



Industry Guide for
Brokers and Consultants

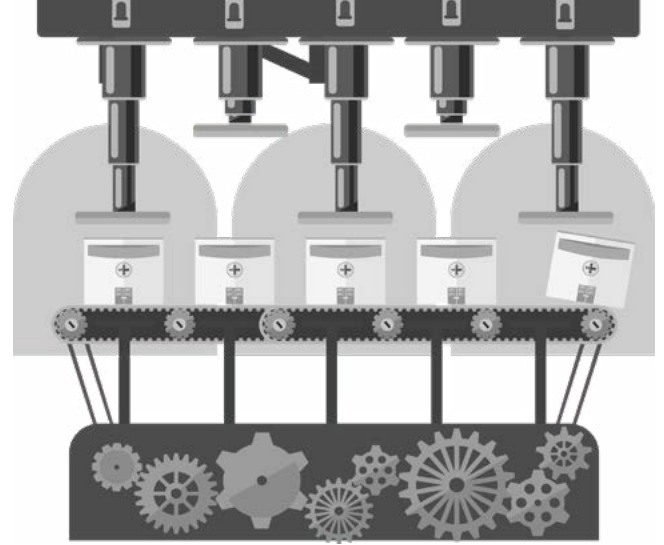
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Introduction

When we look at the current state of healthcare, we see:

- > Rising medical and prescription costs
- > Physician shortages
- > Patients waiting on average 24 days to see a doctor¹



Healthcare leaves a lot to be desired, and more and more organizations are growing tired of footing the bill.

Everything from expensive specialty prescriptions, undiagnosed health concerns, overpriced procedures, inconvenient access, unmanaged chronic conditions, and misaligned incentives play a role in driving employer spend higher and higher.

When does it end? Organizations are fed up and need a solution, but the healthcare landscape can be complicated and confusing. That's where your role is critical. You're an expert on market, state, and federal regulations, familiar with the key players in the industry, and a leader in providing guidance for organizations looking to make a change.

You know the best solution for the struggling healthcare system is empowering your clients to take healthcare into their own hands. Now that most firms self-fund their healthcare plan, it's a great time to encourage your clients to take another step forward by investing in direct healthcare. This is a unique opportunity to provide accessible care, take greater control of their spend, and drive significant value for their employees, especially those that are propelling costs. With the right partner and benefit strategy, a tailored direct healthcare solution can be the opportunity they need to create a positive impact on their entire population.

We know the healthcare landscape is changing rapidly, especially in the past several years. This guide serves as a brief snapshot of the industry, what new solutions your clients should be considering, and how you can make your case to the leaders who are the ultimate decision makers. Your work is important, and with the right partner, you can make a difference for employers across industries and help them get one step closer to the right side of healthcare.



What is direct healthcare?

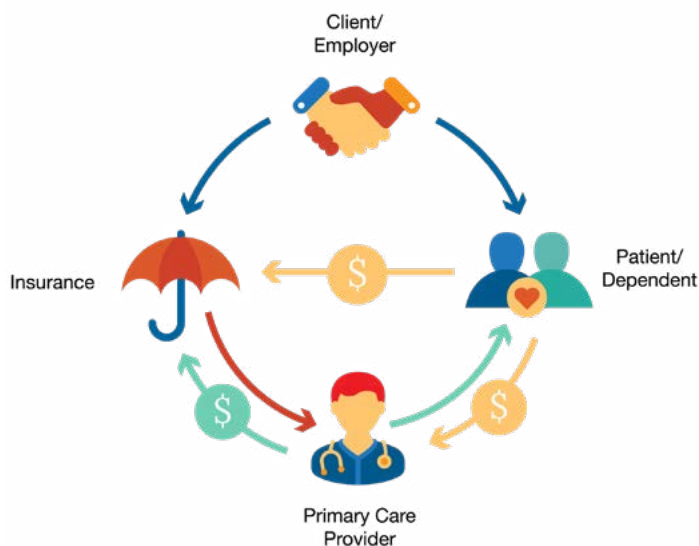
The term “direct healthcare” isn’t new, but the definition continues to evolve to keep up with the ever-changing U.S. healthcare landscape.

