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# XiMED's Newly Launched Healthy Partners Offers Self-Funded Insurance Service to San Diego County Employers

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XiMED Medical Group has announced the launch of XiMED Healthy Partners, a pioneering healthcare insurance service offering direct contracting of services between physicians and employers. The self-funded healthcare model will be offered to employers throughout San Diego County with as few as 100 employees.

Healthy Partners was launched by XiMED in partnership with Indianapolis-based Key Benefits Administrators (KBA). Founded in 1979, KBA has grown to be one of the largest third-party administrators in the country.

According to XiMED Medical Group CEO Thomas Sounhein, Healthy Partners was designed from the outset to enable physicians to provide proactive care for patients while giving employers previously unavailable data on their overall healthcare expenditures, all in an effort to improve outcomes and reduce healthcare costs for employers and their employees.



"XiMED wanted to provide exceptional healthcare services to patients by connecting physicians directly to patients, while empowering employers with better information about their healthcare costs," Sounhein noted. "Most importantly, we wanted to put physicians back in control of medicine."

### COST ALWAYS A CONSIDERATION

The idea for Healthy Partners evolved out of XiMED's experience participating in the federal co-op alternative insurance program created as part of the Affordable Care Act. XiMED was the only medical group in San Diego to apply.

"We were looking for ways to address the frustrations with existing insurance plans, and the delivery of healthcare services in general, on the part of both physicians and employers," Sounhein said. "In today's healthcare marketplace, financial decisions have become more important than the clinical ones."

Sounhein understands that cost is always a consideration. However, he observed, managing populations will require a different approach.

"Much of the healthcare that is practiced today is reactive, resulting in higher costs. We have to intervene much earlier in the disease process to be able to impact the cost of care" he said.

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## PHYSICIANS IN CONTROL

Healthy Partners addresses the frustrations of both employers and physicians by connecting them directly to one another — payer to provider — thus removing complicating intermediaries such as third-party insurance companies and hospitals from the healthcare equation.

"This puts the physician back in charge of healthcare services," observed Mark M. Sedwitz, MD, FACS, chair of the XiMED Board of Directors for the past five years. With Healthy Partners, he noted, "doctors can be agnostic in selecting healthcare services. The physician and the patient can learn to be shoppers, and the hospital systems will have to learn to be competitive."

Healthy Partners is, Dr. Sedwitz continued, "a pilot program that has the potential to start a revolution in healthcare by putting the doctor on the same side as the patient. It gives physicians the ability to find the best value for patients."

Employers providing employee healthcare benefits with their own funds is central to the Healthy Partners concept. Self-funded health insurance has long been a standard practice among larger employers — those with thousands rather than hundreds of employees. However, San Diego area employers are overwhelmingly small to mid-sized businesses, with more than 95% of the more than 100,000 San Diego area companies having fewer than 1,000 employees.

## HEALTHCARE TRANSPARENCY

Enter Key Benefits Administrators (KBA) which is bringing extensive experience in structuring and administering self-funded plans for small and mid-sized employers to the San Diego market. KBA currently administers self-funded plans covering over 1.5 million members. They have in place all of the necessary back-office infrastructure, including a claims payments systems, a patient ID card issuance, a benefit verification system, and a mature data reporting system for employers. On the clinical side, KBA manages sophisticated disease management programs that provide focused resources to help manage the care for 27 different chronic care conditions.

"KBA brings valuable administrative functionality to this partnership," Sounhein noted. "Most importantly, they bring transparency for employers who have long paid for healthcare benefits without any data to provide them with the details of healthcare costs."

Sounhein added that the Healthy Partners insurance product has all the same features and benefits of most insurance plans. Employers are protected from catastrophic losses with stop-loss insurance policies that limit the amount of risk that employers will take on. Beyond providing the healthcare services of XiMED physicians, detailed cost data for employers, and industry-leading support services for patients, Healthy Partners will also feature a shared-savings plan for employers that allows them to realize cost savings through proactive care and employee wellness efforts.

"Healthy Partners is the next evolution," Dr. Sedwitz said. "The doctor is the economic consultant for healthcare."

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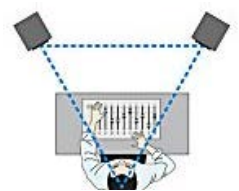
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