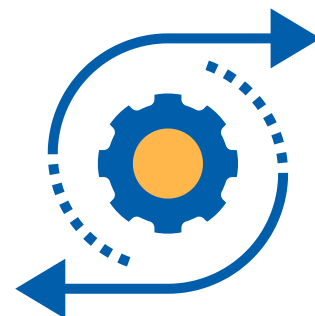


EMPLOYER SOLUTIONS

Cut Costs. Improve Care. Keep Employees Healthy.



Why Employers Need Pathway Healthcare

Self-funded employers carry the financial risk of their employees' healthcare. Behavioral Health is one of the fastest growing cost drivers, often pushing claims out of network and spiking premiums. Pathway Healthcare provides comprehensive Behavioral Health services in person and online, fully in network with all major payers, helping you keep costs under control while improving employee well-being.

The Employer Impact of Behavioral Health

- \$193 billion is the annual cost of untreated mental illness in the U.S. workforce due to lost productivity (NAMI)
- 60% of employees with a behavioral health condition report reduced productivity or missed work (National Safety Council, 2021)
- Dependents often drive up employer costs. Out of network behavioral health claims are four to five times more expensive than in network care (Milliman, 2017)
- Every \$1 invested in behavioral health yields a \$4 return in improved health and productivity (WHO, 2020)

Pathway Healthcare Advantage

- In-Network Nationwide. Contracted with all major payers to keep employees and dependents in network
- Flexible Access. In person clinics and online telehealth provide quick access to care
- Cost Control. Reduces high cost ER visits, hospitalizations, and out of network claims
- Workforce Retention. Improves employee satisfaction and reduces absenteeism
- Whole Family Care. Dependents receive the same quality access, reducing surprise costs

The ROI for Employers

- Lower Premiums and Stop Loss Claims. Cutting unnecessary large claims by keeping care in network
- Reduced Absenteeism. Employees with behavioral health access miss less work and stay engaged
- Increased Retention. Employees who feel supported are 2.6 times more likely to stay with their employer (APA, 2022)

Sample Impact Scenario

A self-funded employer with 1,000 employees:

- **Without integrated behavioral health:** about 15% of employees and dependents seek care out of network, leading to about \$1.5M in annual unnecessary spend
- **With Pathway Healthcare:** 75% reduction in out of network behavioral health claims with estimated savings of about \$1.1M annually plus productivity gains

Why Partner with Pathway Healthcare?

For Brokers: Differentiate yourself by offering a benefit that saves employers money while improving workforce health.

For Employers: Gain a trusted behavioral health partner that delivers measurable savings and stronger employee well-being.

Contact Pathway Healthcare

Let's create a behavioral health strategy that reduces costs and improves care for your employees and their families.

Data Sources

- National Alliance on Mental Illness (NAMI), 2023
- Milliman Research Report, 2017
- World Health Organization (WHO), 2020
- National Safety Council, 2021
- American Psychological Association, 2022

Enrollment / Referrals

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