

Top 10 Costs

PART 2: CARDIOMETABOLIC



WHERE DOES OUR MONEY GO?

What Does It Include?

Cardiometabolic costs come from health problems that damage the heart and veins — our cardiovascular system. Poor diet and lack of exercise lead to increases in fat and bad cholesterol which build-up plaque in the veins. This leads to hypertension (precursor to strokes and heart disease), and diabetes (precursor to renal disease).

Why Is It Important?

- Cardiometabolic is a big part of your Plan spend. On average, 16% of your Plan dollars go to Cardiometabolic claims, meaning it is either your number one or number two expense.
- 90 million Americans are pre-diabetic. In other words, one third of your workforce is pre-diabetic — and they probably don't know it. The best way to determine this is through an A1C test in a biometric screening.

- Two companies profit from all of this, DaVita and Fresenius, as they own 70% of the dialysis market. What is also interesting is that DaVita is owned by United Healthcare. So, while they are the largest insurer of working people and supposed to be trying to keep people healthy, they are also profiting enormously when people go on dialysis. Is this a conflict of interest in your eyes?

What Are We Doing About It?

Now that we know how costly it is in terms of money and time, the question is, "what are we doing about it?"

Let's take a look at the options by comparing what happens in a status quo carrier-controlled Plan vs. a company-controlled Plan such as Hero.

Status Quo

"Reactive"

These types of approaches are reactive in that they wait for someone to get sick; in other words, they are "sick care".

"Sick Care"

Instead of waiting for the patient to get diabetes and then put them on dialysis, we utilize health care.

"Costly"

The latest claims for dialysis are roughly \$20k per month. That's \$600k on most plans as they are written to cover 30 months of dialysis which is a huge obligation to you as a fiduciary.

"Deadly"

This approach of waiting until someone is sick can have deadly consequences.

"Too Late"

Don't wait until it is too late!

Hero

1

Proactive

Rather than be reactive and wait for the disease to come to you, we are proactive in catching potential problems early. A1C numbers are key!

2

Health Care

We do this by using preventative strategies like screening for different health risks, and offering personalized meal plans, exercise plans, and 1-on-1 health coaching.

3

Contained

Our plans are written differently. Our attorneys mitigate this cost to a fraction of your status quo plans, saving Hero clients hundreds of thousands of dollars in the process.

4

Reversible

These are reversible diseases — you can change your lifestyle and get back on course.

5

Start Now!

It's simple. If you are ready, willing, and able to contain your cardiometabolic costs we will show you how!

To free yourself from your Carrier-controlled Plan, visit herohealthplans.com