

# Better Benefits by DESIGN

## CUSTOMIZING BENEFIT PLANS SAVES MONEY.

“All too often, employers feel compelled to select from limited options offered by large, publically traded health insurance carriers to cover their employees’ health care. As their costs continue to increase, the most common option for employers is to pass on additional expense to their employees.

Employers seeking to take more control of health care costs find that working with an independent third party administrator allows them to customize their health care plans and leverage the cost-containment benefits of self-funding.

Celebrating its 25th year, Custom Design Benefits (CDB) is Cincinnati’s largest independent third party administrator (TPA) of self-funded health benefit plans and consumer-driven services.

“We all have the same goal,” says Julie Mueller, President and CEO of CDB, “to deliver health care benefits that are affordable, accessible, and comprehensive, while simultaneously controlling cost.”

CDB prepares and supports individualized benefit plans based solely on the needs of each employer. “Because we’re independent, we don’t have quotas to fill or insurance products to sell,” says Mueller. “We recommend the best options to our brokers and clients to help them contain their health care costs.”

### Making Healthcare Benefits Simple and Affordable

A new and innovative way this is accomplished is through CDB’s TrueCost Reference-Based Pricing plan. TrueCost eliminates a PPO network and pays health care providers a fair fee based on the actual cost of services provided, instead of a discount on an arbitrary schedule of billed charges. TrueCost features a simple copay-only plan design.



**The Custom Design Benefits Team**

Employers that self-fund with TrueCost save even more: TrueCost achieves an additional 20 to 30 percent savings over the traditional PPO network discounts offered by large insurance carriers.

TrueCost can be a win-win-win, according to Mueller. “Employers win by reducing health care costs,” she says. “Employees win with a simple copay-only plan design where excessive out-of-pocket expenses such as high deductibles and coinsurance are eliminated. And health care providers win with fair and timely reimbursements without the added cost of incurring collection expenses.”

### One-Stop Resource

CDB is considered the national leader in reference-based pricing plans. This experience, along with its expertise as an independent third party administrator for self-funded health plans, makes it possible for CDB to customize effective cost-containment solutions.

“We assist our clients with traditional health benefits, corporate wellness programs, flexible benefits, and other consumer-driven services, plus Affordable Care Act (ACA) compliance services,” says Mueller. “It’s all in the name—Custom Design Benefits.”



**Custom Design Benefits**

*innovative cost containment solutions  
for employee benefits*

5589 Cheviot Road  
Cincinnati, OH 45247  
513-598-2929

[customdesignbenefits.com](http://customdesignbenefits.com)