

2024

YEAR IN REVIEW



Our Why

As we approach a decade since ZERO's founding, we're filled with gratitude and determination. Gratitude for the trust placed in us by members, employers, and providers. Determination to keep disrupting healthcare's status quo—because access to care shouldn't come with confusion, complexity and high costs.

From day one, ZERO's mission has been bold: to transform the healthcare experience by always putting our members first. Our vision—***Healthcare Simplified to \$0***—isn't just a tagline. It's a commitment.

Today's healthcare system is broken in ways that are deeply personal. One in four Americans skip care due to cost. Millions are burdened by medical debt. Even for those with insurance, navigating benefits is overwhelming and confusing. The result? People delay or avoid the care they need. Providers struggle with administrative overload. Employers pay more while getting less value.

That's why ZERO exists. We've built something fundamentally different. While others chase discounts or pass along complexity, we focus on **removing barriers completely**—financial, administrative, and emotional.

With ZERO, members get high-quality care without the stress of bills. Providers get paid quickly without the red tape. Employers get a partner that drives real savings without sacrificing experience.

We believe healthcare should work for everyone. And we're proving that it can.



What Makes ZERO Unique

We Break Down Barriers to Care

Too many employees avoid care because they don't understand their benefits, worry about the costs, or don't know where to go. ZERO eliminates the confusion, financial stress, and red tape that typically prevent people from getting the care they need. By making it easy to get care early, we help members address health issues before they become more serious, costly, or harder to treat.

40%
with medical
debt have to
cut living costs

The Cost of Care Shouldn't Break You

Kaiser Family Foundation reports* that over 40% of people report having medical debt, and as a result they cut spending on food, clothing, and other household items.

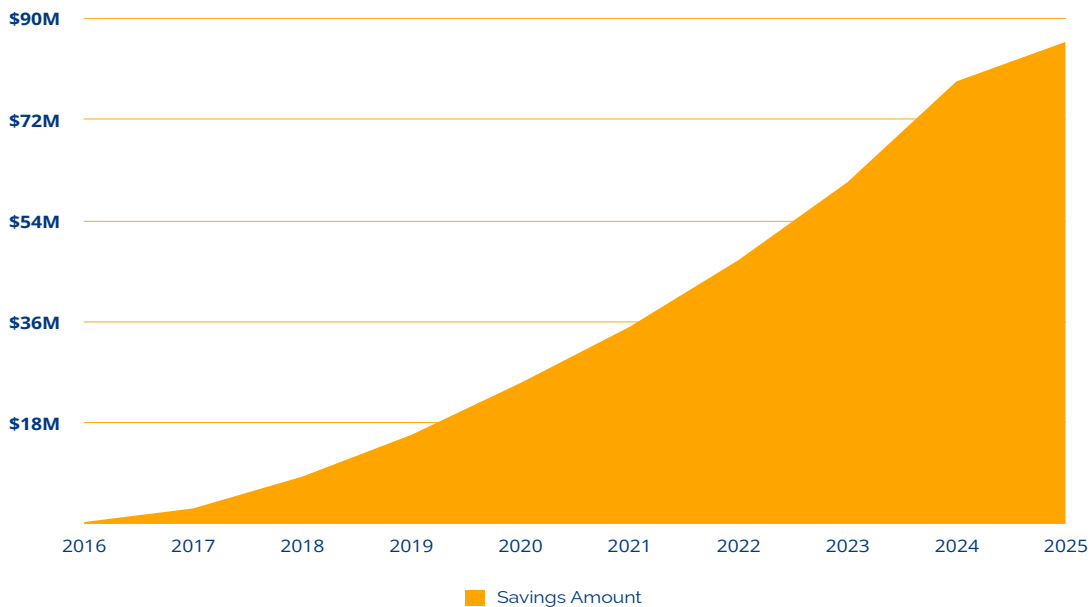
zero eliminates out-of-pocket
costs before they start



What Makes ZERO Unique

We Drive Meaningful Cost Savings

Our model works. To date, ZERO has delivered more than **\$85 million in savings** to our employer partners—while being revenue-neutral to the plans we serve. We don't profit from inflated claims or hidden fees. Instead, we reduce the cost of care by guiding members to ZERO providers, negotiating directly, and removing unnecessary intermediaries. And we don't make money unless we can drive savings for our employer partners by actively and consistently engaging their members.



Our Personal Health Assistant team, clear and relatable member resources, and hands-on support meet members where they are. This personalized engagement helps members access the right care early, driving meaningful savings for employers.

