

Top 10 Costs

PART 1: MUSCULOSKELETAL



WHERE DOES OUR MONEY GO?



What Does It Include?

Musculoskeletal costs include treatments for ailments involving muscles, tendons, ligaments and bones. Everything from rheumatoid arthritis and knee surgeries to hip replacements, carpal tunnel and hand surgeries. Also, painful and costly neck, shoulder, spine, and lower back injuries.

Why Is It Important?

- All of these are very costly surgeries which take a lot of time to recover and get back to work
- At least 16% of all Plan dollars and in many cases 20% or more are attributed to musculoskeletal
- 1 in 2 American adults (approximately 130 million) are impacted by a musculoskeletal injuries or pain

What Are We Doing About It?

So, Musculoskeletal is often the most costly category for health plans in terms of expenses paid. It is also the most costly for absenteeism. Let's take a look at your options by comparing what happens in a status quo carrier-controlled plan vs. a company-controlled plan such as Hero.

Status Quo

"Knife"

In a status quo PPO, the typical path is going under the knife and having surgery.

"Surgeries"

Again, most PPOs steer you toward surgery. Your status quo plan is reactionary and just pays the bill without regard for appropriateness or costs.

"Hospital"

With these plans you are sent to the expensive big hospitals.

"Good Doctor"

Sometimes you get a good doctor at these hospitals, but it's luck of the draw.

\$50k+

At a hospital you will spend at least \$50,000 on a knee or hip replacement.

Hero

1

2nd Opinions

With Hero, we have mandatory second opinions which are much better and more efficient. According to the Mayo Clinic and other top institutions, 40% of spine and back surgeries are unnecessary. Avoid these costly mistakes with second opinions.

2

Physical Therapy

Rather than going directly for surgery, many of these issues can be handled with physical therapy — either virtual or at a clinic.

3

Centers of Excellence

Hero has contracts with 10 statewide and 100 nationwide surgical centers of excellence. They have state-of-the-art equipment and higher-ranked doctors in cleaner facilities.

4

Great Doctor

With Hero you get fellowship-trained doctors with a track record of better outcomes.

5

\$25k

With Hero, you not only get the top rated surgeons at the finest facilities, but you pay about half the cost of the same procedure in a hospital. This allows you to offer \$0 OOP to Employees for making the smart choice.

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