

Reference-Based Pricing With Fairo's

Fairos is a proven self-funded employer healthcare solution that can replace or enhance conventional PPO plans. Our proactive approach with providers and personal member advocates ensures the best healthcare experience in the industry.

Why Fairo's?

- Reduce annual healthcare costs by 30% or more
- Average net effective Medicare rate: 142%
- Settle balance bills 3x faster than the industry average
- Less than 1% of Fairo's members are balance billed
- Balance. By Fairo's: Innovative Balance Bill Protection Program - Fairo's pays all balance bills under \$1,000
- Long-term provider agreements by Skilled Medical Bill Negotiation Team (90+ negotiators)

	Traditional RBP	Fairo's
Member Homework	Confusing paperwork is required to sign, no status updates or transparency.	Balance bill assignment packets are not required for Fairo's members.
Balance Bill Resolution Time	Average 12–14 mos. Close balance bills when the noise goes away.	3x Faster (Average 3–5 mos). Verify zero balance with provider before closing bill.
Long-term Provider Agreements	Not possible with a “silent treatment” negotiation strategy.	Skilled negotiation leads to long-term agreements, provider access & savings.
Balance Bill Frequency	Frequency stays stagnant, averaging 5% of all bills year over year.	Frequency drops each plan year, averaging below 1%.

Contact your sales representative to learn more.



Results



Historical average savings

75.6%



Avg. savings on claims over \$100k

79.4%



Member NPS score
(industry-leading)

77.9%



Client retention (last 5 years)

97.4%



Avg. net effective Medicare rate
(after settlements)

142%



Balance bill rate

<1.0%



Unique providers accessed yearly

300k+



Proprietary provider agreements

30k+