

Breaking the Healthcare Monopoly

CEO's Playbook

Mark Holland

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President Employee Benefits

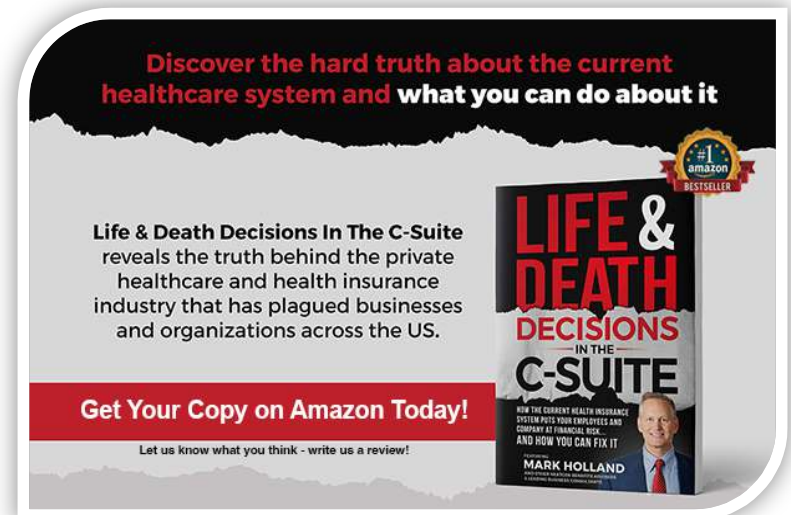
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July 29, 2026

Introduction

- Mark Holland
President Employee Benefits
CoVerica
- QR code at the end
- Downloadable resources
 - Copy of my book
 - All material referenced
 - Slide Deck
 - Additional Books & Resources



START WITH THE “WHY”

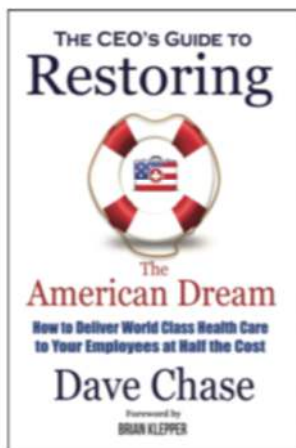
Impact

Case Study of Rosen Hotel

- Harris Rosen's leadership: Employee-driven health plan transformation
- RosenCare: \$500M saved, low employee costs, comprehensive coverage
- Onsite medical center: Accessible, holistic care for all staff
- Minimal out-of-pocket: \$5 office visits, zero copays for most meds
- Wellness focus: Free programs, screenings, nutrition, injury prevention
- Community results: 78% crime reduction, near 100% graduation rates in Tangelo Park
- Philanthropy: College tuition for employees & children, expansion to new communities

Impact

Over 25 Additional Case Studies



An inside look at how to reverse the damage from hyperinflating healthcare costs.



