

Success Story: Colorado Boards of Education Self-Funded Trust

In their first year with Apostrophe, the Colorado Boards of Education Self-Funded Trust saved **32% on their health benefits plan** and employees are thrilled with their care options.

the search for the BEST care

Colorado's Boards of Education Self-Funded Trust (BEST) manages healthcare benefits for 21 school districts throughout the state. Like most organizations, they were relying on a third-party administrator (TPA) and a legacy carrier network for their benefits.

BEST faced a critical problem: Schools in rural Northeast Colorado were facing plan price increases, and employee deductibles were already maxed out at \$3,500.

The district superintendents couldn't spend more on plans that didn't deliver more value to their teachers, faculty and staff — and BEST's existing TPA wasn't offering alternative solutions.

BEST needed to reduce immediate costs for the district and employees and improve their healthcare options, so they turned to Apostrophe's Intelligent Health Benefits platform to solve their problems.

apostrophe's approach

Apostrophe's model is based on simplicity and transparency: We cut waste by paying providers upfront, giving members unified bills, and passing the savings directly onto our customers. Apostrophe met BEST's needs by identifying and eliminating multiple sources of unnecessary spending, and guiding members to cost-effective, high-quality care through our Member Care service.

BEST's Challenges: a closer look

- High out-of-pocket expenses for members
- Inflated healthcare costs from overtreatment
- Low-quality primary care options in communities
- Inflated lab fees by PPO nearing 1,000%
- Weak local primary care options



I love Apostrophe!

They have done a great job. They are friendly, helpful, timely and very thorough — they are the best insurance company I have worked with.”

| BEST Member *

*Apostrophe does not share member information to comply with HIPAA standards.



solutions + results

challenge	solution	results
regular overtreatment	Apostrophe's Member Care specialists guided members to second opinions by trusted partners — 100% of which resulted in less invasive and less expensive treatments.	Eliminated \$350,000 in unnecessary surgeries
high surgery costs	We developed fixed-price procedure bundles with local high-performance surgery centers and offered them to members with zero out-of-pocket cost.	Saved \$100,000 in the first month
inflated fees	Members with diabetes were avoiding regular doctor visits — and ending up in the ER — because the PPO was marking up lab fees by 1,000%. Our Member Care team guided members towards better pricing care.	Improved chronic-condition management
weak local primary care	Members got access to a suite of local and virtual healthcare providers, and Member Care specialists helped them pick the most cost-effective options.	Access to more flexible and higher-quality care

the BEST results

One of the best results? Happier, healthier members. Apostrophe has earned rave reviews from BEST's members and transformed healthcare benefits for over 1,200 teachers. Today, Apostrophe is BEST's trusted Intelligent Health Benefits platform and partner in better healthcare benefits.



I was so impressed by the second opinion Apostrophe connected me with. I now have no pain, no neck brace and was able to avoid surgery. This literally changed the course of my life.

| BEST District Manager *

our transparency pledge

We believe in business as a force of good.

Transparency keeps us aligned with our customers. Our revenue comes only from administrative fees. We do not receive referral bonuses from our partners. We do not add markups to clinical costs and claims. All discounts and refunds are passed through to the customer.

Ready for a health plan that actually takes care of you? Oh health yeah!

Contact us today — we're here to help.

sales@apostrophe.health

