

# **FREE MARKET TPAs**

**7 KEY QUESTIONS**



# WHO?



TPAs as we know them today originated with the passage of ERISA in 1974



They were predominately entrepreneurial, privately owned, local companies



They were a disruptive force to the status quo of the day



They brought options and innovation to the market

# WHAT?

**Commitment  
to Cost Control**

**Commitment  
to Technology  
and Innovation**

**Support of  
Management  
and HR**

**Customer  
Service**

# WHY?



**DNA**



**A New Age of  
Consumerism**



**Creative Disruption in  
the Marketplace**



**Modern Economics**

# WHEN?

**The status quo becomes too burdensome on the Plan and employees**

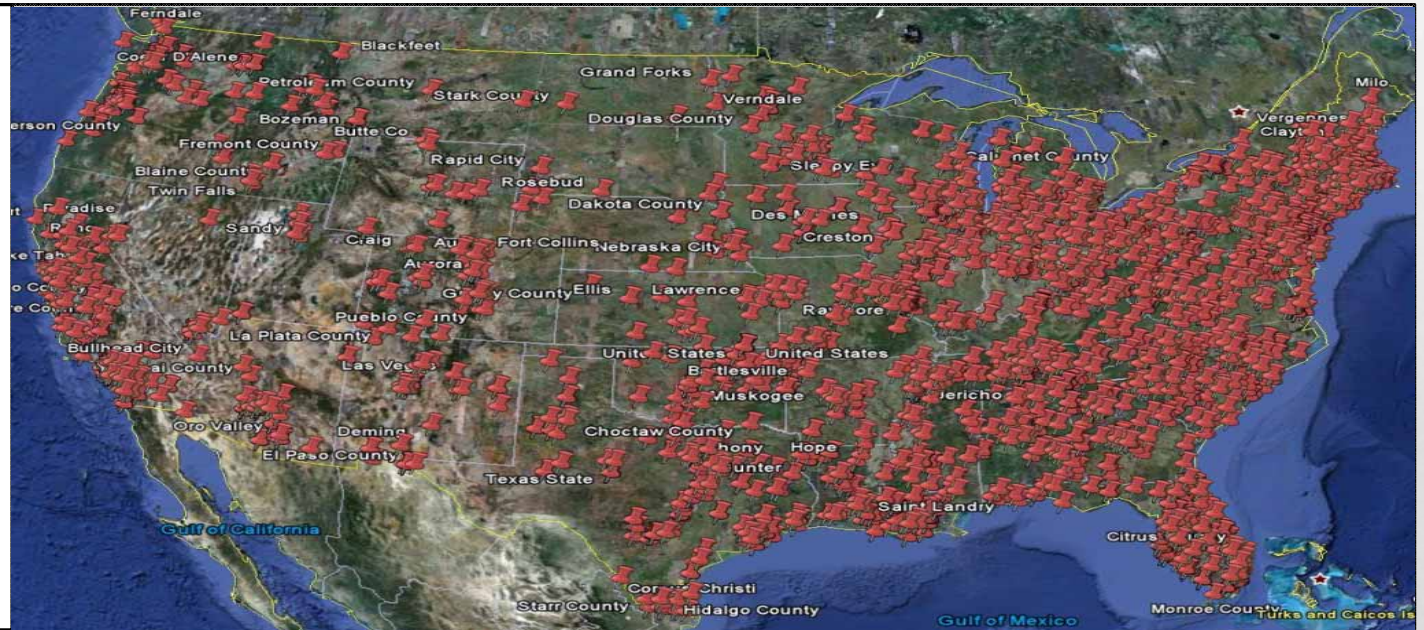
**Ready to take an active role in Plan Management**

**Labor supply requires enhanced differentiation**

**The value of aligned incentives is recognized as a crucial element of success**



**Healthcare in  
our country is  
a local  
phenomenon**



**WHERE?**

# HOW?



**Ongoing  
Value**



**Memorable  
Experiences**



**On Demand  
Fulfillment**



**Real-time  
Anywhere**



**Personalized  
Service**

# HOW MUCH?

Disclosure of all fees received from the plan; it is required under ERISA. It is nothing new and is not unusual or unreasonable.

Competition must be on cost and quality like it is in all other major segments of our economy.

Demand for healthcare will continue to increase; success will be driven by cost and quality.

Let's not be Danny Simpson.



# **THANK YOU!**

**QUESTIONS?**

