

ProVision Health isn't only promising savings – we're proving them.

Empowering companies, Enhancing lives

 www.provision.health



ProVision Health Isn't Only Promising Savings – We're Proving Them.

We've all heard brokers say they can save you 20% on your group medical spend.

We Say- Prove it.

ProVision Health analyzed 246,869 facility claims totaling \$993.4 million in billed charges. Each was benchmarked against the PPO allowed amount – but what matters most is what we actually paid. The consolidated results are on page five.



Same claims. Same network. Different Results.

Since January 2022, ProVision Health has adjudicated 246,869 facility claims totaling over \$993.4 million. Under the federally mandated Transparency in Coverage rule, insurers publicly disclosed allowed amount for these claims was \$473.3 million.

ProVision Health paid \$260.3 million – resulting in \$213 million in savings for our plan sponsors.

That's not a discount.

That's a dismantling of the traditional pricing model.

And that's why our clients save 20-25% on their annual healthcare expenditure compared to a traditional TPAs or BUCA-administered self-funded plan.

Not in theory.

Not in projections.

In Black and White.



The Truth Doesn't Mind an Audit

We know in the mid-market health insurance ecosystem; there are countless brokers pushing all kinds of theories on how they can cut your company's health care costs. They throw around unsubstantiated numbers claiming they will save you 20% off your current health care expenditure. We think that is nothing more than a lot of -

Hot Air and Noise.

That is why ProVision Health engaged one of the nations most trusted actuarial and consulting firms to perform an independent claims audit. The results of this audit verify the accuracy and validity of the savings we represent. This validation delivers something no other broker can offer: Actuarially sound, third-party verified truth.

If it's not audited, it's just advertising.



The Final Word: We Don't Predict Savings—We Guarantee Them

At ProVision Health, we don't make vague promises or hide behind actuarial fog. When we quote an account, we show exactly how much we will save you – compared to the published PPO allowed amount, not inflated billed charges.

And here's the difference between us and every other broker pitching you:

If we miss the mark on our projected savings, we'll return 100% of our sales fees. Every penny. No red tape. No excuses.



Now ask your current broker two simple questions:

- 1 How much are you saving beyond the PPO discounted rate on facility claims?
- 2 Are you willing to stake 100% of your sales compensation on the result as a performance guarantee?

Spoiler: They Won't.

We do – because ProVision doesn't gamble. We calculate, we perform, and then we back it up in writing.

It's Your Move.

You can keep hoping your plan performs... or you can hold it accountable. Let's run the numbers.

If you've ever said, "We've got to get our healthcare costs under control," This is the moment. Send us your current claims data. Let us show you – side by side – how much you're leaving on the table.

No cost. No commitment. Just the truth.

 hello@provision.health



ProVision Health full portfolio (all groups)

ProVision Savings Report (Facility Claims)

