



# Renegotiate your health plan for a competitive edge.

A guide to reimagining healthcare for auto dealerships



# Auto dealerships are at a crossroads.

The auto industry is transitioning from a period of unprecedented profits driven by high demand and low interest rates to more uncertain times. While new car growth continues, the horizon holds critical challenges. The looming threat of tariffs could impact costs and supply chains, while technician shortages and high employee turnover challenge operations.



## Cautious optimism

With new-vehicle sales projected to hit 16.3 million units\* and dealer margins holding strong, 2025 is off to a promising start. But looming tariff threats could quickly increase costs, inflate pricing and disrupt both supply chains and consumer demand.



## Talent crunch

Turnover remains alarmingly high: 80% annually in sales roles, and nearly 50% in service advisor roles. This creates constant pressure to recruit and train. At the same time, a technician shortage is intensifying, with over 470,000 techs needed through 2028, thanks to an aging workforce and EVs demanding new skills.\*\*



## The healthcare price hike continues.

According to a recent report,\*\* group health plan costs are expected to rise between 8-9% in 2026. This increase comes after a similar 7.5% jump in 2024.

With healthcare costs increasing, finding extra money for salaries or bonuses is a major challenge for healthcare decision-makers. Moreover, auto dealers often have no choice but to pass these healthcare price increases along to employees in the form of higher out-of-pocket costs. In many cases, costs go up while the value stays the same or declines.

Owners and managers are looking for ways to cut costs, but most don't realize their healthcare plan could hold the key to solving these challenges.

# Find a bright spot in an unlikely place: Your health plan.



Take control of your costs by reimagining how healthcare works for you and your employees.

## 1. Ditch your traditional carrier

Let's face it, the traditional health plan model has run its course. Costs continue to rise year after year, including price hikes of more than 7.5% two years running. It all results in higher out-of-pocket costs for your employees – in the form of higher premiums and deductibles – and less control for employers. It's time to make a change.

## 2. Embrace self-funding

Did you know that 63% of the American workforce is covered under a self-funded health plan? That's for good reason. Self-funded health plans give employers more control over their health plan design, more insight into spends and more ways to drive down costs.

## 3. Add innovative tools

One of the biggest advantages of self-funding is your ability to add innovative tools, like reference-based pricing (RBP). This proven cost-containment solution has helped auto dealerships like yours lower their healthcare spend by 15-30%. That's real savings that can be reinvested back into your business.

# Reference-based pricing:

## A proven solution in the fight against high costs.

Reference-based pricing (RBP) is a health plan strategy that's been around for nearly two decades and has grown into one of the most popular tools to control healthcare costs for self-funded employers.

### Safeguard employees from healthcare overcharges.

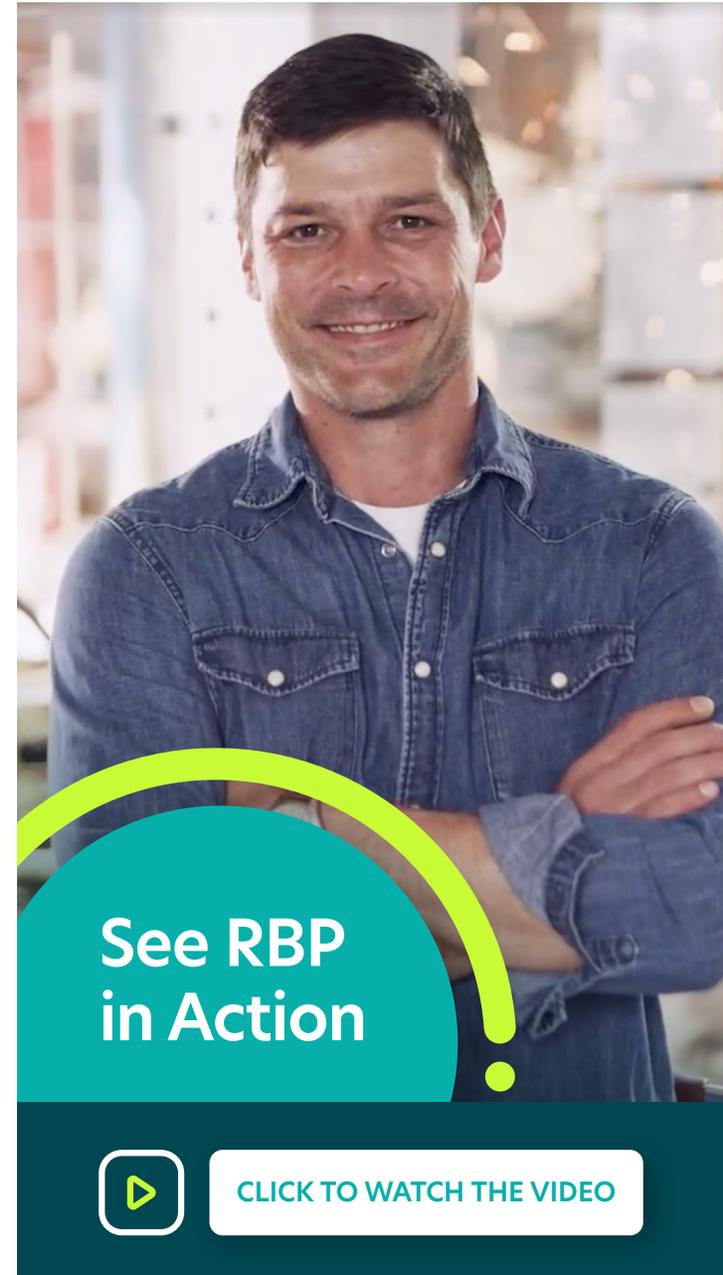
How does the RBP model work? It involves setting a limit on what a company will pay for a particular medical procedure or service based on a reference price, like Medicare rates or the actual cost of care as reported by the healthcare provider. With reference-based pricing, your RBP partner provider reviews and audits medical bills and reprices the claims based on the established reference price.

