



Sharper vision. Powerful solutions.




It's time for a different approach.

With the onset of the “Affordable” Care Act, traditional fully-insured health insurance is no longer viable for small and mid-sized employers with young workers. They overpay to support older risks and are then surcharged because the young people they employ do not want the high-cost insurance offered.

That's a double whammy in today's market that can result in employers and employees paying much more than they should.

Eagle HealthPlans is changing all that!



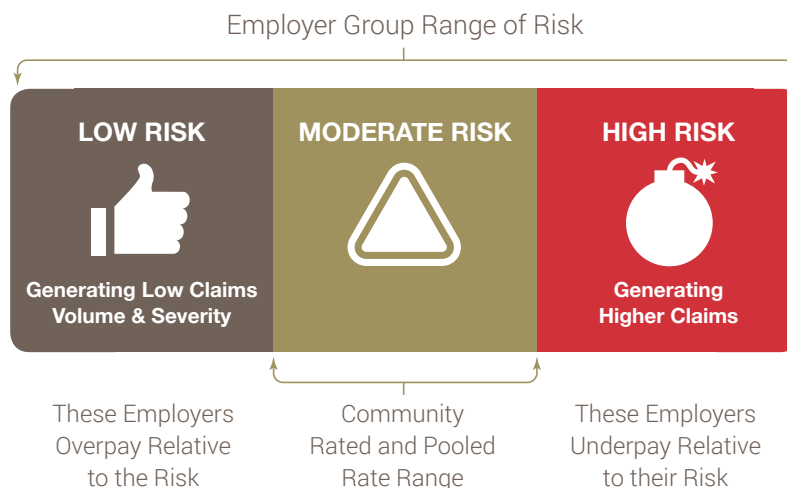
“Why should you overpay
for Health Insurance?”

Eagle focuses on the “quality” (health of the participants) of a group rather than the “quantity” (participation level) that most large insurers use to measure risk. Our tested approach is fully compliant with all applicable laws and is modeled on the approach big companies take to manage their health care costs. Coupled with a level-funded health insurance program that locks in the employer’s cost and allows them to be fully budgeted, this powerful new approach results in:

- Rating risks appropriately
- Providing great benefits that resonate with employees
- Saving employers and employees money

No wonder employers and employees feel better protected under our wing!

Target Market



Low Risk Employers with young and healthy employees are supporting the rates for the rest of the market.

Low Risk Employers are paying too much for health insurance!



“Eagle provides a platform for the employer to save money on insurance costs.”

Products



Eagle’s unique approach pairs a self-funded benefit program with level funding.

Self-funding allows appropriate risk rating, while level funding locks in everyone’s costs.

Eagle’s approach begins with the same approach that nearly every large company uses to reduce costs. But Eagle delivers it through a “level funded” health insurance program specifically tailored for small and mid-sized employers. These employers have young workforces and are struggling with rising health insurance costs and reduced participation of employees in their programs.



Risk appropriate rates

Eagle provides a platform for the employer to save money on insurance costs. This is accomplished through an underwriting process that includes Individual Health Questionnaires (IHQs). Young and provably healthy groups benefit by receiving rates appropriate to their risk (and lower than can be found in the fully insured market).



Predictable costs - with only pleasant surprises

Because the employer pays a single monthly bill, determined in advance, there are no unpleasant financial surprises. ***In fact, if your employees are even healthier than we predict, you are likely to get money back at the end of the plan year!*** Guaranteed costs that start out below fully insured and may even drop further? Yes, that is what the Eagle team has been delivering to hundreds of employers since 2010.



A truly unique alternative that delivers

We provide:


- a unique combination of the Eagle Borderless APO™ and access to major national and regional networks
- expertise in the needs of small and medium-sized businesses
- trusted advice in today's changing market and legal environment
- top quality customer service



Our solution is compliant with the maze of state and federal laws that others struggle to navigate and is fully tested. While others may advertise themselves as providing unique alternatives to traditional solutions, only Eagle has the decades of experience and knowledge to deliver on that promise.

