



# Transforming Public Sector Benefits with Arizona Health Pool

An in-depth look at how Arizona Health Pool is revolutionizing benefits for school districts, charter schools, and government organizations in Arizona



# Welcome to the Arizona Health Pool

At Arizona Health Pool (AHP), we believe that public entities deserve smarter, simpler, and more stable health benefits. That's why we revolutionized how school districts, charter schools, and government organizations approach healthcare—delivering quality, stability, and savings.

# Pooled vs. Standalone Program

## Pooled Program

Shared risk, shared savings—reducing financial exposure. Strategically managed reserves to prevent large rate swings. A collaborative model ensuring smoother renewals for all members.

## Standalone Program

Ideal for 800+ employee organizations needing customized flexibility. Groups maintain their own reserves while accessing AHP's cost-efficient model.

## Shared Purchasing Power

Public entities join forces through the pooled program to achieve greater negotiating power and cost savings.

## Claims Processing Efficiency

Personify's industry-leading claims administration and fraud detection drive 98% claims processing accuracy and 20% lower administrative costs.

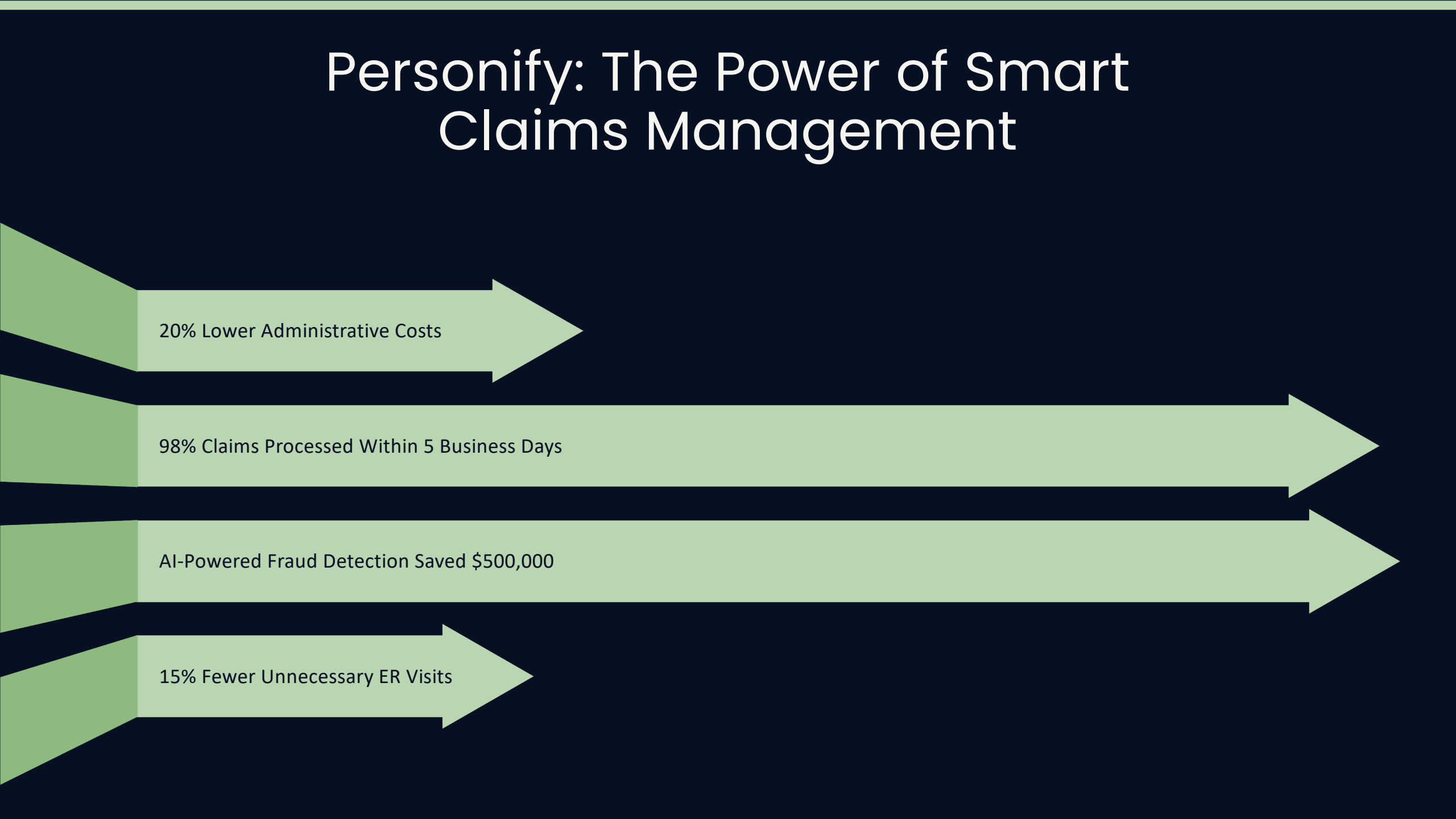
## Cost Control Innovations

FariosRx and Quantify Specialty Care help slash high-cost pharmacy and specialty medical claims, bending the cost curve for all AHP members.