TH



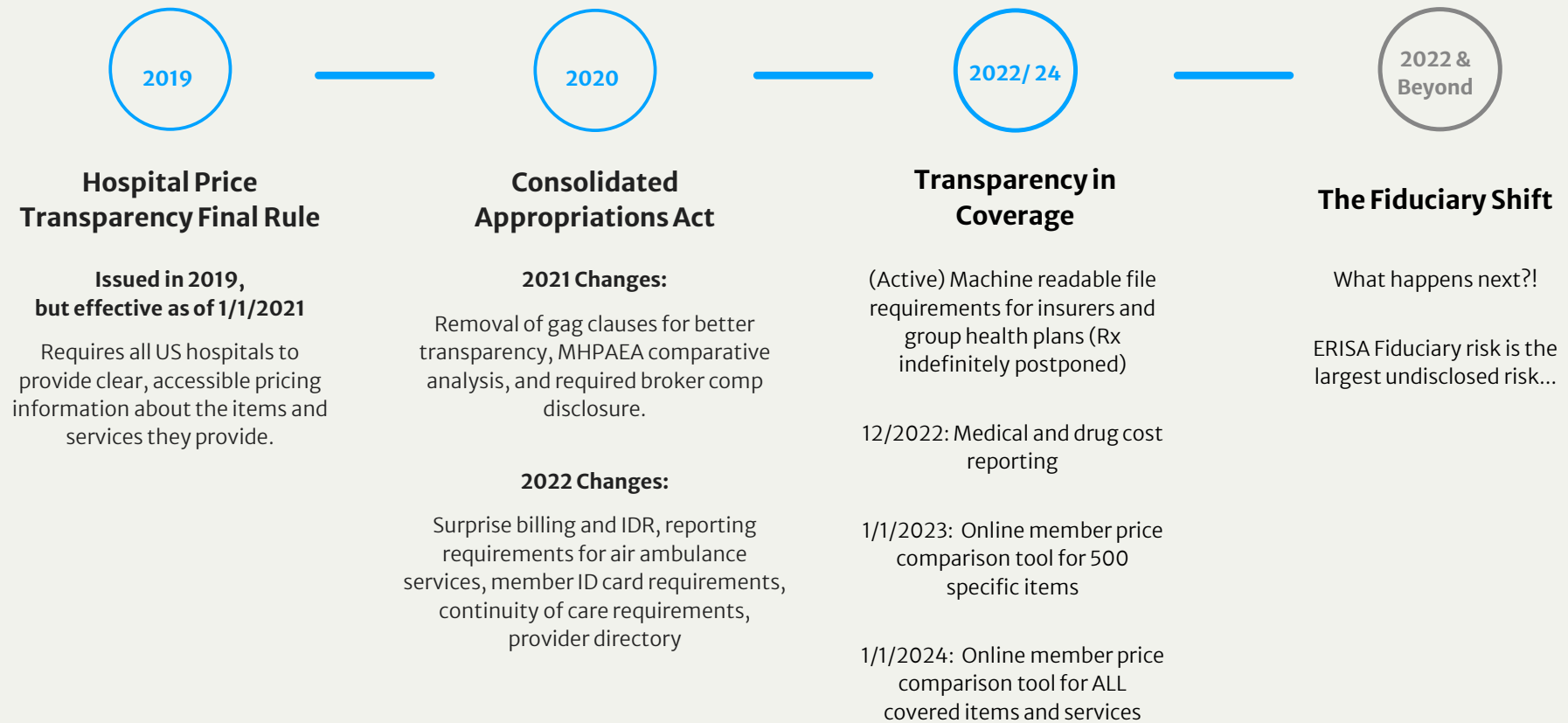
The CEOs Who Restored the American Dream

THE BIGGEST CHANGE IN EMPLOYEE BENEFITS SINCE 1943



CHANGES HAPPENING IN HEALTH & WELFARE BENEFITS...

The Same Fiduciary Shift Is Happening in Health Plan Benefits



Fiduciary Responsibility

The exact same for retirement benefits AND health plan benefits

- To act solely in the interest of participants and beneficiaries
- Fiduciary representatives are personally liable to restore any losses to the plan
- Fiduciary representatives are personally liable to restore any profits made through improper use of plan assets
- Courts can take whatever action is appropriate against fiduciaries who breach their duties under ERISA