“Because the employer pays a single monthly bill, determined in advance, there are no unpleasant financial surprises.”





“With the Eagle’s Borderless APO we can go to any of our healthcare providers without worrying whether they are “in” or “out” of network!”

Products continued



Reference Based Pricing (RBP)



Reference Based Pricing is a method of healthcare reimbursement based on Medicare schedules (generally payment is made at a percentage above Medicare’s allowance), and focused negotiations with providers of care. This process has been utilized successfully by large employers for a number of years.

The end result is payment that is fair to the provider, the plan, and the patient, but does not limit choice of providers. By using RBP we can provide health insurance at a cost comparable to the major national insurance companies.



Eagle’s Proprietary Borderless APO™

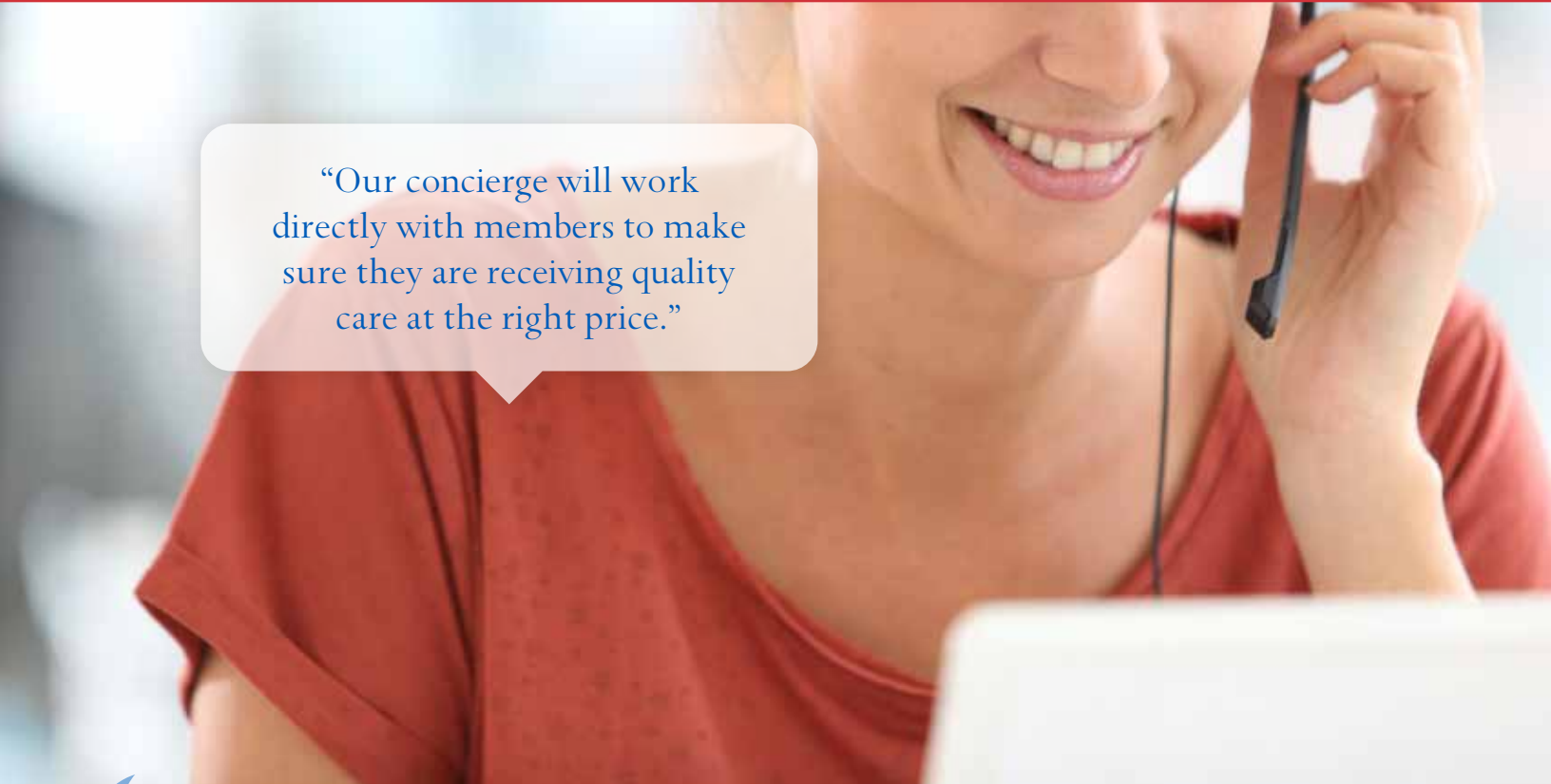
An APO is an all provider solution!!! The alternative to narrow PPOs and even narrower EPOs and HMOs

