

# CONSUMER DRIVEN HEALTH PLANS

With traditional health care models, some employers are forced to decide between two options: raising premiums or cutting benefits. A consumer driven health plan (CDHP) model provides employers with a third option that shifts the accountability for health care spending decisions to the participant.

*We provide our clients with access to comprehensive HRA and HSA programs designed to reduce plan expenditures while educating participants on wise usage of their health care dollars.*

## PLAN OPTIONS

Clients can either choose to offer a CDHP in lieu of a traditional medical plan, or both a CDHP and traditional medical plan. For the combined CDHP/traditional medical plan option, we coordinate claims payments between the two plans, thus minimizing the paperwork for the plan participant.



### CONSUMER PORTAL & MOBILE APP

- View plan balances, claims, and payments
- File claims and submit receipts
- Receive balances and selected alerts
- View upcoming reimbursements
- Order or report lost or stolen debit cards



### HEALTH PAYMENT CARD

Eliminates the need to pay with cash at the point of service or submit claims for reimbursement, reducing the need to submit receipts to verify purchases.