### The result: 15-30% savings.

With RBP, employers and their employees can dramatically lower their healthcare spend by 15-30%.

### Built to protect and save.

Every day, employers are faced with unfair healthcare charges – like an inflated \$1,528 bill for a CT scan that should only cost \$150. See how RBP helps you take back control and protect members from rising healthcare costs.



# Elevate your benefits.

Mitigate economic uncertainty by reducing your healthcare spend.

Auto dealers nationwide have added RBP to their healthcare strategy, saved 15-30% on healthcare and reinvested those savings back into their business. You can, too.

Turn healthcare savings into a better way to manage expenses and be competitive.

Economic uncertainty makes for a slippery slope in financial forecasting. Your dealership can gain a competitive advantage, weather economic uncertainty and improve benefits with an RBP health plan. By adding RBP, you can start taking control of your healthcare costs and build savings.

How will you invest your 15-30% savings?

- Better benefits to attract and retain talent
- Signing bonuses and incentives
- Invest in growth strategies
- Improved overall benefits package
- No increase in copays or deductibles

## Case Study:

# Big wins for Huffines Auto

Like many auto dealerships that provide health benefits to their employees, Huffines Auto felt like they were at a disadvantage because of limited insight into the charges and network discounts for healthcare services.

The cost-saving benefits of Imagine360 give Huffines Auto the control over their healthcare spending they were searching for.

The results speak for themselves:

**25%**

annual savings in healthcare costs versus traditional carriers

**\$31M**

total savings since adoption

**15+ years**

of success with reference-based pricing

**“This is the best form of true healthcare reform I’ve come across.”**

- Eric Hartter, Chief Financial Officer, Huffines Auto Dealerships



[SEE THE COMPLETE CASE STUDY](#)

# Imagine360

The first full-service health plan with RBP built in.

**18+ Years**

LEADING THE CHARGE FOR AFFORDABLE HEALTHCARE

**\$1B**

IN COMBINED HEALTHCARE SAVINGS FOR CLIENTS

**98%**

MEMBER SATISFACTION RATING

Transform healthcare from a cost burden into a competitive advantage. At Imagine360, we work with auto dealerships to help maximize the performance of their health plan strategies with solutions that offer:



### Deep savings

Experience significant cost savings of up to 30% in year one. And sustained savings year after year.



### Price protection

Safeguard employees from high costs with the #1 reference-based pricing solution in the industry.



### 360-degree support

Support members during every step of their healthcare journey, including finding physicians, answering clinical questions and handling billing issues.

**Save more. Plan better. Grow your business. We can show you how.**

# Getting started

**Ready to take the first step to lowering your healthcare costs?**

**We can help.**

At Imagine360, we work with self-funded employers and their brokers to help maximize the performance of their health plan strategies. When you're ready to take the next step, our experts will work with you and your broker to develop a self-funded health plan that delivers results for your dealership and your workforce.

**Contact us today to learn more.**



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