Direct healthcare is healthcare directly purchased by and delivered to an organization and its eligible population, with no third party in between.

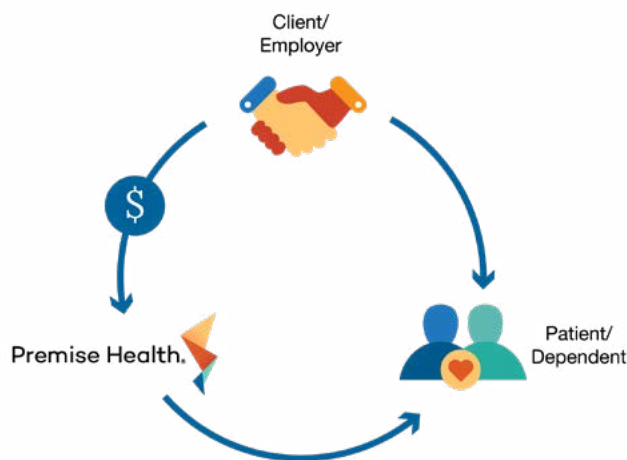
It is also known as advanced primary care. The purchasing organization is usually a large, self-funded commercial or municipal employer, or another aggregating entity like an association, trust, Taft-Hartley plan, or labor union. In a traditional healthcare setting, most services are at least partially paid for and directed by an insurance carrier, but direct healthcare bypasses this intermediary, directly serving organizations and their people.

Sometimes direct healthcare is used to describe direct-to-consumer business models, such as concierge care and direct primary care, which allow individuals to purchase healthcare services directly from a provider. However, this model is a much smaller segment of the overall market. At Premise Health, we use the term direct healthcare to describe the business-to-business-to-consumer model, which connects people to high-quality digital and in-person care. While it can also be called onsite or employer-sponsored healthcare, direct healthcare is broader than that, serving organizations of all sizes with high-value healthcare through a variety of digital and physical access points.

