



# Select Access 2Health

## Our approach to delivering affordable and quality healthcare to local communities

With the increase in healthcare premiums, employers are shifting the cost burden to their employees through higher deductibles and out-of-pocket maximums. This strategy has produced a financial dilemma for hospitals and medical providers; depending on the payer, the provider may not be receiving the percentage of payment they desire.

**Our success is built on engineering direct healthcare plans with the provider community.**



### Our Solution

Select Access2Health is a direct contracting program that allows 90 Degree Benefits to partner with the local hospital and medical providers to create health plans where members can receive care with no out of pocket expenses or balance bills.

### Who Benefits?

Employees, employers, hospitals and medical providers all benefit from the Select Access2Health solution. Select Access2Health lowers premiums for employers, allowing them to provide affordable healthcare with lower out-of-pocket costs to employees. The program helps steer patients to local hospitals and providers, while eliminating the burden of having to collect payment from the plan participants.

### How Does It Work?

90 Degree Benefits works with the local hospitals and medical providers to establish a reimbursement schedule based on a multiple of Medicare. After determining the amount of savings generated, 90 Degree Benefits will work with the reinsurance market to develop health plans with no out-of-pocket expenses or balance bills for the plan participants while lowering the premiums for plan sponsors.

### The Results

- Affordable and quality care to plan members.
- Increased steerage for medical care.
- Improved bottom line for hospitals and medical providers.
- No balance billing and lower costs for both the members and the plan.

## A benefits experience unlike anything else in the industry.

Contact Keith Freshour at [keith.freshour@90degreebenefits.com](mailto:keith.freshour@90degreebenefits.com) or 678.258.8212 to learn more.

 **The Right Turn For Your Benefits**

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