Offering ZERO Across All Medical Plans

Employers provide their employees with options for medical plans to best serve their financial and healthcare needs.

Using ZERO to optimize employee health benefits through first-dollar coverage requires different eligibility requirements for various medical plans.

PPO Plan Members can access $0 healthcare from ZERO immediately. High Deductible Health Plan (HDHP) members can access ZERO with a few options. ZERO is here to support all of your employees, regardless of the medical plan they choose.

ZERO Eligibility Options For HDHP Participants

Options For Member Meeting Deductible	
IRS Minimum Yearly Individual Deductible of $1,650 (2025)	Yearly Individual Deductible of Employer Plan i.e. $4,000

Options For Notifying ZERO Of Accumulation of Deductible	
Deductible Accumulator Files Sent to ZERO that include matching Member Identifiers	Member Responsible for Sharing Documentation of Individual Deductible Accumulation to HR and Member is Added Manually via ZERO Eligibility Portal by HR

Benefits of Offering ZERO to HDHP Participants

Once HDHP participants reach their deductible, self-funded employers are typically responsible for 80% of the costs of care received. Offering ZERO to all medical plan participants increases the potential savings employers can see by partnering with ZERO and reduces financial barriers of care to members.

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