



Compassionate Healthcare, Committed to Community

Personalized, quality healthcare solutions, close to home

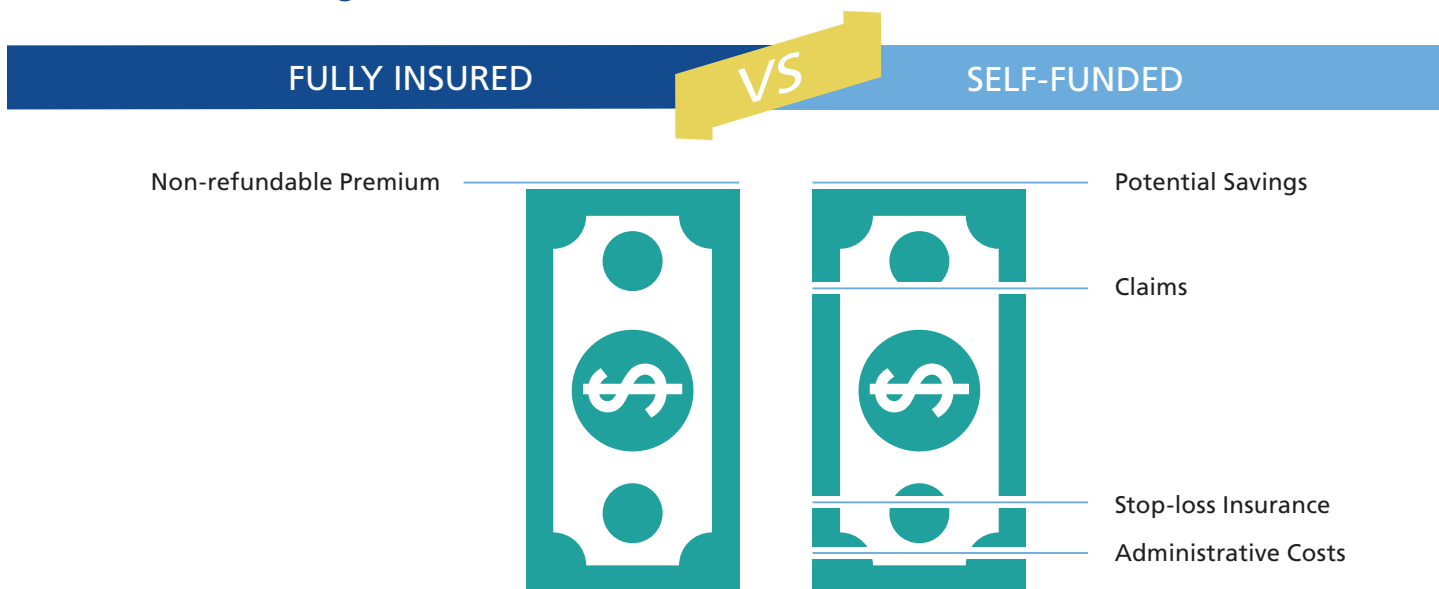


What is self-funding?

In a self-funded health benefits plan, the employer—and not an insurance company—is responsible for the cost of providing health benefits to employees. Stop-loss insurance helps protect the employer from large unexpected claims.

Self-funding means not paying non-refundable premiums to big carriers; employers pay for actual claims rather than anticipated ones.

Here's how the savings break down:



Benefits of Self-funding with Memorial Health Plan



FINANCIAL BENEFITS

- Increased cost containment
- Pay for actual claims, not anticipated claims
- Greater control over health plan reserves
- No insurance reserve requirement
- Maximize interest income



FLEXIBILITY AND TRANSPARENCY

- Flexibility to customize offerings
- Best-in-class solutions
- Adjustable as organizational needs change
- Spend transparency
- Ownership of claims data



ACCESS AND QUALITY

- Robust provider network
- High-quality, high-value, patient-centered care
- One-on-one expert consultation and support
- Nationally recognized for meeting and exceeding patient care standards