TRADITIONAL FEE-FOR-SERVICE MODEL

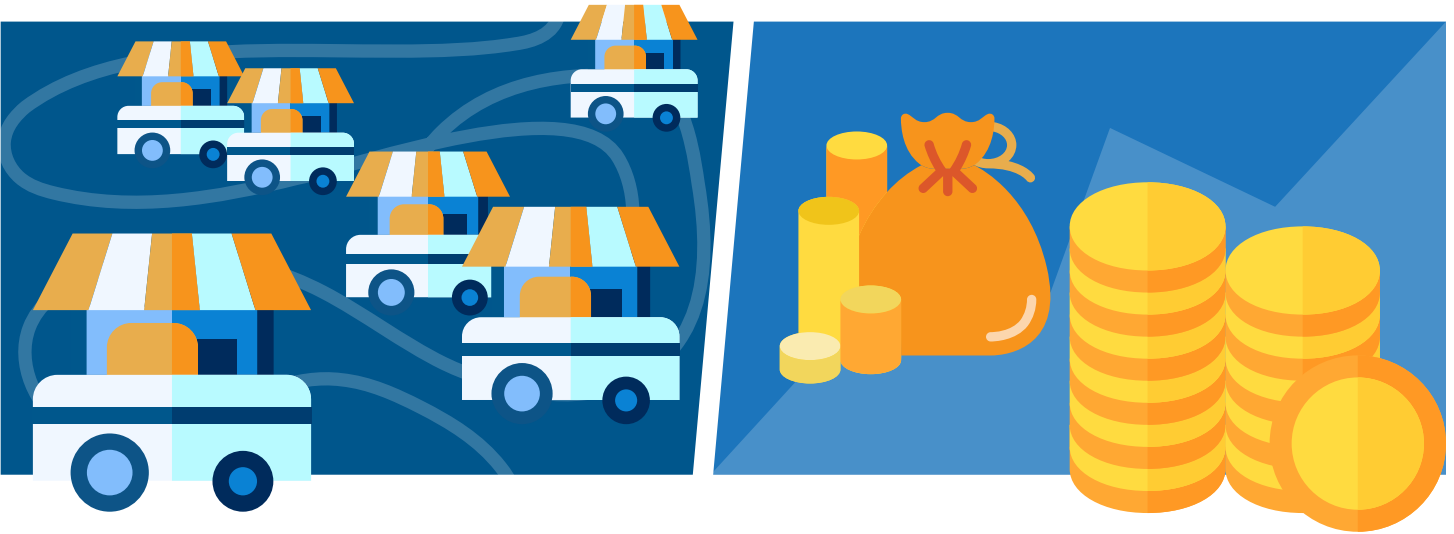


DIRECT HEALTHCARE MODEL



How can you solve **your critical points?**

Direct healthcare is a great solution to solve many problems, especially when you find a partner who can tailor a solution specifically for your client. While each organization is unique, many tend to have similar struggles. Here's how direct healthcare can solve for each.



A crowded vendor market

Your client wants total control of their spend and desires it all – an onsite health center, fitness center, onsite pharmacy, medication dispensing, digital engagement platform, care navigation, occupational health services, a second opinion solution, and digital care. With every kind of solution available in the market, there is an opportunity to profoundly impact their healthcare spend. However, trying to assemble the right combination of wellness solutions to fit your client's specific workforce can lead to point-solution fatigue. Instead of trying to integrate, coordinate, and manage a different vendor for each solution, seek out partners that can offer several, if not all, of the solutions your client is after. Having a single-point solution saves time and resources, ensures everyone is aligned on direction, and oftentimes means every solution is closely integrated with the other, ultimately creating better experiences for your clients and their people.

Rising costs

In 2022, employers project their healthcare benefit costs to once again increase to more than \$13,000 per employee.² Your clients are rightfully frustrated by rising costs, but you know direct healthcare can help. It's a forward-thinking way to get costs under control because of its focus on health outcomes. By taking a proactive approach to care instead of a reactive approach, direct healthcare can help slow or even reverse healthcare spend instead of simply containing it for another year. Primary care influences nearly 90% of overall cost and quality through referrals and decisions around procedures and hospitalizations, making it important to seek out a partner that also provides a solution to help employees find the most valuable form of specialty care.³ This type of solution makes it easy for employees to find the best care by guiding them to high-quality, cost-effective, in-network providers and facilities, which not only supports workers and makes healthcare easy to navigate, but also further decreases your client's overall healthcare spend by avoiding unnecessary, costly care in the community.



Impacting productivity

It's no secret that when workers are sick, they're missing work and are less productive. Under-productive workers ultimately affect your client's bottom line, making it a top problem to solve for.

How does direct healthcare fit in? The top partners have comprehensive offerings in place that make receiving all types of care quick and convenient for your client's people. Most direct healthcare partners offer different access options, including onsite, nearsite, and digital, making it easier and quicker for employees to get the care they need. Onsite, a health center conveniently located on campus, is a smart option for organizations that are seeing a decline in productivity due to illness or the time required to trek out to a doctor's office. Because direct healthcare is convenient and prioritizes proactive care that addresses problems before they arise, workers with an onsite health center are often healthier, which results in fewer days out of the office because they're sick or injured. Digital care options are also a wise addition – employees can reach a provider at the touch of a button, wherever and whenever they need it, eliminating the drive and time spent waiting at a doctor's office altogether.

Let's not forget the events of 2020 that forced employers to realize they didn't have the support to navigate a global pandemic effectively and safely. Businesses shut down, workforces were sent home, and many employees became sick and were unable to work, significantly impacting daily operations and productivity. The direct healthcare partners that thrived throughout the pandemic were those that quickly pivoted many of their products to a virtual environment, while simultaneously adding pandemic-specific support for clients and their employees. Factories deemed essential expected their healthcare partner to have safety measures ready, like mass screening and testing to keep operations running and get their sick employees back to work. As non-essential businesses began welcoming workers back to the office, many leaders turned to their healthcare partners for a return-to-work plan that welcomed people back safely and efficiently.

Pandemics and health crises happen, which is why your client should be searching for a partner with a solution in place that strategically addresses those emergencies. Should one happen again, they'll be prepared to tackle it head on with support from their direct healthcare partner.



Is direct healthcare a good fit?

Direct healthcare continues to rise in popularity and importance because of its ability to remove barriers to care that people typically face in the community while generating cost savings for your clients. By implementing a direct healthcare solution, organizations are positioned to tackle some of the most entrenched challenges in healthcare – and to drive real results.

