



Turning your health plan into a recruiting tool.

A guide to reimagining healthcare
for senior living companies.



Senior living companies are at a crossroads.

Staffing shortages persist as occupancy rates hit an all-time high. At the same time, operational expenses – such as salary and employee healthcare benefits – continue to rise.



Challenges with recruiting

As operational costs like healthcare continue to rise at an extraordinary rate, it's never been more difficult for senior living companies to invest in recruiting or create competitive benefits packages to attract in-demand nurses, CNAs and support staff.



Challenges with retention

With among the lowest wages for nurses and 72% of workers at nursing facilities reporting experiencing burnout, turnover has become an inevitability. In fact, senior living companies have the worst job loss in the entire healthcare industry.

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

Stats tell the story.



55%

report staffing as their primary pain point.*



71%

believe staffing will have the greatest impact on their expenses.*



72%

nursing facility workers experiencing burnout.**

Staffing pressures are increasing.



Admission rates are rising, but do you have the staff needed to meet demand?

90%

occupancy levels expected to reach this level by the end of 2026*

47%

believe staffing struggles will not improve by the end of 2026.*

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, senior living companies 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.



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

Take control of your costs by reimagining how your health plan 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% for 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 senior living companies 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.

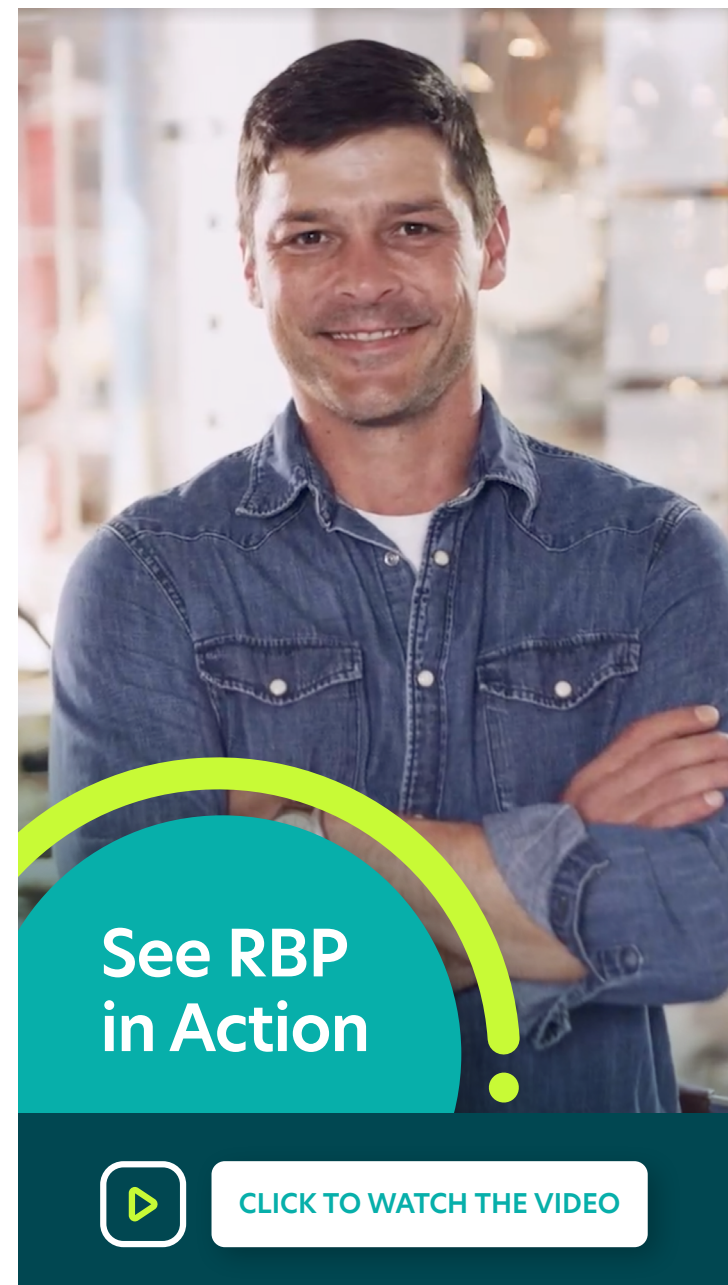
How does the RBP model work? It involves setting a limit on what a company will pay for a particular medical procedure or service based on a reference price, like Medicare rates or the actual cost of care as reported by the healthcare provider. With reference-based pricing, your RBP partner provider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

Solve your hiring challenges with a new health plan.

Other senior living companies have added RBP to their health plan strategy, saved 15-30% and reinvested those savings back into their business. You can, too.

Turn health plan savings into a better way to recruit and retain talent.

Recruitment and retention of nurses and support staff will continue to be a challenge for the foreseeable future. You can't build a successful growth strategy for your senior living company without first managing your staffing challenges. It starts with taking control of your healthcare costs by adding RBP.

How will you invest your 15-30% savings?

- Higher salaries
- Signing bonuses
- Daycare coverage
- Tuition reimbursement
- Wellness programs
- Enhanced dental and vision

Case Study:

Signature HealthCARE saves \$11M on healthcare.

How did one of the largest post-acute care operators in the U.S., with 6,000+ employees, go from a nursing shortage to a recruitment powerhouse — in just a few years? It added an Imagine360 health plan with RBP to its healthcare strategy and saved \$11M. The company took its savings and created a new benefits package to help boost its recruitment and retention efforts, adding perks like signing bonuses, tuition reimbursement and even car leases.

The results speak for themselves.

\$11M

in net savings
in year one

20%

reduction in
premiums and
deductibles

\$250K

increase in
benefits
support staff

"Candidates are knocking on our doors."

- Nick Porter, Vice President,
Total Rewards, Signature HealthCARE



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 benefits from a cost burden into a tool to assist with recruitment and retention. At Imagine360, we work with self-funded employers and their brokers 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 industry's leading reference-based pricing solution.



360-degree support

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

Save more. Improve recruitment. Grow your business. We can show you how.



Get started

**Ready to take the first step to lowering
your health plan 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 company and your workforce.

Contact us today to learn more.



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