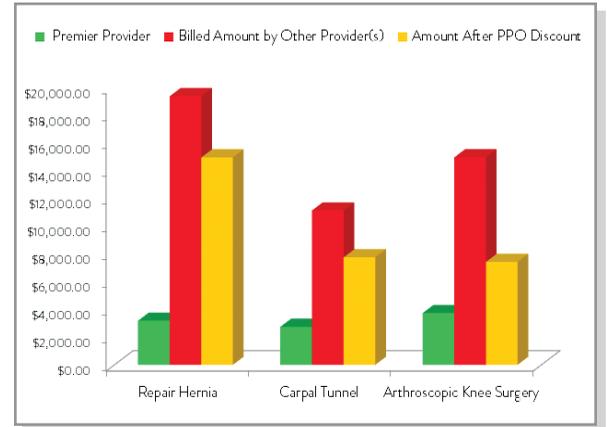
- ✓ Disclose the total price up front
- ✓ Pricing is all inclusive
- ✓ Have chosen to compete for patients based on price and quality in a free market
- ✓ Prices are up to 80% less than a typical provider
- ✓ Providers are recognized leaders in their fields

*Remember, you're an owner of your Plan. AHP is self-funded and belongs to its membership, which is you! When you save money using an **Advantage Premier Provider™**, you are saving money for yourself in the form of future contributions.*

# WHAT THIS MEANS FOR ADVANTAGE MEMBERS

We are all aware of the ever-increasing costs of healthcare services in our country. **Advantage Health Plans Trust** is diligently working to create innovative solutions to keep these costs down for its participating employers. Most of us probably don't realize that for many procedures and treatments, there can be up to a **400% variance in cost between providers** of healthcare, regardless of the quality of that care. Being aware of these differences and consciously making better healthcare purchasing decisions is one of the most important steps towards "bending the cost curve."

When you use an **Advantage Premier Provider™** for a covered surgery or medical service, the Plan will pay the covered charges at 100%. Depending on your plan, **you can save between \$2,500 and \$10,000** in terms of out-of-pocket and deductible costs, as well as save your Plan money... and those savings can translate into reduced contributions.



## EXAMPLES OF ELIGIBLE PREMIER PROVIDER PROCEDURES

*Qualified Advantage Premier Provider™ procedures are subject to change at any time without notice. For an up-to-date, complete list of qualified procedures and other terms & conditions, please visit [advantagehealthplans.com](http://advantagehealthplans.com) or call us at (800) 521-1711.*

### ORTHOPEDIC PROCEDURES

KNEE ARTHROSCOPY  
KNEE JOINT REPLACEMENT  
BILATERAL KNEE JOINT REPLACEMENT  
CARPAL TUNNEL SURGERY  
LUMBAR EPIDURAL STEROID INJECTION  
ROTATOR CUFF REPAIR  
HIP REPLACEMENT/REPAIR  
HAMMERTOE REPAIR  
ACL REPAIR

### GENERAL PROCEDURES

GALL BLADDER REMOVAL  
HYSTERECTOMY  
HERNIA REPAIR  
TONSILLECTOMY  
BLADDER REPAIR  
THYROIDECTOMY  
SEPTOPLASTY  
NASAL ENDOSCOPY  
ADENOIDECTOMY

### HEART PROCEDURES

CORONARY BYPASS  
CARDIAC PACEMAKER  
CARDIAC DEFIBRILLATOR  
CARDIAC STENTS  
CARDIAC VALVE  
PACEMAKER REVISION

### SELECT ONCOLOGY SERVICES

SERVICES INCLUDE DIAGNOSIS AND TREATMENT OF:  
BREAST CANCER  
SKIN CANCER  
PROSTATE CANCER  
AND MANY OTHER FORMS OF CANCER

### DIAGNOSTIC IMAGING SERVICES

CT SCANS  
MRIs  
DIAGNOSTIC MAMMOGRAPHY

### WOMEN'S HEALTH SERVICES

SCREENING MAMMOGRAPHY  
BONE DENSITY SCREENING  
BREAST BIOPSY  
BREAST MRI  
BREAST ULTRASOUND

### PRICING IS:

- ✓ Up Front
- ✓ All Inclusive
- ✓ Deeply Discounted
- ✓ Completely Transparent

# LET'S GET STARTED. HERE'S HOW:

## STEP 1

*Your doctor determines that you need surgery*

A common misconception is that you will lose the ability to go to your regular doctor. This is not true! With **Advantage Premier Providers™** you are free to visit your regular doctor, and he/she will make the initial determination regarding the surgery or service you need.

## STEP 2

*Call us to discuss if your procedure can be performed by a Premier Provider*

With your doctor's diagnosis, we can look up the procedure or medical service and tell you if it falls under our qualified list of procedures offered by a Premier Provider. Not every procedure and medical service is a qualified procedure, and the list is subject to change at any time as we are continually bringing on new providers to serve you.

