



## Municipality

272 employees/559 plan members



*"Working in City government we are always trying to find ways to be good stewards of City finances while still trying to provide the best benefits possible to our employees. Offering ZERO to employees did just that and has been an excellent benefit. We couldn't be happier with it!"*

Laura Sanders, Director, HR



## Overview

A diverse city with a rich history in business and the arts, Bartlesville is located in Northeast Oklahoma, about 50 miles of easy highway driving north of Tulsa. Home to about 35,000 people, Bartlesville is a small city with a big heart - and big-city amenities as well.

## The Myth

**Employers have limited ability to impact the actual cost of care.** Status quo health plans make it feel like over-utilization, an aging population and increased demand are driving cost increases.

## The Truth

**The easiest way to pay less for healthcare is to simply pay less for healthcare.** 91% of all cost increases are the result of price increases and not demand. Price Failure (paying too much) not plan members is driving cost.

## The Solution & Impact

**Remove the financial barriers to high-value care and deliver a benefit that employees love.**

Bartlesville worked with ZERO to eliminate deductibles, copays and co-insurance for care across 40+ clinical categories and over 3,000 unique services and procedures. Employees and their families were supported by ZERO's concierge team of Personal Health Assistants and empowered to make better healthcare decisions without having to worry about financial barriers to the care they needed.



# \$274,419

Total Savings in 2020



# \$1,016

Savings Per Employee Per Year

## 65%

CT Scan  
Average Savings

## 50%

Cardiovascular  
Average Savings

## 48%

Lab/Pathology  
Average Savings

## 44%

MRI  
Average Savings

## The Experience



**Terry C. | ZERO Member**

"It was just as easy and beneficial to me as they said it would be. My doctor recommended an MRI, I called ZERO and they took care of everything. It doesn't get much easier than that."



**Angela H. | ZERO Member**

"ZERO has always provided prompt, friendly, professional service every time I have contacted them. They've made my life easier. Having access to ZERO has saved me money and helped me take care of some things I had been putting off."

**Interested in  
learning more?**

**Give Us A Shout**  
855-816-0001

**Drop Us A Line**  
sales@zero.health

