

"I Don't Understand Why We Took So Long to Leverage Our Sovereignty"

- VP of HR

Location:
Southeast

Number of Associates:
1,800

Year-1 Savings: \$3,300,000
Year-2 Savings: \$4,693,000

"Just wanted to thank you for putting in this new plan. I have been needing this back procedure for over 3 years now but could not afford it. With our new plan, I was able to go to the same doctor I have been seeing and it was FREE. I am now pain free and able to spend more time with my grandkids. I can not tell you how much I appreciate working here!"

-Email from a 58-year-old female associate to the VP of HR

Better Care at Lower Costs



"What Network Discount?"

A Tribal Casino in the southeast simply "relied" on their "network discount" with a major BUCAH carrier (Blue Cross, United Health Care, Cigna, Aetna, Humana). When they received their increased annual healthcare flat renewal rate for their plan year, it was time to take another look at the industry and reconsider the possibilities.



Insurance Savings Is a Thing

Tribal entities have a unique, more flexible model allowing their group to maximize cost reduction strategies specific to this industry. Attractive results included:

- ✓ Tbd saving this organization \$3.3 million (\$2.7 million factored for COVID).
- ✓ Team members saving \$385,000 in out-of-pocket expenses.
- ✓ As team members used concierge advocates, the casino waived out-of-pocket expenses. 83% of eligible claims to direct contracts.
- ✓ Advocates finding higher quality healthcare at lower costs for team members.



How it's Done

Flint's advisory services work with transparent, direct contracting with local providers and facilities, an aligned Third-Party Administrator (TPA), and Pharmacy Benefit Manager (PBM), leveraging their on-site clinic and pharmacy.

