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[00:00:01] **Speaker 1** So, we would love to have all of the independent, direct primary care providers in our network. But when you talk to them, the reason that they're now independent, direct primary providers is they wanted to get away from the, I've got eight minutes or nine minutes with my patient and then I have to move on. They wanted to treat the whole person, understand that there's more questions to be asked about why your knee hurts than you can get in eight or nine minute before just sending someone out for an x-ray or an MRI. They don't want to do the paperwork, they don't want to hire coders and billers, which contributes to the overhead and kind of gets them right back into the being in the network. Arena.

[00:00:49] **Speaker 2** Um, I look back, I don't think I, so the only answer that might've gotten cut off a little bit was the increased interest in self-funding.

[00:01:01] **Speaker 1** That's easy to talk about, so I'm good. You ask about the increased interest in self-funding. We've seen more and more consultants reach out to us to ask questions about, you know, where do we think a good starting point is for employers to look at self- funding? You know, we talked about that 75 to 100 number, I think is pretty good. Because I think more employers are hearing in the streets from their counterparts about ways they're controlling healthcare costs. And it trickles down from the three, four, 500 life groups. Employers that go well I could do that too. I I understand the risk that's involved. So I want to explore it You know, we've probably seen that interest go up two or three fold in the last handful of years

[00:01:48] **Speaker 2** Do employers have a vested interest in making sure their employees are covered properly? Because you have to see your employees every day in the hallway.

[00:01:59] **Speaker 1** I think absolutely. I think a good benefit plan is paramount to finding good employees and keeping good employees because if they weren't it's a lot of money and in some case it's a lot a time and effort that leadership has to put into putting that together. If they didn't have to they wouldn't. You know I think that's the other thing about self-funding. It gives you the the leeway to include some things that may not be covered through a fully insured plant, whether it's... Acupuncture or red light therapy or massage therapy, you can incorporate all of that you want to into that self-funded plan.

[00:02:40] **Speaker 2** That's great. That was the one question I didn't need, so.