How can you determine if it's a good fit for your client?

Are they self-insured?

Clients that are self-insured, meaning they pay claims themselves while a third-party administrator processes them, are a great candidate for direct healthcare. The organization assumes the healthcare risk, but this gives them a greater opportunity to save money in the long run because they have visibility into their spend. Your client would control the benefit planning and customize the plan to meet their unique needs, rather than purchasing a “one size-fits-all” policy from an insurer. Simply put, as a self-insured organization, it's easier to implement a center and choose the products and services that deliver the most value.

If it's not realistic for your client to pay for their own onsite health center, the best solution may be a shared nearsite health center, which allows smaller organizations to pool their resources together. One center is shared among multiple organizations, typically three to six, and is accessible exclusively for participating client populations.

If your client is **not** self-insured, offering direct healthcare can still be an option. For example, health plans are always looking for ways to innovate and reduce their medical loss ratio. Direct healthcare can be customized and designed to meet a variety of unique population needs, making it a strategic choice to be sold as part of a health plan benefit. The insurer will often grant premium discounts or experience refunds because an onsite health solution saves the insurer claims costs.

Are they big enough to implement a direct healthcare solution?

The great part about direct healthcare is there is no true out-of-the-box solution. With the right partner, there is a level of customization to best fit any client's needs, whether they have 85,000 employees or 1,000. They can help assess which model or combination of models is the most cost-efficient and can also provide insights on which products may be most valuable.

Do they have a goal in mind?

Any client that wants to invest in direct healthcare must ask – What do they hope to achieve?

- > Do they want to make an impact through employee experience? The quality of healthcare?
- > Is their healthcare spend out of control?
- > Do they want to support their employees in being more productive?

They should also consider how a healthcare solution ties back to their overall goals and objectives. Your clients are in a unique position to have a positive impact on their population's health and wellbeing. Identifying what's important to them can help build the best solution that delivers value in the long run.

What industry is your client in?



Direct healthcare can be delivered across all industries for populations big and small, but there are certain nuances to be aware of based on the industry your client belongs to.

Taft-Hartley Funds

Organized labor leaders are faced with solving the healthcare access concerns that exist within their broad member population, ranging from newborns to retirees.

Knowledge and Service Companies

Financial institutions or tech companies may want a fitness center to encourage their workers to take a break from sitting at their desks all day. Another top choice could be a behavioral health solution to help improve the mental health of employees with demanding deadlines.

Industrial Organizations

The physical demands of these jobs mean leaders should strongly consider implementing an occupational health program to help manage costly musculoskeletal injuries. Other products like physical therapy or chiropractic could also have a big impact on the overall wellbeing of their workers.

Public Sector and Municipalities

Unlike private companies, your public sector clients have a greater fiduciary responsibility to taxpayers, as they can see where their tax dollars are being used. It's important to keep that in mind as you work to validate the benefit of direct healthcare for all stakeholders.

Tribal Gaming Organizations

Often located in communities with a shortage of access to high-quality healthcare, tribal gaming entities often have the same needs as Fortune 1000 employers, if not more. Stressful work environments, poor nutrition and lifestyle habits, and productivity concerns are all prompting benefits leaders in this sector to embrace the direct healthcare model.

Higher Education Institutions

Colleges and universities are often forgotten as an industry that can benefit from direct healthcare, despite being large employers no different than any other industry. With lower turnover rates than many other industries, higher education employers often have higher rates of employees with long-term conditions, making their costs higher as a result. Providing better access to condition management and counseling can help lower these costs and promote a healthier population.

Which partner is best?



There are many different direct healthcare companies in the market with their own specialties and areas of expertise, which can be daunting when trying to identify the best partner for your client. While there are numerous factors to consider, such as cost or staffing models, we've found the solutions a partner can offer have the biggest impact when it comes to making a decision. Here are several that should be top of mind for your clients when identifying the right partner.



Digital Access

Regardless of where someone is, providing digital access means care is just a video, message, or phone call away. Many digital solutions allow members to schedule appointments, refill prescriptions, and access their digital health record all in one place. When care is accessible from the touch of a button, utilization is higher, and employees are more likely to address health concerns before they become serious and more costly.