What Makes ZERO Unique

A Trusted Partner for Everyone Involved

Our model is designed to work for every stakeholder in the healthcare ecosystem—not just members and employers, but providers too. While members feel supported and employers trust us to control costs, providers appreciate the simplicity and partnership we bring to their day-to-day operations.

94 MEMBER
NPS

"This experience was exceptional. Easy to book an appointment, professional staff at the Center and a smooth procedure. ZERO has chosen an outstanding facility, with wonderful staff/physicians. The entire experience through ZERO made my procedure easy and reduced anxiety. Would highly recommend!"

Lydia, large state university, Oklahoma

When we ask our employer partners how they would rate ZERO as a trusted partner and how effective we are at helping them address complex cost-containment strategies, we are delighted to see their responses.

94% TRUST ZERO
AS PARTNER

77% SAY ZERO IS EFFECTIVE
IN SOLVING HEALTHCARE
COST CHALLENGES



"ZERO eliminates so much of the administrative back-and-forth we're used to. Our staff spends less time chasing authorizations and more time focusing on patient care. It's a partnership that actually makes our lives easier."

Nicholas Morse, Nadora Healthcare

What Makes ZERO Unique

We're Simple and Seamless

Our Employers love ZERO because it's simple to launch, effortless to use, and delivers real value from day one. We integrate seamlessly into an existing benefits plan—no disruption, no added complexity.

Our Providers love ZERO because they can focus on care, not chasing denials or unpaid bills.

Our Members love ZERO because they're connected quickly to high-quality providers through our Personal Health Assistant team—no confusing insurance directories, no HR back-and-forth, and no surprise bills.



Healthcare Simplified To \$0

ZERO fits seamlessly with any self-funded employer PPO, but a few industries have especially gravitated to us for our ability to deliver tailored, cost-effective solutions. These include:

- ▶ **Public Sector:** local governments, school districts, public/private colleges
- ▶ **Manufacturing:** where cost control, retention, and simplicity are top priorities

- ▶ **Non-Profit and Faith-Based Organizations:** where allowing organizations to allocate the necessary resources to achieving their mission instead of on healthcare costs

Find more industry-specific insights on our website's [Resources page](#).

We remain more committed than ever to transforming healthcare at its core—removing the barriers that prevent people from getting the care they need, when they need it.

We've shown that when you remove complexity, make care more accessible, and align priorities across employers, providers, and individuals, everyone benefits. Simpler care. Lower costs. Better outcomes.

Thank you for believing in a smarter, more human approach to healthcare. The future we're building is one where care is never out of reach—and we're just getting started.

Come join us!



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www.zero.health

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Relentless Focus on Continued Progress

From our humble beginning supporting 3,400 members to over **160,000 members** eligible to receive services from ZERO today. In partnership with our growing network of forward-thinking employers and providers, we've reached some remarkable milestones as we enter our 10th year:

- ▶ **Over \$85 million saved** for our employer partners since our start in 2016
- ▶ **98% employer retention rate**—a testament to our value and outcomes
- ▶ **Nearly \$150 million in claims processed** for ZERO providers, with fast payment

and no collections or hassles with insurance companies

- ▶ **Over 7,300 active facility locations** where ZERO providers can provide services to our members
- ▶ **41,000 members have received over 624,000 services** from ZERO

These aren't just numbers. They reflect surgeries completed without stress, bills avoided, lives improved, providers able to provide needed care to members without unnecessary denials and hoops to jump through, and employers finally seeing

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What Makes ZERO Unique

We Provide Exceptional Experience

Every interaction is designed to feel effortless and supportive. From referral to claim payment, we prioritize transparency, speed, and clarity. This commitment to service drives our **94 Member Net Promoter Score**. Our **98% employer retention rate** makes ZERO feel like a true extension of your benefits team.

94
MEMBER
NPS

"I absolutely love ZERO. I have felt like I'm VIP or something from every person I have reached out to regarding questions about my coverage, scheduling, and just the common FAQs. The response time is always right on time as well!"

Brittney, Drilling Contractor, Oklahoma City, OK

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Lydia, Large State University, Oklahoma

When we ask our employer partners in what ways ZERO's approach to cost containment impacted their organization's overall benefits strategy, here are some of the responses we received:

98%
EMPLOYER
RETENTION

"The more money that is saved through ZERO provides additional money that can be used towards other benefits. Also, ZERO's approach shows our ability to provide other offerings in benefits to our employees."

HR Manager, Food Manufacturer, Oklahoma

"ZERO has stepped in to negotiate pricing with high quality providers who would never have been interested in negotiating directly with us as one employer--enabling us to better-contain costs."

Benefits Manager, large school district in the Denver Metro area