## STEP 3

*We help you schedule your consultation, arrange travel, and walk you through the steps.*

**Advantage Premier Providers™** includes a full concierge service for our members. We will help you schedule your consultation with the Premier Provider you've chosen, assist with travel arrangements, and walk alongside you every step of the way.

## STEP 4

*Present your ID card at both the initial consultation and the procedure itself.*

When you arrive at your consultation & procedure, show your Advantage ID card. Your ID card helps the provider ensure that the claim goes through the proper channels and your procedure is covered at 100%.

## STEP 5

*Your procedure is covered at 100%!*

Congratulations! Not only have you ensured that you'll be receiving excellent care, you will have saved your Plan thousands of dollars, and you will have saved between \$2,500 and \$10,000 in personal, out-of-pocket costs. With **Advantage Premier Providers™**, you won't have to pay a cent for your procedure or service.

## Advantage Health Plans Member Testimonial



Paul Freeman  
Anchor D Bank

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When my family's history of bad knees finally caught up with me, my doctor told me I needed a knee replacement. I had heard about Premier Providers™, so I called Advantage and their customer service folks were so helpful. They took care of everything for me, and I didn't have to pay a single penny! I could not believe how simple they made it. Knowing that I saved thousands of dollars just makes it that much better. My knee feels great and I am so happy I made the decision to choose the best provider for my surgery. Thank you AHP!

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# THE TRUE PURPOSE OF ADVANTAGE PREMIER PROVIDERS™

## FREE MARKET HEALTHCARE & TRANSPARENCY

By Jay Kempton

As consumers, we expect to know the value of the things we buy. Before setting out to make major purchases, we survey the landscape of advertisements and consumer reviews. We look for quality products and determine a fair price we're willing to pay. We ask critical questions like, "can I get this cheaper at another retailer or online?" However, in one area of our lives, all critical analysis of cost and quality seems to cease: our healthcare purchasing decisions.

To be fair, there are reasons why we shy away from asking, "how much?" when pursuing healthcare options. When it comes to the point in which we need medical treatment, we want it as quickly as possible to alleviate the pain or fear which accompanies our ailments. Further, we naturally trust our physicians to be the experts. When they recommend a course of treatment, it's natural to assume that the cost is irrelevant.

Regardless of the reason we shy away from inquiring about cost, it stands to reason that a patient in pursuit of actual pricing for medical treatment should be able to obtain that information in advance. Frustratingly, that is rarely the case. The American healthcare system functions on the predication of a lack of transparency. It's purposely complex. As more and more Americans begin to scrutinize their own healthcare in the face of rising insurance premiums and the implementation of the Patient Protection and Affordable Care Act (ACA) the cries for greater transparency are getting louder.

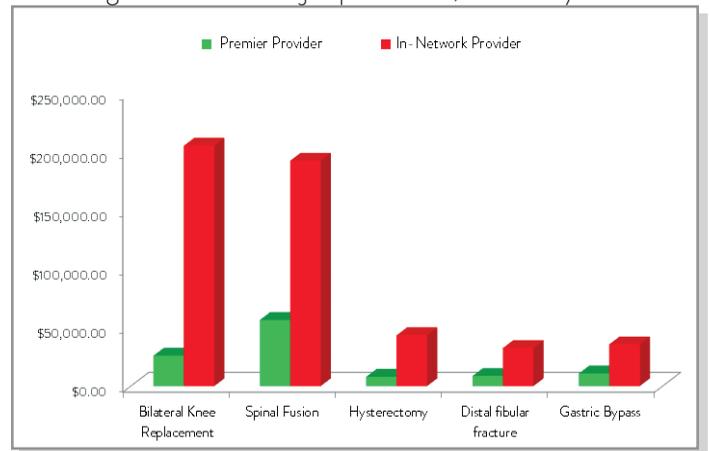


Chart showing Premier Provider prices versus a normal in-network provider. Transparency in action.

Healthcare transparency provides consumers with the information and the incentive to choose healthcare providers based on value. Value is not just about price; but rather price and quality. Providing reliable cost and quality information empowers consumer choice. Consumer choice creates incentives at all levels, and motivates the entire system to provide better care for less money. We already see this working in certain areas in our healthcare system, i.e. LASIK, cosmetic surgery, etc. These areas are driven to be valuable as consumers demand great quality for a reasonable price.

True free market healthcare is consumer-driven. We are taught that valuable healthcare has to be expensive and that the highest quality will cost more. But when it comes to health services, the opposite is usually true, the quality of healthcare is not related to the price in the way we are used to.

In reality – the vast majority of the time better quality care is almost always found at a LOWER price. A recent study indicated that if everyone in the U.S. got their care from the Mayo clinic, health costs would sharply decline. Mayo has excellent quality care, but their prices are far less than the competition.



Jay Kempton is the Administrator of Advantage Health Plans Trust, and an advocate for free market health care price transparency.

