

THE CHALLENGES

Charlie Runyon, President and CEO of St. John's, was between a rock and a hard place. He could not find a health insurance benefit that all his employees could afford. Essential workers including nursing assistants, kitchen staff and janitors were amongst the majority of staff that continued to forego health coverage due to financial strain. That meant that when they were sick, they could not receive the treatments needed to get better, and they were out of work for longer. The Care Community's operations were suffering.

Unfortunately, health insurance went up every year. St John's was paying more than ever to maintain their health plans, while fewer and fewer employees signed up. He began to wonder if affordable health care existed not only for his workers, but also for corporations committed to providing quality care options. If he could figure that out, he might be able to cut costs, attract qualified employees, and build employee loyalty.



Charlie Runyon
CEO St. John's

700 EMPLOYEES



280 ON THE BLUES PLAN

THE SOLUTION

The solution came in the form of a new type of health benefit that combined telemedicine with mobile diagnostics that was low cost for St. John's and completely free to the employees. How could this work? Instead of driving to the urgent care for a bad cough or sprained ankle, the employee can call the doctor at EZaccessMD 24/7 for a consultation with a board-certified physician. When a flu test or X-ray is needed the doctor sends the mobile team to the employee's home (or workplace) in just a few hours. The service provides quality care when and where you need it while breaking down the common barriers to seeking medical treatment. The service is an affordable win-win for the employer and employees, creating significant savings on health insurance claims.

THE RESULTS

In the first month of service, a nurse fell on black ice in the parking lot and injured her elbow. Within an hour, the mobile team was on site and performed a three-view elbow X-ray. The radiologist report delivered 20 minutes later showed no fractures but swelling and inflammation that was causing pain to the patient. After a follow-up consult with the doctor, the employee had guidance on self-care for the next few days and was able to stay at work that day.

What about the financial results? Rob Earl, CFO of St John's saw health claims at the ER and Urgent Care drop so much that his renewal premium came in \$300,000 below expectations. Rob became a true advocate when his son suffered an injury in a soccer game. "We had an X-ray on the kitchen table and the doctor diagnosed a sprain. Without EZaccessMD, we would have wasted hours in Urgent Care and spent hundreds of dollars."



Robert Earl
CFO St. John's

"In the first year we offered the service to our employees, we reduced employee healthcare insurance utilization rates by about 30% for visits to physician offices, Urgent Care and Emergency Centers. And employees and their families actually got faster and better care right at home or work!"



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