The Memorial Difference

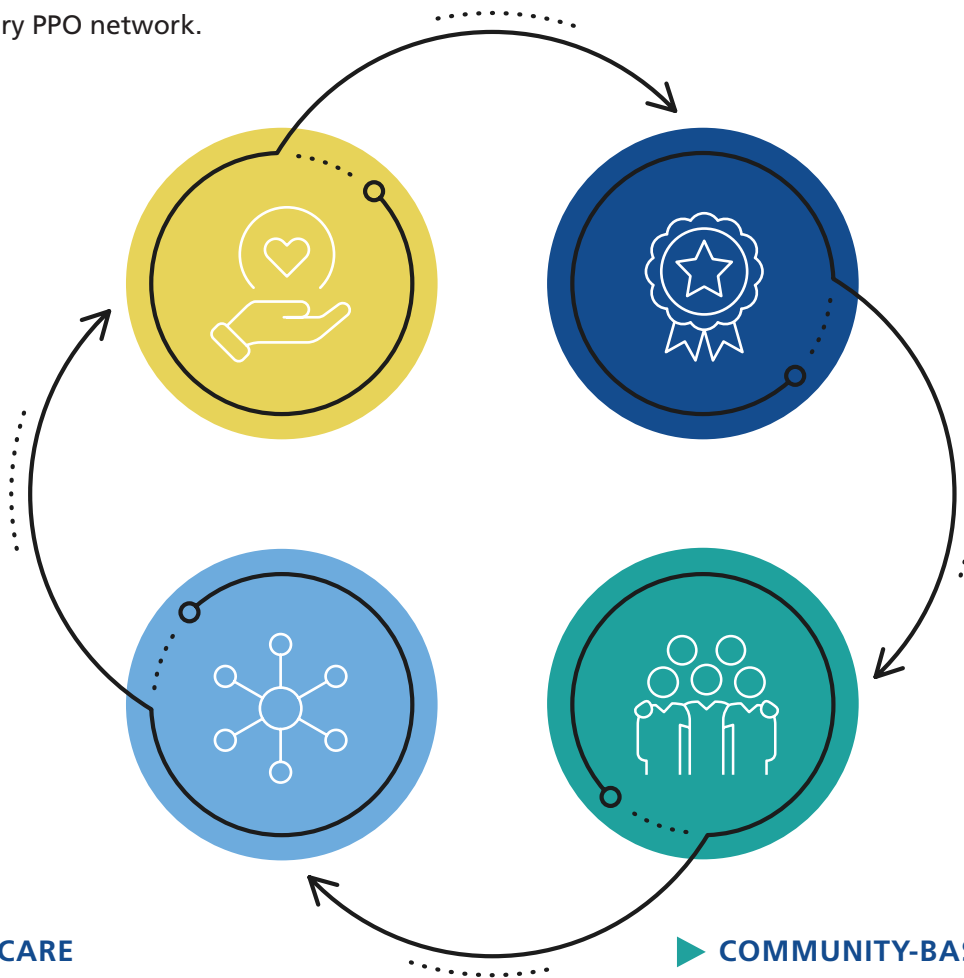
Memorial Health's patient-centered, self-funded health plans help local employers control costs while giving members affordable access to high-quality providers close to home.

► FLEXIBLE AND PERSONALIZED

With Memorial Health Plan's affordable plan options, participants receive individualized, patient-centered care with access to the Memorial Health Plan network and a robust secondary PPO network.

► QUALITY PROVIDERS

Our providers and supporting staff are among the best in their fields, and are consistently ranked the highest in our region for quality and patient satisfaction.



► ACCESSIBLE CARE

The Memorial Health Plan network includes nearly 500 medical staff members, with over 100 employed providers representing 32 medical and surgical specialties. Members may also access a secondary PPO network for ultimate accessibility and portability.

► COMMUNITY-BASED

With more than a century of experience serving the Greater Shiawassee County area, only Memorial Health Plan can provide care by our community, for our community.

