

2023 YEAR AT A GLANCE

Every day all of us at ZERO show up with the vision of a simpler healthcare system where the cost for individuals who use our providers is ZERO, making healthcare truly accessible and effective for all.

Simply put Healthcare Simplified To \$0.

We're excited to showcase our performance and achievements in Colorado. Be sure to check out our full [2023 Year in Review](#) on our website.

Member Growth

ZERO has had members in Colorado since our first employers launched in Oklahoma and Illinois in 2016, and we've had tremendous growth ever since. **Last year we saw a 30% increase** in the members in Colorado. With the new employers we have already launched this year, we have **surpassed 26,500** members in Colorado with more on the way!

Cumulative Member Growth

20,854	2023	+4,718
16,136	2022	+1,817
14,319	2021	+2,391
11,928	2020	+5,090
6,838	2019	+4,420
2,418	2018	+2,386
32	2017	+15
17	2016	+17

Employer Savings

We pride ourselves in our ability to educate, engage, and empower members to get the care they need. This engagement results in savings for our employer partners! In 2023 we **helped them save over \$2m and throughout our six year history** in Colorado, we've topped \$6.5m.

Cumulative Savings

\$6,458,408	2023	+2.2M
\$4,270,966	2022	+1.7M
\$2,566,391	2021	+1.2M
\$1,399,528	2020	+798K
\$601,142	2019	+505K
\$95,746	2018	+96K

Employers face complex HR and budgeting challenges, especially those with tight budgets. We specialize in supporting self-funded employers, particularly in the public sector (like school districts, colleges, and governments) and industries like construction and electrical contracting.

Here are just a few of the Colorado-based companies that partner with ZERO to reduce the costs of medical care for their health plan and their members.



Provider Payments

We continue to strengthen our provider network with physicians and other providers like imaging centers and ambulatory surgery centers that support our vision.

The growth of **paid claims for Colorado providers has increased over 200%** in the last 3 years.

Cumulative Paid Claims

\$10,129,571	2023	+3.4M
\$6,767,486	2022	+2.8M
\$3,996,220	2021	+1.8M
\$2,200,800	2020	+1.2M
\$1,048,683	2019	+894K
\$154,982	2018	+155K

Here are just a few of the local physicians and provider groups that are part of the ZERO family in Colorado.



Member Satisfaction

Our commitment to serving our members is unwavering. We continue to innovate and expand our reach to ensure that we can meet the healthcare needs of as many people as possible, always putting our members first. We are deeply proud of our 94 Net Promoter Score and our Colorado members love sharing their experiences with us.

94
NPS
ZERO MEMBER NET
PROMOTER SCORE

"I wish I could remember the names of the staff I talked to, but unfortunately, I can't. They have been stellar. I was called within hours of my referral being put in by the provider and they made this process so easy. Job well done!" — Southern Colorado Municipality Employee

"I am very impressed with ZERO...they were very helpful, knowledgeable, and quick to respond. A great experience overall!" — Denver Metro Area School District Employee

"I had a great experience with ZERO and the doctor. Very grateful to have been treated so well and received this procedure without paying the thousands it would've cost otherwise." — Denver Metro Area Municipality Employee

