



Community Health Affordable Medical Plan (CHAMP)

Why Community Hospitals Choose to Participate

Benefit industry veteran CieloStar has brought affordable health coverage and administrative cost reduction through technology into the small employer market. CieloStar's experience coupled with unique products designed for the small group market allow community hospitals to benefit their community's employers and employees, and participate in a new revenue stream.

After several rapid Community Hospital decisions to use CieloStar's CHAMP services we circled back to the decision makers to get their perspective on how and why they decided to use CieloStar and its services. Here are their summarized comments.

- 1. Allows the hospital and affiliated providers to work closer with the employer groups who utilize CHAMP. This exclusive Provider arrangement for the employer paid healthcare services allows our hospital to directly connect with the real payors, employers and employees.*
- 2. Increased commercial insurance volume by engaging a new market for the hospitals services.*
- 3. Creates more of a Direct Contracting approach to employer relationships and connects our hospital to the community directly without an insurance company intermediary. This results in real savings to the Community Employers, with savings up to 25% under a partially self-insured, level funded program. This is in addition to the savings an employer will receive for unused claims funds in their self-insured plan.*
- 4. Hospital and Employers benefit from controlling healthcare expenditures in a real partnership. Using the hospitals outreach/wellness programs in conjunction with the CHAMP program employers and employees get to understand the value of good healthcare decision making.*
- 5. Hospital and employers share the programs success, which can mean millions of dollars as incentives for partnering with community employers and CHAMP.*

CieloStar's track record of vision and innovation in the benefits marketplace, and their commitment to serving small employers and their employees will create a program that benefits everyone in the community. It will improve community hospitals' commercial insurance revenue; provide value for the hospital and physicians; and benefit employers and patients.