

5 Reasons Brokers Partner with Pareto

ParetoHealth. 



What if you could grow your business by **40%**?

What if you could introduce your clients to long-term solutions?

ParetoHealth can help you do both.

From realized business growth to best-in-class cost containment programs, here are five reasons brokers partner with Pareto.

1. New Business Opportunities

40% of our business is new business for our brokers. Enterprising brokers often sign 10-15 new groups a year.

For the right audience, the captive concept is an easy sell. You don't need us to tell you that employers are tired of chasing the cheapest rate and changing carriers every year. Your clients have long-term strategies for all of their other expenses. Why not healthcare?

Lay the foundation for a long-lasting relationship with an innovative solution that will shift the client mindset from the next 12 months to the next three to five years. With Pareto's captive model, brokers benefit from a way to dramatically increase their ability to write new business—and separate themselves from the competition still content with the status quo.

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2. A Superior Product

Pareto captives come with the strongest stop-loss contract on the market today, along with an unwavering commitment to cost containment. **No other captive out there is able to give mid-sized employers the same access and pricing to the population health benefits of a Fortune 500 company.**

Unlike others who pay lip service to cost containment, Pareto's integrated cost containment solutions and strategic resources are wholly or largely subsidized. Captive members benefit from best-in-class plan design and consultative services, with a focus on pharmacy, primary care, specialty networks, care coordination, participant optimization, and population analytics (to name a few).



No other captive out there is able to give mid-sized employers the same access

3. A High Retention Rate

97% of employers that join a Pareto captive, stay in the captive—even though there is no multi-year commitment and they can leave the captive whenever they want.

Because Pareto's captives are member-owned, there is no hidden agenda when it comes to goals and objectives. Nor are there any surprises at renewal. Transparent underwriting guidelines allow employers to have complete understanding of the underwriting methodology and renewal process, so "black box renewals" can become problems of the past.

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4. Unmatched Size, Scale, Experience, and Expertise

With \$1.6B in healthcare benefits running through the Pareto platform, \$410M in stop-loss premium under management, 325,000 lives covered, over 1,100 active employers, and an impeccable retention rate, Pareto is uniquely positioned to help a large swath of the market adopt smart, sustainable, multi-year strategies to optimize healthcare delivery.

Pareto has the size and scale to make large claims a nonevent and help employers weather the storm of a bad claims year.



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5. A Selective Distribution Model

We are deeply invested in managing the quality of brokers that partner with our captives. In other words, **we won't work with just anyone.**

Once vetted and welcomed to the fold, we are very protective of our broker partners—and motivated to help them grow their blocks and succeed. To that end, we offer:



Training programs
for brokers



Education programs
for prospects
and clients



Regular support
from regional
representatives



Lead generation
support



Monthly and
on-demand reporting



In select cases,
the ability to
designate prospects
for protection



Protection from
BORs

Want to grow your book of business and flip the narrative so primary care is no longer about being sick, but about staying well?
Want to help put an end to “insurance as usual” and change the way healthcare is delivered?

Drop us a line at www.paretohealth.com