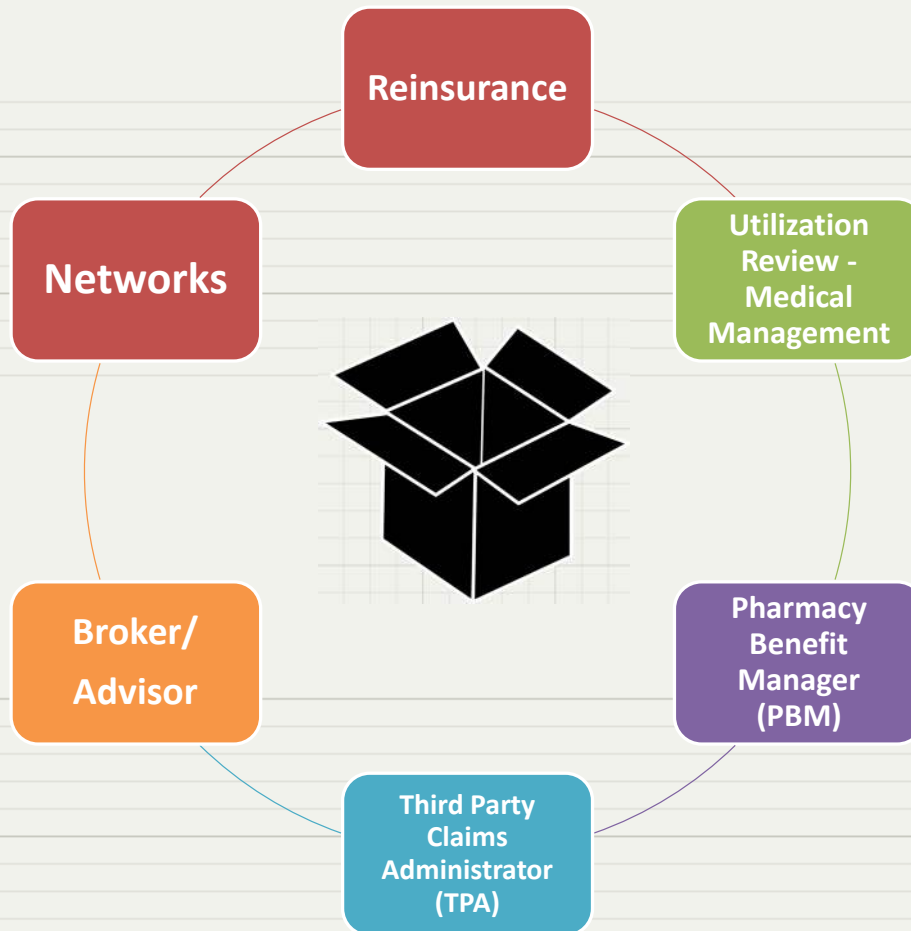
U.S. DEPARTMENT OF LABOR

Healthcare is already fixed.

True or False?



