



HEALTH QRS

Lower Healthcare Costs
and Empower Employees

HealthQRS Retail Medical Marketplace



Improve Perks without Breaking the Bank

Families are burdened with healthcare costs rising faster than inflation. The average output has surpassed \$10,000 per person in the U.S. and the department of Health and Human Services “projects that healthcare spending will grow at a faster rate than the national economy over the coming decade.”¹

Providing healthcare benefits to employees hits hard. And costs keep climbing. “Annual premiums for employer-sponsored family health coverage reached \$18,142 this year, up 3 percent from last year, with workers on average paying \$5,277 towards the cost of their coverage,” according to a 2016 survey by the Kaiser Family Foundation.²

Then there’s the issue of not knowing how much something will cost or how much money you have to spend. Sounds unbelievable, but we face this every day with healthcare services. There’s the charged amount. Allowed amount. Paid Amount. Fee schedules. Insurance EOBs that don’t match the provider’s bill. Add to that uncertainty about exactly how much money is left in the HSA or FSA and there are many employees who are frustrated, thinking, “Will someone just tell me the actual cost before I schedule a procedure?”

HealthQRS’ unique, online shopping solution lets employees see actual costs, and helps you implement higher-deductible health plans, HSAs and FSAs.

Our win-win service helps you lower healthcare costs and sets you apart from your competition to attract and keep leading talent.



Snapshot of Today’s Employee

- Financially burdened with high deductibles and large copays
- Questions the value of procedures and medications
- Concerned about price and demands transparent pricing
- Savvy, online shopper
- Uses medical or fitness apps
- Ready to move primary care services and lab testing to more affordable, price transparent, convenient locations*
- Ranks paid health insurance as a top company perk**
- Desires an online service to help plan for medical expenses

*Price Waterhouse Coopers Health Research Institute, “Top health industry issues of 2016: Thriving in the New Health Economy,” Annual Report, Dec. 2015, p. 11, <https://www.pwc.com/us/en/health-industries/top-health-industry-issues/assets/2016-us-hri-top-issues.pdf>

** The Young Entrepreneur Council, “11 Company Perks that Actually Attract Top Talent,” Small Business Trends, Jul. 2, 2015, <https://smallbiztrends.com/2015/07/company-perks-attract-top-talent.html>

Consider HealthQRS. We can help.

1 Ricardo Alonso-zaldivar, Associated Press, “US healthcare spending has hit a new high - \$10,345 per person,” Business Insider, July 14, 2016, <http://www.businessinsider.com/ap-new-peak-for-us-health-care-spending-10345-per-person-2016-7>

2 The Henry J. Kaiser Family Foundation, “2016 Employer Health Benefits Survey,” Kaiser Family Foundations/Health Research & Education, Sept. 14, 2016, <http://kff.org/health-costs/report/2016-employer-health-benefits-survey/> <http://www.businessinsider.com/ap-new-peak-for-us-health-care-spending-10345-per-person-2016-7>





HealthQRS Retail Medical Marketplace Can Help

Moving to high deductible plans might be necessary for your bottom line. Yet shifting employees to high deductibles sets them up for disappointment if they don't have tools to shop for less expensive services. HealthQRS' revolutionary Retail Medical Marketplace offsets costs and transitions employees to higher deductible plans by allowing online shopping for healthcare services showing true pricing and discounts.

“HealthQRS has developed a revolutionary tool that cuts through the uncertainty and gives your employees the ability to know what they will pay before they buy. We also show employees how much they have left of their HSAs to spend.”

Earl Winter, CEO, HealthQRS

Educated consumers are equipped to make better choices and get more for their money. For instance, our service helps employees see that an urgent care center or retail clinic is much less expensive than a hospital emergency room visit for non-emergency or non life-threatening illnesses.

With Health QRS' Retail Medical Marketplace, employees can:

- See transparent pricing from providers to see true out-of-pocket costs
- Shop for discounts
- Utilize our smartphone and tablet app to reserve, book, pay
- Know how much money is left in their HSA or FSA accounts
- Maintain well-being with preventive healthcare and recommended medical procedures



Create Your Own Center of Excellence

Walmart made news when it created a network of top-rated healthcare facilities and providers across the country with exclusive and uniquely-bundled pricing arrangements for a few, high ticket procedures such as knee replacements, spine surgeries and even heart transplants. When Walmart associates utilize services from designated Centers of Excellence, they receive superior care without paying copays, deductibles or even travel expenses for themselves and a caregiver. Walmart has controlled waste, over-treatment, and misdiagnoses in health plans with their exclusive network.³

HealthQRS can help you create a Center of Excellence at a local level with not just a few, but hundreds of procedures to provide extensive benefits yet reduce healthcare costs for your employees. We help you work with local healthcare providers, facilities and insurance companies to create your own network providing state-of-the-art health services to your employees while at the same time contractually keeping costs in line.

³ Tom Emerick, "Walmart Expands Its Center of Excellence Program," The Doctor Weighs In, Oct. 12, 2016, <https://thedoctorweighsin.com/walmart-expands-its-center-of-excellence-program/>



Differentiate Yourself as an Employer

People want convenience without paying a premium. So Amazon gave consumers a mobile app to shop, compare prices, pay easily and receive goods quickly and became a retail giant.

Industry experts Price Waterhouse Coopers surveyed consumers about shopping preferences for doctors, procedures and hospitals. An astounding “43 percent of people prefer to use an online healthcare shopping website ... and more than half of consumers want to shop for healthcare ... but their preferred method of doing so doesn’t exist yet.”⁴

The good news? The preferred method does exist. Healthcare’s future is here. It’s now. It’s HealthQRS.

Are you going to be the Amazon of employers when it comes to healthcare benefits?



Shop, Book and Save for Healthcare

With HealthQRS’ Retail Medical Marketplace, your employee can type in the service she needs and instantly receive a list of procedures, locations and available dates, along with real pricing, not estimates. She can select her procedure and location, book her appointment online, and pay in advance. We seamlessly integrate with your benefits processes and systems. Employees can find discounts and even payment plans if they can’t afford to pay for high-priced procedures all at once.

**Give your company an edge.
Capitalize on visionary and
employee-friendly initiatives and save
money in the process.
Let HealthQRS help.**

4 Price Waterhouse Coopers Health Research Institute, “Healthcare’s new entrants: Who will be the industry’s Amazon.com?” Chartpack, April 2014, p. 7, <https://www.pwc.com/us/en/health-industries/healthcare-new-entrants/assets/pwc-hri-new-entrant-chart-pack-v3.pdf>

Would you buy appliances if you didn’t know the cost?

Imagine you decide to remodel your kitchen. You visit your local appliance stores to shop for new appliances. The first store has no prices on any appliances. When you ask the clerk about this, he apologizes and says he can’t provide prices. So you visit another store that has estimates only. This clerk says, “Go ahead and buy what you need. We’ll deliver the appliances to your home and send a final bill 90 to 120 days later.” Would you buy appliances this way? You have no idea what to expect to pay. You might receive a bill for \$10,000. This is exactly how the healthcare industry conducts business. And the consumer owes the money, not a third party payor.

“When I look at the current state of the healthcare industry, I ask myself, “Could we use the same approach as Amazon, or hotels.com to make securing and paying for healthcare services easier?”

Earl Winter, CEO, HealthQRS



HEALTH QRS
Where Better Health Takes Flight™