## Premium Stability

The AHP Rate Stability Program guarantees fixed monthly contributions and pre-funded reserves, eliminating unpredictable cost swings for public entities.

# Personify: The Power of Smart Claims Management



20% Lower Administrative Costs

98% Claims Processed Within 5 Business Days

AI-Powered Fraud Detection Saved \$500,000

15% Fewer Unnecessary ER Visits

# Next-Gen Cost Containment

- **FariosRx: Lowering Pharmacy Costs**

15–30% reduction in specialty medication costs through direct manufacturer pricing and strategic prescription redirection, saving \$1.2 million annually for AHP members.

- **Quantify Specialty Care: Smarter Specialty Therapy**


Up to 50% savings on infusion and specialty treatments through care coordination that transitions patients to cost-effective settings, helping one AHP member save \$500,000 annually.

- **Garner Health: Smarter Provider Selection = Lower Costs**

Data-driven physician quality scoring guides employees to high-performing, cost-efficient doctors, reducing unnecessary procedures and avoidable complications, leading to a 5% average healthcare cost reduction in the first year.

# BCBS Network Advantage + Garner Health


Comparing facility costs between BCBS+Garner and traditional networks



30%

A donut chart with a light green border and a small segment of the inner circle filled with a darker green, representing 30%.


Facility Cost Difference



50%

A donut chart with a light green border and a small segment of the inner circle filled with a darker green, representing 50%.

Excessive Upcoding and Overbilling



40%

A donut chart with a light green border and a small segment of the inner circle filled with a darker green, representing 40%.

Claim Cost Reduction

# AHP Rate Stability Program Overview



## Introduction to AHP

The Arizona Health Pool (AHP) introduces an innovative program to stabilize healthcare costs.



## Program Goals

Aims to stabilize healthcare costs over a three-year period using actuarial expertise.



## Actuarial Expertise

Leveraging actuarial expertise to convert unpredictable claims into manageable expenses.



## Pre-funding Strategies

Utilizing pre-funding to ensure consistent and budget-friendly monthly obligations.



## Impact on Cost Management

Transforms unpredictable expenses into a consistent monthly obligation, aiding in budget management.



## Customization Options

Include specific statistics or examples to demonstrate the program's impact on healthcare cost management.

# How the Program Works

## Quantifying Risk and Exposure

The program identifies maximum liability for healthcare costs over 36 months using actuarial tools, establishing a ceiling on exposure and reducing unforeseen claims risk.

### Documentation Prepared:

- Maximum liability report
- Risk analysis documentation

## Pre-Funding Through a Trust

A special-purpose trust holds funds raised through advanced financing, ensuring liquidity and security. The trust pays claims and builds reserves for future risks.

### Documentation for approval and acceptance:

- Trust formation agreement
- Funding schedule

## Structured Monthly Payments

Healthcare costs are pre-funded, allowing a fixed monthly payment structure. This creates a predictable budget, enabling organizations to plan without sudden premium hikes.

### Ongoing Reporting

- Monthly payment plan
- Budget forecast

## Reserve Build-Up

Surplus funds accumulate in the trust as a risk buffer, providing financial flexibility. At the end of three years, organizations may have reserves to reinvest or apply to future costs.

### Reserve Reporting provided to the Trust or the Group:

- Reserve report
- Reinvestment strategy



# Join the AHP Community

- **Community of Public Entities**

Join a growing network of school districts, charter schools, and government organizations committed to smarter, more cost-effective healthcare.

- **Exclusive BCBS Network Access**

Unlock the power of the Blue Cross Blue Shield of Arizona network, enhanced by Garner Health's high-performance provider optimization.

- **Guaranteed 3-Year Rate Stability**

Eliminate unpredictable cost swings and budget uncertainties with AHP's 3-Year Rate Stability Program, ensuring total premium predictability.

- **Lower Claims, Lower Premiums**

Leverage innovative cost containment strategies like FariosRx, Quantify Specialty Care, and Garner Health to drive down claims and keep premiums affordable.

- **Tailored Plans for Every Organization**

Whether you're a small school district or a large government entity, AHP offers flexible plan models to meet your unique needs and budgets.



**AZ  
Health  
Pool**

## The Future Starts with AHP

The future of public sector healthcare starts with Arizona Health Pool (AHP). As a strategic partner, AHP delivers smarter, more cost-efficient benefits for school districts, charter schools, and government organizations across Arizona.

With exclusive access to the best-in-class BCBS network, innovative cost-containment solutions, and guaranteed rate stability, AHP is revolutionizing how public entities approach employee health and wellness.

Committed to using Insurance Professionals through the entire process.