

The Traditional Approach to Health Insurance is ← BACKWARDS →

In the United States, even employees with employer-sponsored health insurance struggle to access or pay for basic primary care. The upfront costs of healthcare make annual and preventative healthcare cost-prohibitive for financially vulnerable employees.

But adults who regularly visit a primary care physician (PCP) “experience lower mortality and incur reduced healthcare costs,” *Scientifica* reports. Primary care is critical for employees, their families, and even employers as a result.

The following figures illustrate how employers can improve health outcomes and equity among their employees through access to primary care.

What's Wrong with Employer-Sponsored Health Insurance Today?

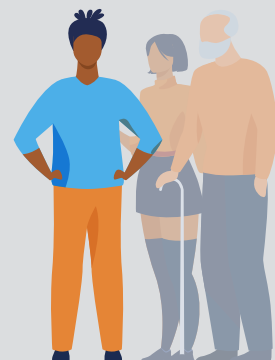


35% Today, America's lowest earners—who are often the most vulnerable—**spend 35% of their pre-tax income on healthcare**, far exceeding the national average of 10%.

Source: Advisory Board

29% Although more Americans had insurance in 2018, **nearly one-third (29%) of U.S. adults remained “underinsured”** — they lack coverage for the level or types of care they genuinely need, forcing them to absorb the costs themselves.

Source: Commonwealth Fund



Eliminating Upfront Costs to Primary Care Improves Health Equity and Outcomes

Patients without “cost sharing” for primary care visits experienced a

**\$12 per member per month* relative reduction
in overall spending and better health outcomes:**



Even in the presence of income inequality or other health issues, better primary care is associated with more equitable distribution of health within a population. An increase of one primary care physician per a population of 10,000 is associated with:



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PORTLAND 1300 SE Stark St., Suite 209, Portland, OR 97214

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