

The Road to Lower Healthcare Costs:

An Auto Dealer's Competitive Advantage



The healthcare price hike continues to accelerate

Health plan costs are projected to rise **another 8-9%** in 2026 – on top of a 50%+ increase since 2017. For auto dealers, these hikes mean tough choices:

- Absorb costs and shrink margins
- Pass increases to employees, further straining retention
- Cut back benefits, risking ACA compliance

But there is a better way

RBP: A proven strategy to lower costs and protect benefits for auto dealers nationwide

Unlike traditional PPO models with major carriers, Imagine360's reference-based pricing (RBP) solution sets fair, transparent limits on what the plan pays – based on trusted benchmarks like Medicare rates and actual provider costs. The result? Lower costs for the plan and better value for employees.

Scenario: What's a fair price for a CT scan in Atlanta?

	Average Billed Charge	Average Cost	Medicare Pays	Imagine360 RBP Pays	PPO Pays (50% Discount)
Emory University Hospital	\$2,124	\$117	\$165	\$198	\$1,062
Piedmont Atlanta Hospital	\$3,408	\$113	\$136	\$163	\$1,704
Northside Hospital Atlanta	\$4,001	\$128	\$164	\$197	\$2,001

Driving real impact to the bottom line

At Imagine360, results have shown estimated savings **>\$2,000** per employee annually vs. traditional carrier models. This can have a meaningful impact on auto dealers.

Scenario: Impact on a dealer with \$1 billion in annual revenue and 1,000 employees

Current Financials		The Impact of RBP		EBITDA Impact
Revenue	\$1,000,000,000	# of Employees	1,000	+ 6.25% Increases dealership valuation
Margin	4%	Savings Per Employee Per Year	\$2,500	
EBITDA	\$40,000,000	Total Savings	\$2,500,000	

Auto dealers nationwide have added RBP to save millions and reinvest in their employees

Client Success Story

Morgan Automotive Group

65+ locations throughout Florida

- **\$5 million** savings in year 1
- **\$2,887** saved per employee per year
- **Free** single coverage offered to employees

Client Success Story

Mills Automotive Group

20+ locations across 5 states

- **28%** saved vs. prior plan
- **\$12 million** in total savings
- **Invested savings** to improve employee total rewards package

[See additional success stories](#)

*"This is the best form of true healthcare reform I've come across."
- Eric Hartter, Chief Financial Officer, Huffines Auto Dealerships*

Imagine360: Delivering a superior member experience while making healthcare more affordable and easier to navigate

1,000+ clients

90% client retention

98% member satisfaction score

15-30% savings vs. traditional carrier plans

Auto dealers we serve



Ready to learn how you could save millions on your health plan with Imagine360?

Let's connect.

Or explore our [auto industry resources](#) page for more information.

Your health plan can do better.
We promise.

imagine360.com