Best-in-Class Services

- **4-Star Overall Care Rating**
(Centers for Medicare and Medicaid)



Ranked

HIGHER

than regional competitors



- **2023 Best Hospitals in Emergency Care**
(Women’s Choice Awards)



Top

1%

of 4,729 hospitals surveyed

- **2023 Best Hospitals in Mammogram Imaging**
(Women’s Choice Awards)



Top

10%

of 4,729 hospitals surveyed

- **2022-2023 High-Performing Hospital for Maternity Care**
(U.S. News & World Report)



Top

20%

of Michigan Hospitals

- Accredited by the Joint Commission
- 5-Stars for Long-Term Care (Centers for Medicare and Medicaid)
- Acute Stroke Ready Hospital Certification (American Stroke Association/The Joint Commission)
- Breast Imaging Center of Excellence (American College of Radiology)
- Center for Comprehensive MS Care (National MS Society)
- Blue Distinction Center for Knee and Hip Replacement (Blue Cross/Blue Shield)
- Blue Distinction Center for Maternity Care (Blue Cross/Blue Shield)

Care Navigation and Advocacy Solutions



HEALTHCARE MANAGEMENT

Our in-house healthcare management team delivers substantial savings for our clients while providing expert help, advocacy, and support for members.



UTILIZATION MANAGEMENT

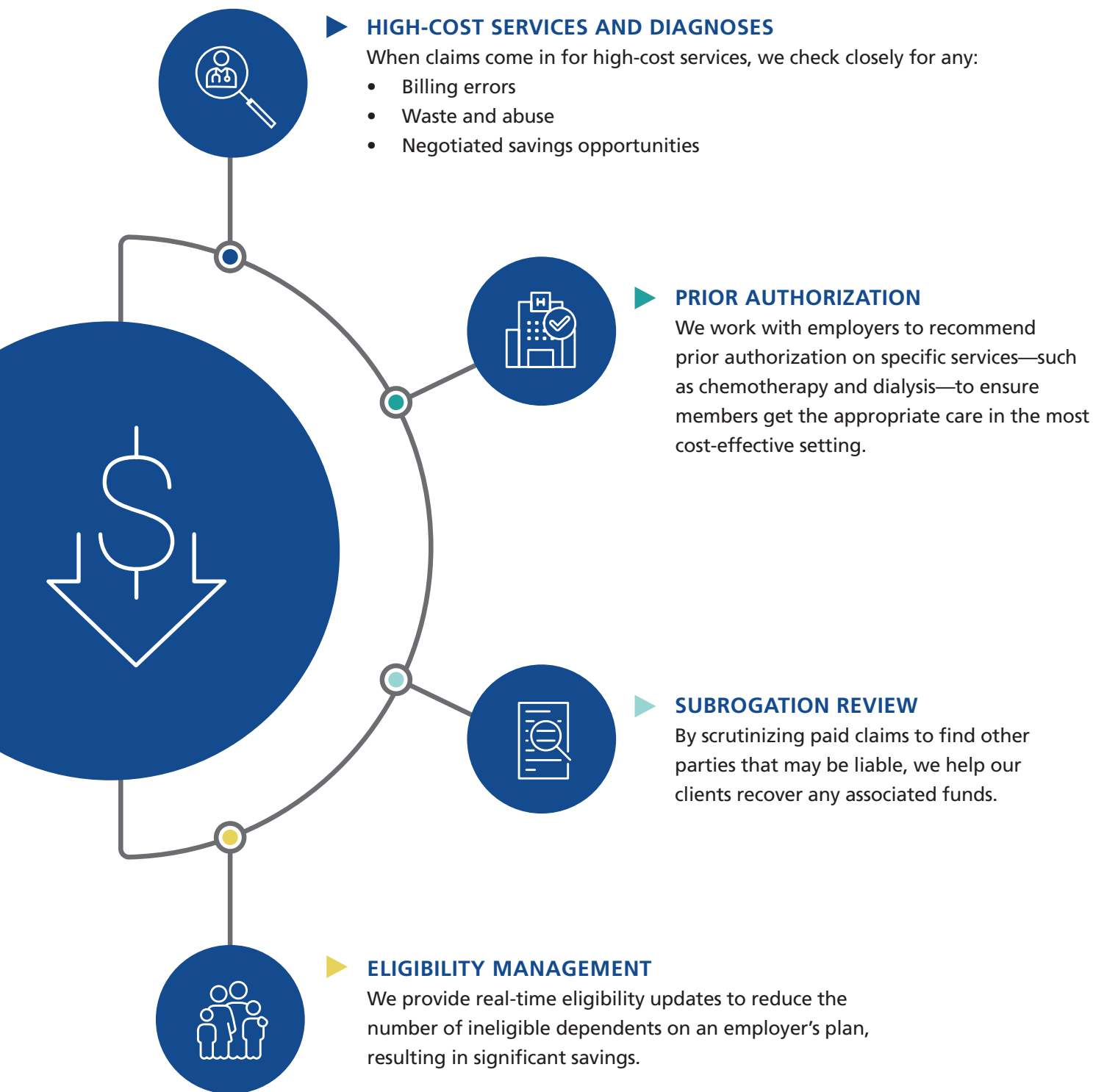
Our URAC-accredited utilization management solution reviews medical necessity and appropriate use to determine whether benefits are payable under the health benefit plan.