Incurred Date: 1/1/2022 to 07/31/2025

Report Run Date: 09/12/2025

Paid Month	Number of Claims Paid	Total Billed Claims	PPO Allowed Amount	ProVision Paid	Savings over PPO Allowed Amount	Savings as a % of PPO Allowed	ProVision Paid as a % of PPO Allowed
1/1/22	5	6,799	2,156	1,195	960	44.55%	55.45%
2/1/22	405	1,237,575	553,944	241,209	312,735	56.46%	43.54%
3/1/22	659	1,808,810	804,884	363,672	441,213	54.82%	45.18%
4/1/22	754	2,836,474	1,299,066	689,432	609,634	46.93%	53.07%
5/1/22	624	3,151,526	1,231,118	573,918	657,200	53.38%	46.62%
6/1/22	1,194	4,657,089	2,719,910	1,774,366	945,545	34.76%	65.24%
7/1/22	1,253	5,959,531	2,917,922	1,416,260	1,501,662	51.46%	48.54%
8/1/22	1,019	4,130,514	2,193,410	1,185,011	1,008,399	45.97%	54.03%
9/1/22	567	2,750,690	1,098,450	480,567	617,884	56.25%	43.75%
10/1/22	1,133	4,669,778	2,429,612	1,233,632	1,195,980	49.23%	50.77%
11/1/22	1,867	6,101,511	2,972,026	1,439,008	1,533,018	51.58%	48.42%
12/1/22	1,494	5,660,251	2,548,753	1,390,749	1,158,004	45.43%	54.57%
1/1/23	1,390	5,363,195	2,952,419	1,727,775	1,224,645	41.48%	58.52%
2/1/23	1,409	5,740,934	2,739,528	1,283,778	1,455,750	53.14%	46.86%
3/1/23	2,623	10,672,061	5,256,721	2,633,725	2,622,995	49.90%	50.10%
4/1/23	2,982	11,753,007	5,936,103	2,872,845	3,063,258	51.60%	48.40%
5/1/23	3,022	13,371,931	6,216,467	3,154,213	3,062,254	49.26%	50.74%
6/1/23	4,105	17,108,051	8,387,076	4,316,393	4,070,683	48.54%	51.46%
7/1/23	3,809	18,886,393	8,990,257	4,298,463	4,691,794	52.19%	47.81%
8/1/23	4,551	22,157,172	9,889,683	4,772,096	5,117,586	51.75%	48.25%
9/1/23	4,422	18,995,387	8,606,864	4,498,533	4,108,331	47.73%	52.27%
10/1/23	4,955	22,601,000	10,543,485	5,449,853	5,093,632	48.31%	51.69%
11/1/23	5,058	19,260,484	8,723,368	3,873,679	4,849,689	55.59%	44.41%
12/1/23	4,631	17,575,123	8,600,061	4,523,443	4,076,619	47.40%	52.60%
12/01/2023 ITD	53,931	226,455,285	107,613,282	54,193,813	53,419,469	49.64%	50.36%
1/1/24	5,745	22,588,951	10,671,626	5,559,340	5,112,286	47.91%	52.09%
2/1/24	5,148	20,770,395	10,358,505	5,934,905	4,423,600	42.71%	57.29%
3/1/24	6,824	26,566,946	12,655,410	6,776,347	5,879,064	46.45%	53.55%
4/1/24	8,817	33,488,106	16,129,725	8,734,638	7,395,087	45.85%	54.15%
5/1/24	8,560	32,987,752	15,567,782	8,215,895	7,351,887	47.23%	52.77%
6/1/24	8,062	34,121,242	15,728,603	7,967,521	7,761,082	49.34%	50.66%
7/1/24	8,587	36,584,111	17,981,268	9,921,913	8,059,355	44.82%	55.18%
8/1/24	10,449	39,537,771	18,618,292	10,850,037	7,768,255	41.72%	58.28%
9/1/24	9,476	37,883,233	17,671,468	9,362,972	8,308,496	47.02%	52.98%
10/1/24	9,011	40,930,986	18,473,106	10,626,708	7,846,398	42.47%	57.53%
11/1/24	6,214	26,756,245	13,491,262	7,759,109	5,732,153	42.49%	57.51%
12/1/24	9,085	33,253,048	16,387,333	8,824,538	7,562,795	46.15%	53.85%
1/1/25	10,032	37,270,591	17,730,216	10,345,170	7,385,046	41.65%	58.35%
2/1/25	11,220	43,399,894	20,587,377	12,112,629	8,474,747	41.16%	58.84%
3/1/25	14,726	55,492,830	25,484,589	13,789,930	11,694,659	45.89%	54.11%
4/1/25	12,791	47,807,976	23,632,814	14,927,637	8,705,178	36.84%	63.16%
5/1/25	12,037	52,391,922	28,247,731	19,976,391	8,271,340	29.28%	70.72%
6/1/25	12,651	54,153,175	26,069,116	15,547,913	10,521,203	40.36%	59.64%
7/1/25	11,637	46,941,037	20,844,559	9,944,949	10,899,610	52.29%	47.71%
8/1/25	11,866	44,046,833	19,447,057	8,994,238	10,452,819	53.75%	46.25%
Total	246,869	993,428,329	473,391,121	260,366,593	213,024,528	45.00%	55.00%