Care Navigation

Given your healthcare expertise, you know care in the community can be expensive, and procedure prices vary widely across facilities. As those differences become more and more profound, many direct healthcare providers are adding solutions to support people in navigating the confusing market to find the quality care they deserve, which ultimately helps mitigate spend.



Chronic Conditions

Six in 10 Americans live with at least one chronic condition, such as diabetes, hypertension, and high cholesterol.⁴ Those employees drive the majority of costs for self-funded health plans, making them important members to care for. Direct healthcare provides the ideal opportunity to catch and influence these health concerns early, which results in a favorable “bend” in the healthcare cost curve.



In-Person and Virtual Pharmacy

The price of medications continues to skyrocket out of reach for those who need the most support, leading to people not taking their medicine as prescribed or just not filling prescriptions all together. Between \$100 and \$300 billion of avoidable healthcare costs have been attributed to nonadherence, directly impacting your client's bottom line. A comprehensive pharmacy solution with both in-person and virtual access options can improve health outcomes while managing cost in a more predictable way.



Digital Engagement

Keeping members engaged in their health is important, and a digital engagement platform can help drive utilization of services through gamification, competition, contests, recognition, and more. Another key feature of an engagement platform is its ability to refer members back to offerings in your client's healthcare program.



RFPs are another critical component in determining the best partner for your client.

This is your chance to inquire about any outstanding information and really drill down into how the potential partner operates and what they'll provide for your client and their employees. While some questions are standard, a constantly evolving healthcare industry means RFP questions must regularly change as well. To identify the best provider, consider adding some of the following questions in your next RFP.

How do you measure program success?

Without measuring success, healthcare programs can never improve. The ideal vendor should take several steps to measure success, which may include a clinical assessment process, provider-specific chart review, or ongoing quality assurance assessments.

How do you measure member satisfaction?

If your members aren't happy, even the most efficient healthcare solution won't work. While most direct healthcare providers have the means to assess member satisfaction on their own, those that employ independent, national vendors to conduct assessment surveys typically get more honest and accurate data, as this process removes any potential bias. National survey vendors also allow direct healthcare providers to benchmark internally and compare performance against some of the leading provider groups in the country.

How do you measure client satisfaction?

You want to make sure your clients are happy with whichever partner they choose. Top choices should not only have a formal way to measure client satisfaction, such as a survey, but they should also have steps in place to address and rectify any substandard scores or problem areas.

How are you solving pharmacy costs and addressing access challenges?

As employers and their employees continue to experience high medication costs, decreased medication adherence, a lack of overall guidance, and poor outcomes, the addition of a pharmacy solution has become increasingly important. Partners that offer onsite or virtual pharmacy services can help your client address all of these concerns, most importantly increasing medication adherence while driving down pharmaceutical spend. Your top partner choice should place an emphasis on member-pharmacist relationships, simplify the refill process, and work in conjunction with any onsite or nearsite wellness centers your client may have.

What does the partnership look like between the direct healthcare provider and the client?

Relationships are essential when it comes to building a long-lasting and meaningful partnership. If any of your choices have high client turnover or don't have many long-term clients, they likely won't be a great partner for your client.

How do you find and retain high-quality providers in the competitive employment market?

This important question is rarely asked in RFPs. Provider turnover can ultimately ruin a direct healthcare program, so ensure your partner has a strong talent acquisition strategy in place and inquire about their turnover rates.

How do your providers and solutions provide care for traditionally underserved members within a population?

Organizations are rapidly implementing programs to respond to the heightened awareness of diversity, equity, inclusion, and belonging, and they expect their healthcare solution to do the same. Seek a partner that requires providers to complete training on culturally competent care and has solutions that specifically address components of diversity, equity, inclusion, and belonging, such as social determinants of health.

Are you validated by any third parties?

While this type of validation isn't everything, it does speak to a provider's commitment to excellence in various areas. Key third-party validations to look for include HEDIS, KLAS, AAAHC, HITRUST, AAOHN, and APhA.



What topics should you focus on when pitching to leaders?