INDIVIDUAL CASE MANAGEMENT

We help members get medically necessary care in an appropriate, cost-effective setting.

Cost Containment Solutions



Who's a Good Fit?

Memorial Health Plan delivers quality, compassionate healthcare with a commitment to service, excellence, teamwork, and innovation. Our self-funded, direct-to-employer solutions are an ideal fit for employers:



Looking for Affordable, Flexible, Personalized Options



With member populations in Shiawassee, Clinton, Ingham, Bay, Saginaw, and Livingston counties.



Looking for Quality Care in Our Community, For Our Community



In Search of One-on-One Expert Service

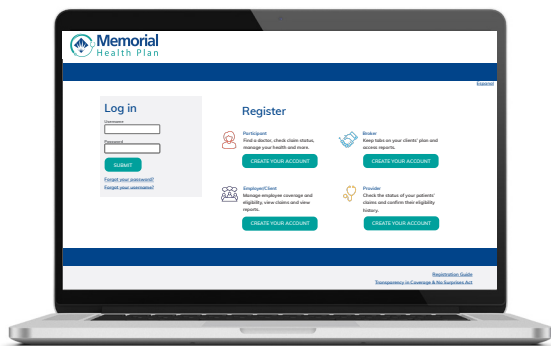


Looking to Recruit and Retain Top Employees

FAST STATS



Reporting, Analytics, and Insights



myMemorialHealthPlan Portal

Our employer and broker portal features a secure and personalized one-stop online experience for employers to immediately access reports, claim viewing, real-time eligibility maintenance, and more.

Our reporting, powered by Beyond Insights, delivers advanced, interactive reporting and analytics for self-funded employers and their brokers to help identify key trends, cost savings, and uncover objective-driven opportunities.

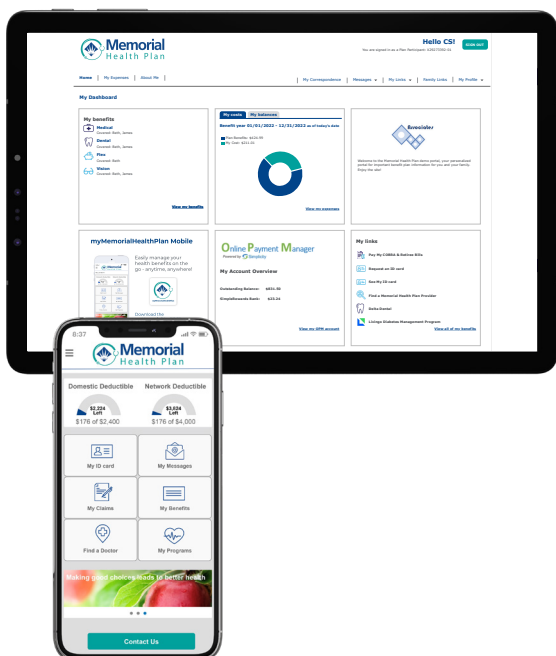
Beyond Insights Delivers:

- 9+ Interactive dashboards, including financial, utilization, COVID-19, and pandemic trend
- Report library with 122+ standard and custom reports
- Industry-specific reporting, including hospital utilization, provider network performance, onsite clinics



Member Digital Tools

myMemorialHealthPlan Member Portal and Mobile App



By logging on to myMemorialHealthPlan.com or accessing our mobile app, members can:

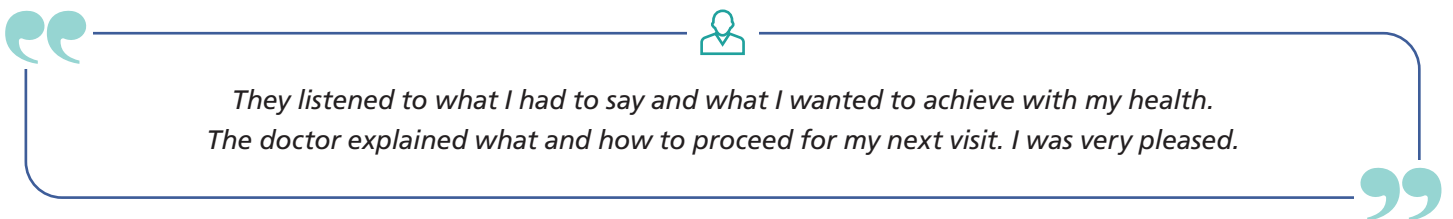
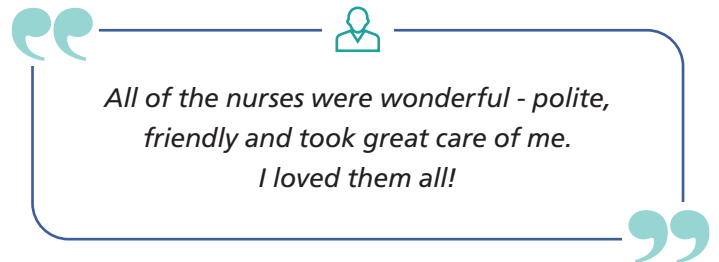
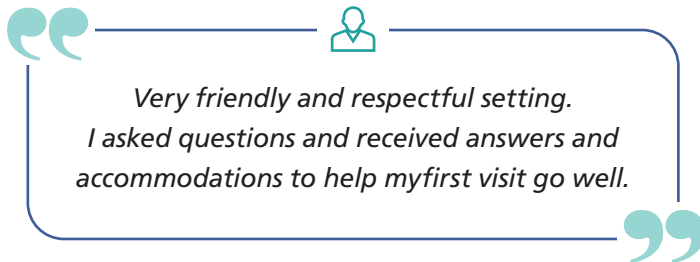
- Quickly view, filter, and sort claims for easy reference
- See the status of their deductible and out-of-pocket maximum
- Easily access member-specific services in their benefit plan
- View secure electronic explanations of benefits (EOBs)
- View tailored employer messages
- Quickly view each family member's coverage
- Contact customer service
- Find a doctor
- Show their ID card to providers
- And more!

Top Patient Care Ratings

- ★ The **only hospital in mid-Michigan** to receive a four-star Overall Care rating from CMS.
- ★ Outranks other mid-Michigan Medicare-certified hospitals surveyed in the **“Nursing Communication”** and **“Doctor Communication”** categories.
- ★ Performs significantly better than several far larger Michigan healthcare systems in the **“Cleanliness”** category.
- ★ Ranked **higher than leading national healthcare systems**, including the Cleveland Clinic and Johns Hopkins in the **“Responsiveness”** category.

To learn more about our ratings, visit www.Medicare.gov/care-compare.

What Our Patients Are Saying



For more information, please contact:

HealthPlan@MemorialHealthcare.org | (989) 729-4862

www.MemorialHealthcare.org

Let's talk about how Memorial Health Plans can help you.