Advantage Health Plans Trust is continually seeking out like-minded providers who are innovators, and that want to apply transparent, free market principles to employer sponsored health benefit plans. Through the Advantage Premier Provider™ program, we reduced claims costs by nearly \$3 million in less than two years for non-emergency procedures while simultaneously reducing patient out-of-pocket-expenses.

The proof that free-market, transparent healthcare works is proven by looking at the dollars saved. Healthcare services can and should be viewed just like any other purchase we make—based on VALUE, which includes both quality AND price. Whether you are a business owner providing healthcare benefits to your employees or a consumer concerned about the rising cost of healthcare in America, only your persistent demand for transparent pricing from providers will revive a true free market healthcare system.

# PREMIER PROVIDERS™ VS. IN-NETWORK PROVIDERS

ILLUSTRATING SAVINGS TO THE PLAN IF ADVANTAGE PREMIER PROVIDERS™ ARE USED

Procedure	Premier Provider™	Billed Amount by Other Provider(s)	Amount After PPO Discount	Difference	% of Difference
Repair Hernia	\$3,190.00	\$19,384.00	\$14,974.00	\$11,784.00	78.7%
Carpal Tunnel	\$2,750.00	\$11,143.00	\$7,763.00	\$5,013.00	64.6%
Arthroscopic Knee Surgery	\$3,740.00	\$14,977.00	\$7,431.00	\$3,691.00	49.7%
Bilateral/Multiple Joint Knee Replacement	\$26,071.31	\$205,444.44	\$154,083.33	\$128,012.02	83.1%
Spinal Fusion	\$56,595.72	\$192,622.94	\$163,729.52	\$107,133.80	65.4%
Laparoscopic hysterectomy	\$11,500.00	\$51,609.90	\$40,109.90	\$28,609.90	71.3%
Open treatment of distal fibular fracture	\$8,704.14	\$32,599.13	\$23,894.99	\$15,190.85	63.6%
Total thyroid lobectomy, unilateral	\$6,160.00	\$24,691.89	\$18,531.89	\$12,371.89	66.8%
Adenoidectomy	\$3,300.00	\$14,991.19	\$11,691.19	\$8,391.19	71.8%
Repair arm tendon/muscle	\$4,950.00	\$37,472.51	\$32,522.51	\$27,572.51	84.8%
Major joint replacement lower extremity	\$19,400.00	\$93,905.99	\$74,505.99	\$55,105.99	74.0%
Vascular procedure with comorbidity	\$16,987.48	\$82,724.41	\$65,736.93	\$48,749.45	74.2%
<b>TOTALS:</b>	<b>\$163,348.65</b>	<b>\$781,566.40</b>	<b>\$614,974.25</b>	<b>\$451,625.60</b>	<b>73.4%</b>

## BREAKDOWN

In this example scenario, a selection of 12 relatively common procedures was chosen to illustrate the savings possible to a Plan if Advantage Premier Providers™ were used instead of typical providers. The green column shows the Premier Provider price for the procedure, whereas the red and orange columns are the prices found at other providers and after the PPO network's "discount". These are real-world, actual prices that we have pulled from recent claims. As you can see, the difference is staggering. What does this mean for your Plan? Well, in this particular case, the **total savings would have amounted to \$451,625.60**. With Advantage Premier Providers™, these are the savings to your Plan, while participants like yourself see no out-of-pocket costs.

## FREQUENTLY ASKED QUESTIONS

### ARE ADVANTAGE PREMIER PROVIDERS™ HIGH QUALITY?

We ensure that all providers and facilities who are interested in becoming a Premier Provider are high quality providers. All the premier providers are recognized leaders in their field and have excellent patient outcomes as referenced in Consumer Reports.

### WHAT IS THE BENEFIT TO ME IF I USE A ADVANTAGE PREMIER PROVIDER™?

When you utilize a Premier Provider, all of your out-of-pocket costs are waived. You will not be responsible for deductibles, co-pays, or coinsurance. The physicians' services, anesthesiology, and facility services are covered at 100% with no cost to you.

### ARE ANY OF MY TRAVEL COSTS COVERED?

Reasonable travel expenses are included. We will provide assistance with your travel arrangements, including lodging and reimbursement for fuel. Please call us to discuss your travel needs.

### WHAT PROCEDURES ARE INCLUDED?

You may access a list of qualified Premier Provider procedures at [advantagehealthplans.com](http://advantagehealthplans.com). If your physician has indicated you need a surgical procedure, give us a call! We'll be more than happy to assist you in determining whether your procedure can be performed at a Premier Provider.

### WHO ARE THE ADVANTAGE PREMIER PROVIDERS™?

New providers are being added on a regular basis, and the list is growing all the time. For that reason, we ask that you go online at [advantagehealthplans.com](http://advantagehealthplans.com) or give us a call for a current list of participating Premier Providers™.



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# **A** **ADVANTAGE** **HEALTH PLANS TRUST**

*Call or Go Online Today:*

(800) 521-1711

[www.advantagehealthplans.com](http://www.advantagehealthplans.com)