A direct healthcare solution can solve a number of problems for your client, and it can also benefit each member of the executive team in a variety of ways. In fact, direct healthcare solutions directly tie into the responsibilities of the key leaders in every organization, which means approaching these decision makers with that in mind can help make your case that much more convincing.

CEOs

Recognize if they stay on the sideline and don't take a stand to rising healthcare costs, nothing will change. For them, choosing an innovative approach like direct healthcare is an opportunity to be a leader in the healthcare space. CEOs are also ultimately responsible for setting the culture of their organization. Emphasizing health and offering access to convenient, high-quality care contributes to positive team member experiences – something many executive leaders are excited to get behind.

CFOs

When making decisions for their organization, the single most important question they ask themselves is: "How does this contribute to the bottom line?" In the case of direct healthcare, the answer is often that it will bring down annual healthcare price increases from approximately 9 – 13% to the low single digits. Direct healthcare can also potentially make healthcare costs more predictable, which helps CFOs know how to better allocate the overall budget.

CHROs

Want the best for their people and recognize being viewed as an employer of choice is critical, especially when compared to competitors. Physical and digital wellness solutions address these priorities by helping organizations stand out and be more competitive during the hiring process. They're also appealing to current talent, which can enhance retention rates.

COOs

Prioritize productivity for their employees. Direct healthcare means fewer sick days and more time on the clock. Short wait times at an appointment and the chance to do paperwork ahead of time online means workers can have an entire visit completed in the time it would normally take them just to drive to the doctor's office.



What's next?

1

Design and implementation

There are many decisions in this stage that your client will be looking to you for assistance with. They will need to identify the staffing model they prefer, specify who the eligible population will be, provide clarity on their goals for site design, align on a benefit plan design, and discuss access to claims data that their selected partner will provide. These decisions are key to create the most valuable direct healthcare solution for your client's unique needs and population.

Communications

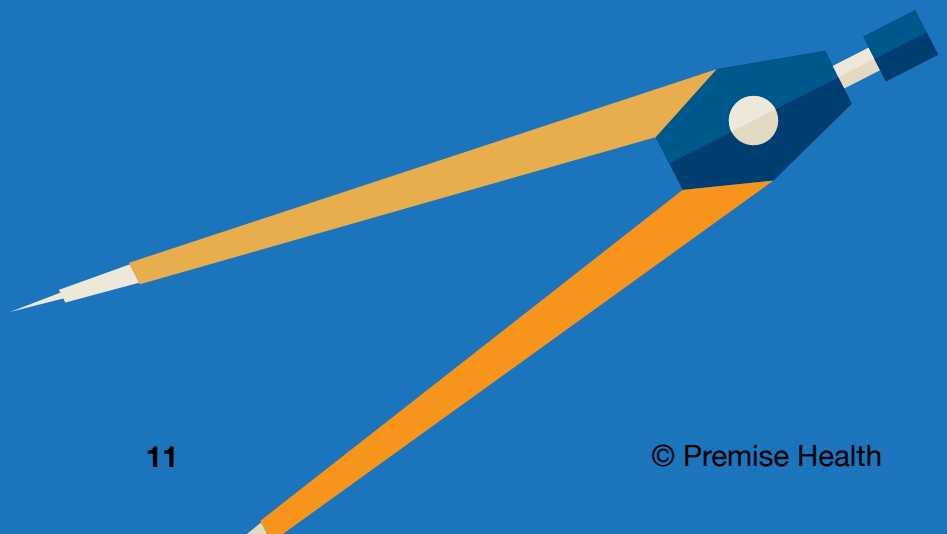
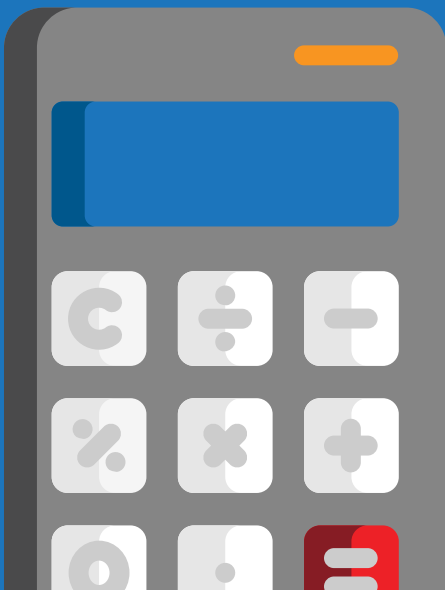
For members to use their exciting new benefit, they must know it's available. Many direct healthcare providers recommend a thought-out communications plan to drive utilization and awareness of their new health center. Encourage your clients not to forget about communicating with spouses and dependents, who oftentimes play a large role in making health decisions for their families.