The Borderless APO utilizes RBP to free employers and employees from the shackles of a network. There is only one level of benefits, all providers are considered “In Network”, and employees may utilize the providers they desire with no penalty in terms of plan benefits.



Concierge Service: Our Commitment to Customers

- Our concierge Account Management team will provide support to employers and employees beyond that expected of a typical insurance company.
- In particular, we know that by helping members navigate through the complexities of obtaining care that we can drive better results – both in terms of cost and quality of care.
- Our concierge will work directly with members to make sure they are receiving quality care at the right price.
- The concierge can identify “safe harbor” providers who do not require any payment up front (other than deductible/co-pay) and who do not balance bill.
- If a member is utilizing a non safe harbor provider the concierge will work to negotiate fair re-imbursement ahead of services. If there is any balance billing the concierge will take over and negotiate payment on behalf of the member.

A close-up photograph of a woman with blonde hair, smiling warmly while wearing a headset with a microphone. She is looking down at a laptop screen, which is partially visible at the bottom of the frame. The background is softly blurred, suggesting an office or customer service environment.

“Our concierge will work directly with members to make sure they are receiving quality care at the right price.”

Our founders

Two industry veterans

Eagle HealthPlans was founded by industry veterans Tom Haynes and Mike Lichman. Tom is the former President of the Coca Cola Bottlers Association and formed the captive health insurance company for the CCBA. Mike has been in the insurance business for over 30 years in various underwriting, sales, and leadership roles. He was most recently President of National General Benefits Solutions.

About Us



We are the perfect fit for young and healthy groups

Eagle HealthPlans is a health benefits provider focused on niche markets with employers of young and healthy employees. Too often, these employers overpay for insurance to support bad risks. This artificially raises their costs and drives away their employees from the program.



Young people do not want over-priced health insurance

Eagle is focused on the age and health of a group rather than the participation level. We know young people do not want to purchase over-priced health insurance. So if a group is young and provably healthy, regardless of their participation level, they are a good fit with Eagle.



Should You Consider Eagle?

Answer these 8 questions to determine if we are a good option for your group.

- 1 *Does your company have between 26 and 249 health insurance eligible employees?*
- 2 *Is the average age of employees at your company under 40?*
- 3 *Does your company have turnover of young employees? (Is it “evergreen”?)*
- 4 *Does your company provide health insurance to its employees or would it if the cost were affordable?*
- 5 *Can the work your company’s employees do not be “phoned in” and do they have to be at work or on a job site to do their jobs?*
- 6 *Are the employees at your company on their feet while they do their jobs instead of sitting at desks?*
- 7 *Are you presently not aware of any employees or dependents that have major medical conditions or illnesses?*
- 8 *Are you and your employees frustrated by the distraction of trying to figure out with their preferred providers are “in network” with various insurance companies and the complexity of dealing with complicated, ever-changing and unreliable network directories?*

If you answered “yes” to at least half of these questions you should consider Eagle for your Health Insurance program.

Please contact us at 917.885.1077, or have your insurance broker do so.



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917.885.1077

www.EagleHealthPlans.com

3865 Holcomb Bridge Road ■ Norcross, GA 30092

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