



HIPnation Savings

\$50K Annual Health Insurance Plan Discount

Background Facts:

Service Company Located in Atlanta, GA

20 FT Employees (all W2)

No Employee Benefits Currently (looking to start with Health Insurance)

Looking to Keep Employee Premiums / Employee Cost to a Minimum

Company Will Pay for 50% of Employee-Only Premium

Wants Plan that Employees Will Utilize & Are Happy With

Owner Believes (rightly) That Health Care Costs Are Inflated (especially with traditional health care plans)

Kaiser Ok as a Choice But Might not be as Convenient for Employees (not many Atlanta locations)

Steps:

OOB Gathered Multiple Plan Quotes (all insurance carriers & non-traditional ideas)

OOB Summarized & Presented Findings

Plan Comparisons (Employee-Only Monthly Premiums):

Traditional Plans: \$675 - \$1.1K (\$5K-\$8.7K In-Network Deductible + Co-Pays/Co-Insurance)

HIPnation/Sedera: \$297* (with \$1K IUA x 3 medical events (\$3K essentially))

Cost Comparison Example (Employee-Only Monthly Premiums):

Anthem Silver POS (HSA compatible - \$5K Deductible / 90% Co-Insurance / \$50 Co-Pay) - \$851

HIPnation: \$297

Expected Annual Employer Costs (paying 50% of Premiums (15 participants)):

Anthem Plan: \$76.5K

HIPnation Plan: \$26.7K

HIPnation Plan Savings: \$49.8K

**IUA – Initial Unshareable Amount / \$75 monthly fee added for tobacco users (employee paid)*

***Traditional Plans Included Bronze, Silver, & Gold Quotes*



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Why Did They Choose HIPnation?

1. Plan Savings

Participant saves approx. \$275 per month

Deductibles: Traditional Plans (Anthem) \$5K / 3 IUA Medical Events (\$1K each)
(HIPnation/Sedera)

Employer saves almost \$50K

2. Medical Care Pricing / No “Networks”

Cash-Based Model **SIGNIFICANTLY** lowers medical care pricing

No “Networks” – Participants can see any MD

3. Focus on Primary Care & 24/7 MD Access (*with Major Health Event Protection*)

4. No Insurance Hassles & Confusion (as per Traditional Plans)

5. Portable (no COBRA)

Ready for Your Savings? Contact Us Today to See if HIPnation’s Right for You!

Owner Only Benefits

770.833.3220

solutions@owneronlybenefits.com

www.owneronlybenefits.com/hipnation