

## Prairie States Introduces Innovative Copay Clarity Program to Transform Health Plan Design

Prairie States, a Sheboygan-based third-party administrator of group health benefit plans, is announcing the launch of its new copay plan design option.

SHEBOYGAN, WISCONSIN, UNITED STATES, July 23, 2024 /EINPresswire.com/ -- Prairie States Enterprises ("Prairie States"), the Sheboygan-based third-party administrator of group health benefit plans, is excited to announce the launch of its new variable copay plan design option, Copay Clarity.

This innovative program is designed to simplify health benefits by eliminating deductibles and coinsurance, utilizing instead a copay-based structure that enhances cost transparency and member engagement. This presents an exciting opportunity for employers.

With Copay Clarity, they can reduce total healthcare spend by making high value providers easily accessible to employees.

"Copay Clarity represents our commitment to making healthcare more accessible and affordable," said James O'Brien, Vice President of Sales at Prairie States. "By removing the complexity of traditional health plan designs, we are empowering our members with clear, upfront costs and the support of our dedicated concierge team."

Health Benefits, Simplified:

• No Deductibles, No Coinsurance: Copays and out-of-pocket maximums are the only things members have to deal with, making healthcare costs predictable and manageable.

• Upfront Copay Pricing: Through the Copay Clarity online search tool (powered by Helm Health), members know their costs before receiving care, enabling better financial planning and decision-making.

• FiveStar Health Concierge Service: Prairie States' concierge service actively assists members in finding and choosing high value healthcare providers, enhancing the user experience and increasing potential savings.

• Dynamic Copay Levels: Copay amounts are strategically set based on the quality and cost of

providers, promoting the use of high value care options.

"The introduction of Copay Clarity aligns with our mission to provide cost-effective healthcare solutions without compromising the quality of benefits," added O'Brien. "This plan design is a game-changer, not only for our members, but also for employers, offering them substantial savings."

Copay Clarity can be customized to fit the unique needs of different employer groups. It leverages local networks and offers the flexibility to choose appropriate Pharmacy Benefit Managers (PBMs) and prescription plans to complement the medical benefits.

About Prairie States Enterprises, Inc.:

Prairie States Enterprises Inc. provides comprehensive health benefit plan administration services for self-funded organizations, offering in-house health management and wellness, benefits optimization, plan analysis and predictive modeling tools. Visit Prairie States at <u>www.prairieontheweb.com</u> for more information or call James O'Brien, Vice President of Sales, at 800.615.7020 x5301.

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