Understand the Supply Chain

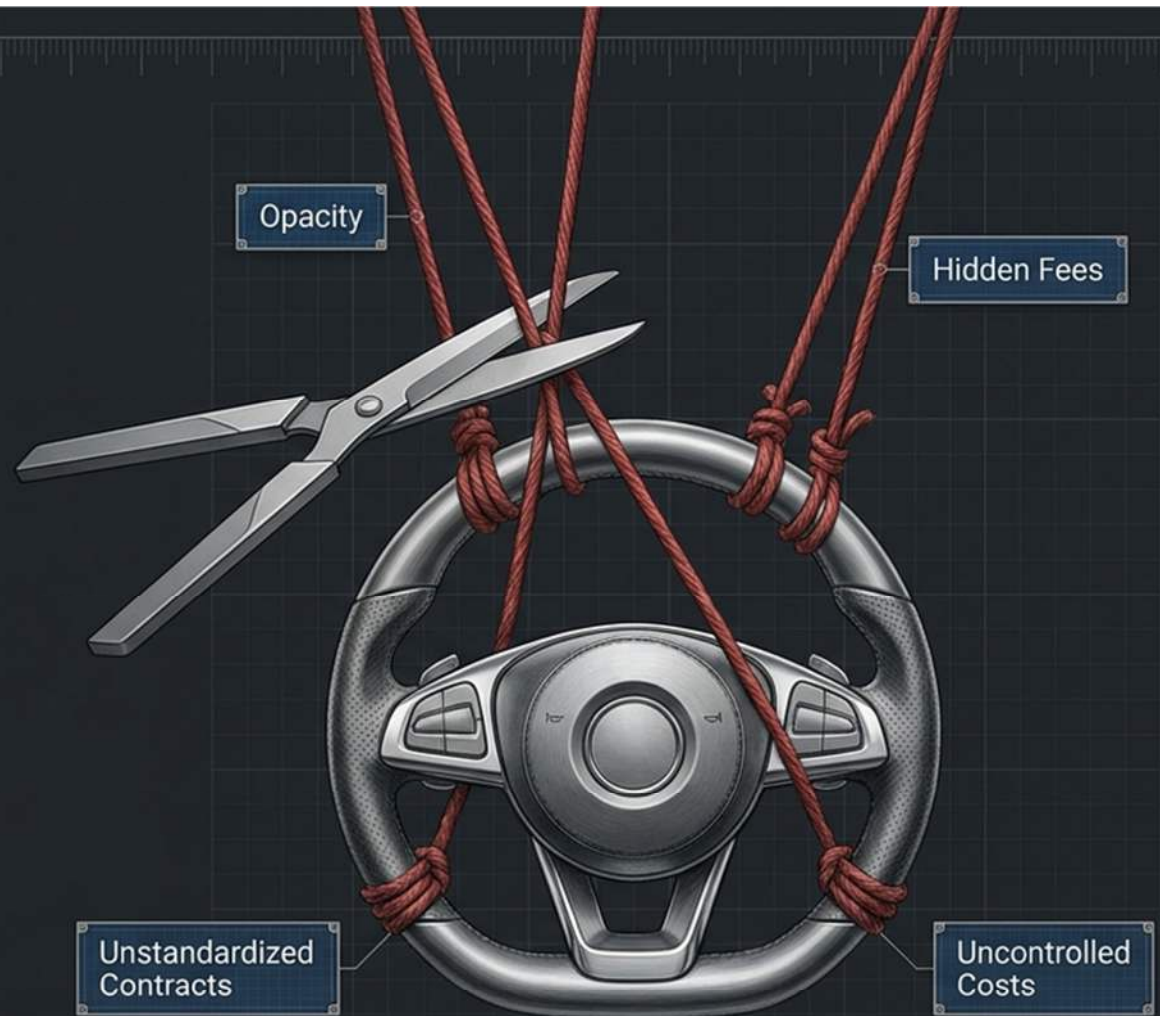


Open the
Black Box

The illusion of inevitability.

For decades, health insurance conglomerates and traditional brokers have manipulated the narrative, convincing executives that soaring healthcare expenses are an unavoidable cost of doing business.

You are strung along by opaque contracts, unstandardized data, and misaligned incentives that treat your second-largest budget item as a profit center for others.