2

3

Audits and reporting

Before the solution is officially available for members, a final step is thinking through what kinds of reports your client will want to receive to get a clear picture of engagement rates, outcomes, and ROI. It is important to think about the frequency of those reports as well. Some direct healthcare providers can generate thousands of tailored reports every year to ensure their clients are always informed on how their center is performing.





About Premise Health

Direct healthcare that **ditches the status quo** and puts you on the right side of care.

We've already detailed the problems facing your client – a crowded vendor market, rising healthcare costs, and lowered productivity. We've explained the solution – direct healthcare. But we haven't offered insight into who the best partner is. We strongly believe it's Premise Health.

Premise partners with clients to connect their populations to high-quality, cost-effective healthcare through in-person (onsite and nearsite wellness centers, mobile units, and events) and digital (virtual care from onsite and nearsite providers, 24/7 virtual care through the Digital Wellness Center, remote monitoring, and connected devices) access models. We operate more than 800 onsite and nearsite wellness centers in 45 states and Guam.

Innovative Solutions

We make healthcare convenient through an integrated access model that includes a combination of digital and in-person access points. We pride ourselves on our core products below that have kept members happy and healthy for over 55 years, but with more than 30 products, we have the breadth and depth to solve for any number of problems your client may have.



PRIMARY CARE

Our holistic, whole-person approach keeps members engaged in their health and fully integrates with our Digital Wellness Center, allowing members to access care however it's most convenient for them.



BEHAVIORAL HEALTH

We are mindful that behavioral health is often overlooked or underserved. Our whole-person approach to care includes a variety of in-person and virtual access points to support emotional and mental wellbeing, with no complicated third-party outsourcing necessary.



OCCUPATIONAL HEALTH

We work alongside client workforces to ensure they're able to get their job done safely and efficiently. Leave it to us to stay on top of government compliance, certification, and training to help prevent injury, respond to incidents, and improve your client's safety culture.



PHARMACY

Pharmacists play an important role in addressing high medication costs, decreased medication adherence, and poor outcomes. We offer more convenience and a deeper level of care for members, complemented by scale and buying power to reduce plan costs for organizations. Prescription delivery and virtual consultations also help remove barriers to access that make pharmacy a costly service by addressing medication non-adherence at its source.



FITNESS

Our goal is to help people move more and sit less through onsite and virtual, member-based fitness centers. We provide everything your client will need to build participation and see results in members of all fitness levels, from sedentary to athlete. We also have the ability to prescribe movement as medicine through our collaborative primary care and medical fitness model.



MUSCULOSKELETAL

By identifying key signs and symptoms of musculoskeletal discomfort, we're able to proactively address work-related and off-the-job injuries, ultimately staying ahead of elevated healthcare costs. From physical therapy to acupuncture and ergonomics, we have whatever your client's employees need.



WELLNESS

Making healthier choices and changing behaviors is foundational to our approach to medical care and disease prevention. That's why our wellness programs focus on the pillars of lifestyle medicine to manage nutrition, stress, physical activity, and relationships.



CONNECTED CARE+

To ensure members receive high-quality care across the complicated healthcare ecosystem, we offer the following four components, ultimately cutting major healthcare expenses for employers by ensuring members get the proper treatment the first time.

CARE MANAGEMENT

By analyzing powerful data insights, our dedicated teams identify what is driving your client's healthcare costs and implement strategies to best support their high-cost and high-risk employees. Our data analysts stay in close contact with clients by tracking return on investment and measuring member health outcomes. The results have been significant – for a current client, we've seen annual savings of more than \$6,000 per member, which totaled \$1.8 million.

CARE NAVIGATION

To help members access high-value specialty care in their communities, we leverage outcomes and price data to guide them to high-quality, cost-effective providers and facilities that are in-network and easily accessible.

