

the PROACTIVE HEALTH MANAGEMENT PLAN



Proactive Risk
SOLUTIONS

Proactive Risk Solutions (PRS) is proud to introduce a new and exciting offering: the **PROACTIVE HEALTH MANAGEMENT PLAN (PHMP)**. The PHMP is designed to reverse the current state of the healthcare benefits industry by giving *more* benefits for *less* money.

The PHMP was created by Proactive Risk Solutions and the American Health Data Institute (AHDI), in conjunction with RGI and Key Benefit Administrators (KBA), and is perhaps one of the most effective health management benefit programs in the United States.

The goal of the PHMP is creating long-term savings by improving the health of its members. To accomplish this goal, the PHMP utilizes the patented, proven techniques of AHDI's Chronic Disease Management¹ program:

-  Identifying high risk members, who generally have the most expensive claims
-  Determining whether high risk members meet standard-of-care requirements
-  Selecting high-quality, cost-effective providers
-  Providing necessary interventions to improve members' healthcare consumption characteristics

By engaging our members in a Proactive Health Management Plan that centers on coaching interventions, Proactive Risk Solutions generates long-term savings in the form of claims cost reduction.

There's more. Perhaps the most unique and revolutionary aspect of the PHMP is that in addition to long-term savings, the PHMP also creates immediate savings for both participants and their employers:

-  By interacting with PHMP healthcare professionals on a monthly basis, many "employees" realize increases² in spendable income of \$60 to \$130 per month.
-  Employers will receive a "\$453/net annual savings" in FICA taxes per participating employee.
-  With these immediate savings, the PHMP helps reduce financial barriers preventing entry into the healthcare system. This is how Proactive Risk Solutions is changing the game—by giving more benefits for less.

The PHMP is a fully insured indemnity policy that can be added as a standalone offering to any benefit plan, regardless of the underlying benefit carrier, at any time throughout the year.

Sincerely,



Proactive Risk
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and



American Health Data Institute