By Mark Holland

The Cost-Quality Paradox

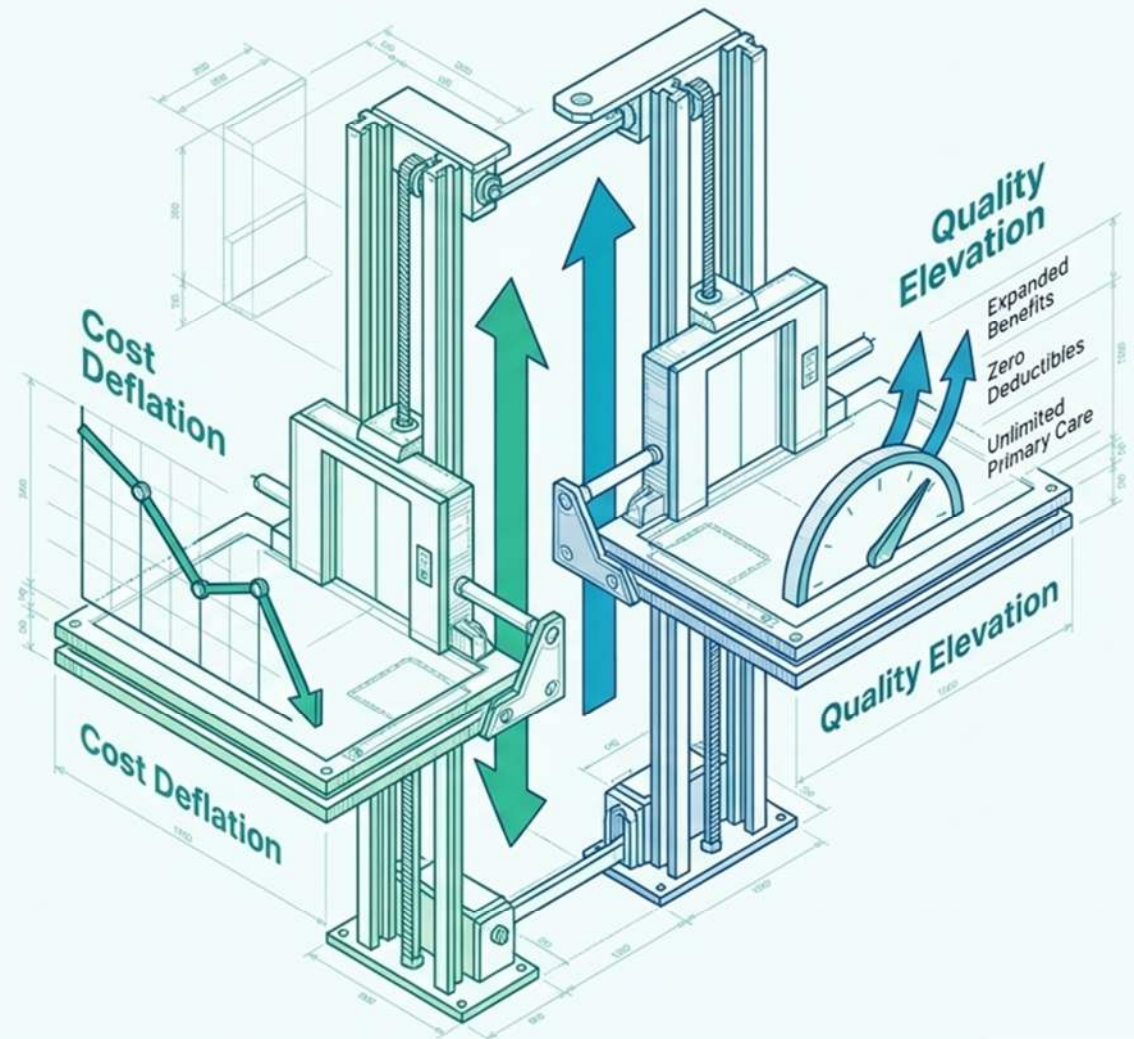
In traditional markets, lower costs require compromising quality. Healthcare operates backward. By applying standard supply-chain management techniques to eliminate systemic friction and overspend, optimized health plans simultaneously drive costs down while expanding employee benefits.

The Financial Impact

20% to 40% sustainable reduction in per-capita health benefits spending.

The Clinical Impact

Unlimited, free primary care and zero deductibles on major procedures.



By Mark Holland



HEALTH CARE

Quality

Cost

Quality

- Always start with Quality. *“There is no good price for bad healthcare”*
- Who knows of Doctor Death?
- Quality Care
- Second Opinions
- Centers of Excellence
- Quality tools such as www.HealthCareBluebook.com

Results of Mayo Clinic Second Opinions

**COMPLETE
& CORRECT**

12%

2%~~X~~

**COMPLETELY
WRONG**

Source: Mayo Clinic

Costs

- Costs vary everywhere Rx & Health
- Is BUCA pricing discounted?
- How would you know?
- Pricing tools such as www.PatientRightsAdvocate.org – www.HospitalPricingFiles.org - www.HealthCostLabs.com or compare using www.SurgeryCenterOK.com

Costs – MRI in DFW

- MRI Lumbar Spine w/o Contrast
- Procedure Code 72148
- Source
www.HealthCostLabs.com

Row Labels 	Max of Rate	Min of Rate.
Aetna	\$ 4,358.24	\$ 153.41
BCBS	\$ 4,481.28	\$ 229.87
CIGNA	\$ 4,045.60	\$ 1,109.17
Humana	\$ 4,760.07	\$ 228.68
Self Pay	\$ 4,107.00	\$ 228.22
UHC	\$ 5,162.51	\$ 237.87
Veterans	\$ 2,993.55	\$ 223.65

Two divergent models of healthcare procurement

Status Quo Health Plan

Architecture: Opaque, closed-network bundles.