CARE CONSULT

Roughly 30% of care is unnecessary or ineffective, which is why we've partnered with Mayo Clinic on this second opinion solution. It ensures members receive the right diagnoses and treatment plans for both primary and subspecialty care, while avoiding unnecessary care and costs.

CARE EXCELLENCE

Misdiagnosis and medical error drive significant costs in the U.S. and cause untold pain. To mitigate errors and provide specialized treatment, we partner with Centers of Excellence (COE) including Mayo Clinic to better care for those with complex, serious, or rare conditions.



As more and more people start to adopt digital healthcare, we recognized the importance of providing seamless offerings to meet the **new needs of members and clients.**

With our Digital Wellness Center, care is delivered from a centralized care team, when and where it's most convenient through a single, cloud-based portal. Care can be delivered to members in all 50 states, including virtual primary care, virtual behavioral health, virtual occupational health, virtual pharmacy, and Connected Care+.

If your client is looking to gain insight into their population's overall health, look no further than our biometrics screening solution provided by eHealthScreenings (eHS), a Premise Health company. Their online platform provides results to members in real-time, such as how to improve areas of concern or when to share their results with their provider. Through their white-glove approach, eHS handles all aspects of planning and executing a biometrics event, making it one less thing for your client to worry about.

For those concerned with keeping employees engaged, a digital engagement platform can make a big difference. Premise acquired Sonic Boom Wellness, a leading digital engagement platform provider, which we're happy to offer our clients. By integrating their engagement platform with our solutions, we can encourage members to make healthy habit changes while strengthening the value of your client's direct healthcare program.

Diverse Client Base

From Fortune 500 companies to start-ups and Taft Hartley funds to unions and tribes, we can provide direct healthcare services to any organization looking to make a positive change.

Industry

We serve clients across industries, including banking, school districts, manufacturing, airlines, municipalities, hospitals, tribes, technology, and retail.

Size

From eligible populations of 85,000 to those with less than 1,000, we can scale our offerings to provide care to workforces of any size.

Regions

Premise operates wellness centers in 45 states across every region in the United States, including Guam. Our centers can be found in communities from metropolitan New York City to suburban Knoxville, Tennessee to rural Pella, Iowa.

How We're Different

There are many players in the direct healthcare space, but Premise is different on purpose – different in the values that guide us, in our belief of value over volume, in organizational scale, agility, and commitment, and in how we deliver best-in-class experiences.



Years of experience

Our first center opened in 1964, and we're proud to still be operating that center today. Our average tenure is 15 years for our top 50 clients, and we boast a 97% client retention rate.



Always innovating

We have the largest research and development budget in the entire industry, with over 35 unique ideas or partnerships implemented annually.



Operational excellence

We've helped over 200 clients transition from other providers and can get any number of centers up and running quickly and smoothly.



Third-party validations

Premise has been recognized and validated by HEDIS, AAAHC, APhA, AAOHN, and is HITRUST CSF Certified for our electronic health record.



Committed providers

When your members receive care digitally, they'll be seen by dedicated, Premise-employed providers that get to know them and work together on the same integrated technology platform to deliver a broad spectrum of care.



Seamless integration

We can confidently say no one else in our industry delivers an integrated primary care model at scale like we do. Regardless of what solutions your client decides to offer, care is always fully integrated, resulting in greater savings. Members benefit by getting all of their healthcare needs met under one roof, saving time and boosting productivity.



We're proud to partner with brokers and consultants to provide your clients the highest-quality direct healthcare experience possible. The work you do is making a difference, and with Premise Health, your client will be on the right side of healthcare.

Backed by Outcomes

Generating financial value is one of our core value propositions. By increasing access to care and driving engagement, our clients also increase the value of primary care, which impacts downstream care, such as reductions in inpatient admissions, specialist visits, and outpatient services. For many employers, these are where the majority of healthcare costs stem from.

By partnering with Premise, our clients experience:

29% proven healthcare savings

\$1,500+ annual savings per attributed member

19% increase in routine and preventive office visits

41% reduction in inpatient admissions

24% reduction in outpatient and ambulatory services

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**It's not simply a premise.
It's the future of healthcare.**

Let's talk about what you need, and how we can help.

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