Contracting: Unstandardized, favoring the vendor.

Friction: High cross-organizational duplication and low trust.

Financial Control: Premium-taker; subject to annual arbitrary increases.

Employee Experience: High deductibles, limited guidance on physician quality.

High-Performance Health Plan

Architecture: Transparent, open-source standards.

Contracting: Memorialized best practices enforcing accountability.

Friction: Streamlined via shared methodologies and repeatable data sets.

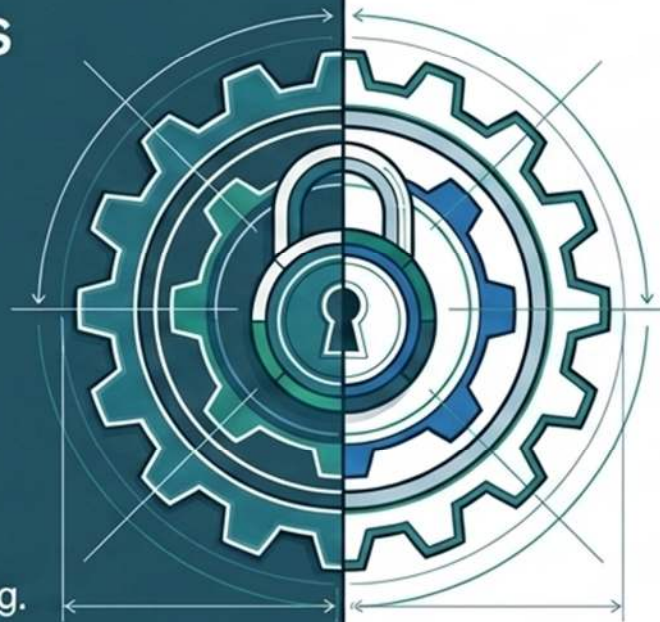
Financial Control: Active supply chain management; predictable forecasting.

Employee Experience: Zero out-of-pocket costs for high-quality care choices.

A synchronized victory for the P&L and the people.

Management Wins

- ✓ Elimination of systemic overspend.
- ✓ Healthcare savings reallocated directly to the income statement as a discretionary fund or boosted EBITDA.
- ✓ Stronger retention and highly competitive recruiting.



Employee Wins

- ✓ Healthier, more engaged, and productive workforce.
- ✓ Elimination of out-of-pocket expenses when utilizing high-quality healthcare options.
- ✓ Access to free, world-class primary care.

RESOURCES

About the Networks - Resources



Nautilus Health Institute
is a 501(c)(3) non-profit
organization building the open-
source infrastructure and shared
standards required to transform
health plan market norms by
2030

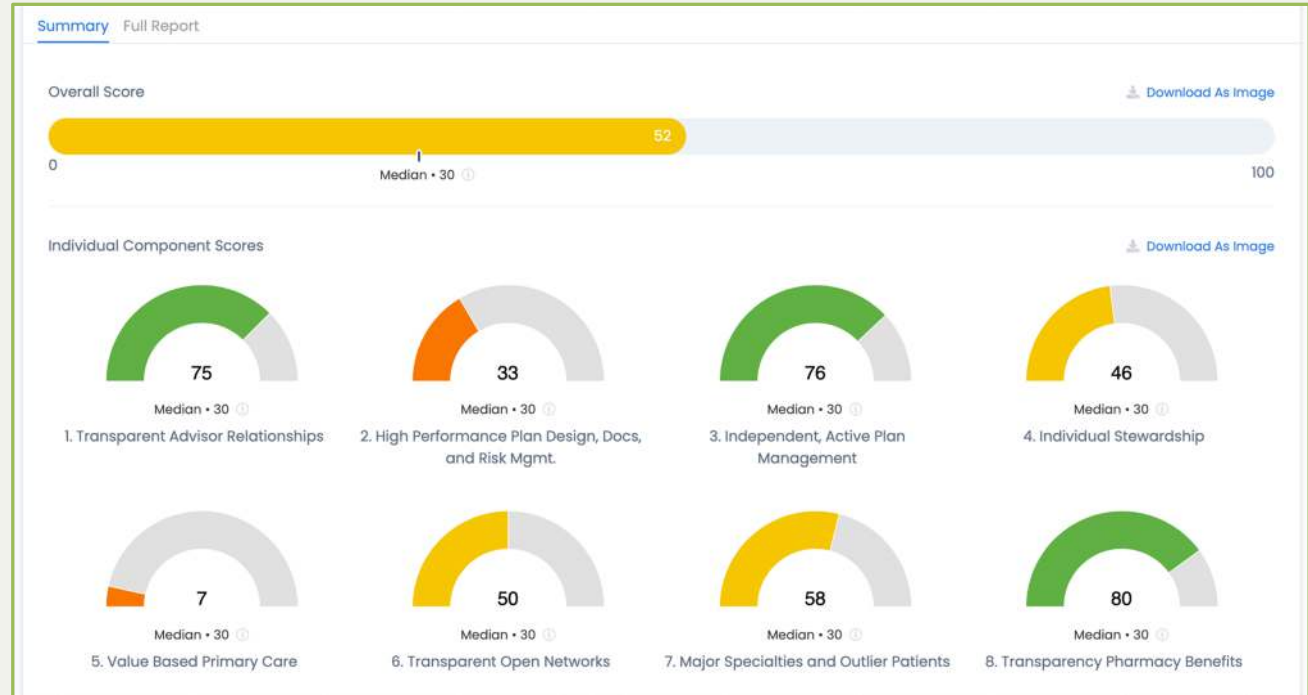


www.NextGenBenefits.Network - www.HealthRosetta.org - www.NautilusHealth.org

PLAN GRADER™

Analyzes the 40 most important factors of high-performance health plans across eight Health Rosetta components

1. Transparent Advisor Relationships
2. Transparent Pharmacy Benefits
3. High-Performance Plan Design, Docs, and Risk Mgmt.
4. Individual Stewardship
5. Independent, Active Plan Management
6. Value Based Primary Care
7. Major Specialties and Outlier Patients
8. Transparent Open Networks

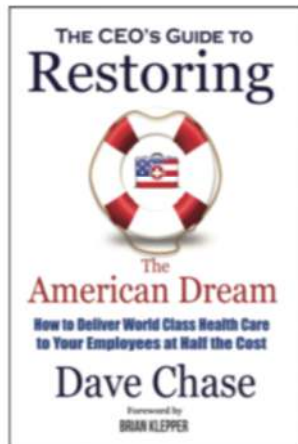


Additional Resources

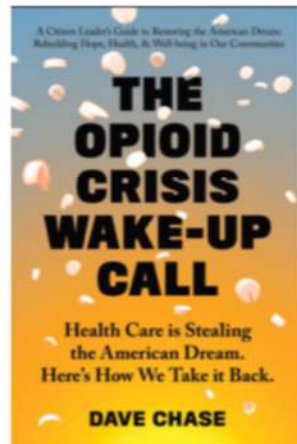
— People and Organizations to follow:

- Dave Chase – www.HealthRosetta.com
- Nelson Griswold - NextGen Benefits www.NextGenBenefits.Network
- Dr. Marty Makary, MD
 - Book - The Price We Pay
- Cynthia Fisher - <https://www.patientsrightsadvocate.org>
- Marshal (Sonya) Allen - <https://www.marshallallenproject.org>
 - Book - The Price We Pay (since the release), they have tracked 1.65 million in healthcare savings.

Additional Book Resources



An inside look at how to reverse the damage from hyperinflating healthcare costs.



The opioid crisis is not an anomaly.



The roadmap for communities to restore hope, health, and well-being



The CEOs Who Restored the American Dream

Q & A



Thank You

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