

Affordable, Quality Medical Imaging Case Study

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School District of Osceola County

THE CHALLENGE

- ▶ Financially challenged school district; 10% of students economically disadvantaged
- ▶ Escalating health plan costs for employees leaving them 'functionally uninsured' with little money to pay for care after paying for premiums.
- ▶ Premium expenses expected to escalate 20 - 40% in 2021.
- ▶ Traditional health plans quickly becoming non-viable for school districts and municipalities.

THE RESULTS

10,000

Covered Lives

\$1,500,000

Medical Imaging savings first year of contract

61%

Medical imaging savings, first year of contract

EXECUTIVE SUMMARY

The School District of Osceola County (SDOC) is one of the most financially challenged school districts in Florida, funded by a low tax base and with 100% of students considered economically disadvantaged.

The healthcare plan that had been provided to employees and their families was escalating in expense; after paying premiums, employees had little money left to pay for care. In 2019, SDOC rose to the challenge, selected a new benefits advisory team and implemented needed changes.

One of the solutions implemented was offering Green Imaging's preferred diagnostic imaging network, with no out of pocket cost to the member. Green Imaging offers not only competitive prices, but exceptional customer service, and works closely with the RosenCare-managed SDOC Health Center (whose care is also provided to members at no out of pocket cost as a near site clinic) to optimize patient care.

In 2020, Green Imaging directly saved the district and its plan members \$1, 523,294. Additional, indirect savings were realized as members reached their deductibles less quickly (resulting in decreased plan costs) and radiologist downcoded exams where appropriate (resulting in more appropriate and less expensive exams).

This business model—one in which the employee is pleased with the healthcare they are receiving, and the employer is pleased with the price they are paying—is the future of successful employer-sponsored health care. With Americans struggling financially during the pandemic and the tax base impacted by the economic downturn, the status quo is no longer viable for school districts and municipalities. Green Imaging and other like-minded healthcare providers are working to reduce the cost of imaging, thereby reducing the total cost of healthcare for employers, and, most importantly, enhancing employee health.

THE DETAILS

Healthcare can be a stress inducing topic for employers and employees. Often, provided services are not only not addressing chronic health issues, but also costly. The School District of Osceola County (SDOC where 100% of students are considered economically disadvantaged, is an excellent example of an employer whose traditional health plan was leaving employees “functionally uninsured.” After employees paid their health insurance premiums, they had no money left to pay for needed health care.ⁱ But, SDOC, unlike most self-funded employers, had the foresight and fortitude to change the way healthcare was provided to its health plan members.

Prior to COVID-19, 40% of Americans did not have enough money to cover an unexpected \$400 expense.ⁱⁱ Six in 10 Americans (61%) did not have enough cash put away to cover a \$1,000 emergency.ⁱⁱⁱ This statistic is likely worsening during COVID.

Under their traditional health plan, SDOC members were directed to health care providers that were not conveniently located, had long wait times, and were expensive. At the same time, premiums were skyrocketing.

SDOC presented a request for proposal (RFP) for broker services in February, 2019 to seek ways to more actively manage costs and improve employee health. Carl Schuessler, Managing Principal and co-founder of Mitigate Partners and creator of The FairCo\$t Health Plan, along with Barry Murphy, the other co-founder of Mitigate Partners, teamed up with ProvInsure, the insurance arm of the Rosen Hotel Group to form a strategic partnership in responding to the SDOC RFP. They were awarded the SDOC broker services contract in May, 2019.

Harris Rosen, the successful owner of Orlando’s Rosen Hotel & Resorts, had proven he knew how to combat the rising costs of healthcare. With nine hotels across

Florida, Rosen realized that having more in-house control over his company’s insurance and healthcare would help both his employees and his bottom line.^{iv} In 1991, he put his ideas in motion and started an onsite medical center.^v By doing this and implementing other cost containment strategies, Rosen was able to cut healthcare costs to half the national average. RosenCare, this new initiative, thrived and Harris Rosen donated some of the savings back to the community.

SDOC saw RosenCare’s success and wanted to implement similar ideas into its own in-house clinic, Center for Employee Health; however, it faced internal challenges. RosenCare practices population health, a model that screens and monitors employee’s overall health. In contrast, the team managing the SDOC near site clinic at the time practiced episodic care, a model more like that of Urgent Care facilities which treat immediate issues as they arise, but neglect ongoing and potential health issues, doing little to address costs over the long-term.^{ix} Additionally, the clinic was managed by a hospital system where the cost of the referrals for specialists, surgery, and imaging is typically three times greater than the same care through independent doctors and facilities. SDOC hoped that the RosenCare model offered a better way to administer the district’s Center for Employee Health.

On October 1, 2019, Harris Rosen officially began his partnership with SDOC. This drastically changed the way SDOC’s health care delivery functioned. Using the RosenCare clinic’s model, the clinic offered SDOC employees basic health care services without a copay. By implementing a population health model, SDOC hoped it could get a better handle on long-term health, with a healthy workforce resulting in lower long-term costs.

In August 2019, Carl Schuessler introduced SDOC to Green Imaging as one of many potential cost containment solutions included in his FairCo\$t Health Plan, and one that would be easy to add to the existing district traditional health plan for immediate savings. Green Imaging's initial analysis of SDOC's medical claims required "rebundling" the individual components of a radiology exam (facility or technical fee, professional or interpretation fee, contrast, radiotracers, image reconstruction, and supplies) The analysis concluded the average price for MRIs in SDOC's original health plan was \$1,415 and the average for a CT was \$2007 (*Exhibit 1*). Some hospitals had been paid in the the \$20,000-\$40,000 range for imaging exams in the traditional plan. Because advanced imaging was subject to the member's deductible, the high costs were especially hard on the employees, causing many of them to put off getting essential care. An employee with a \$2007 CT scan would be responsible for \$1805-\$1855 of the cost. The plans offered a \$1200-\$1500 individual deductible, 70-75% coinsurance, and \$5700-\$6300 maximum out-of-pocket.

Green Imaging was founded in 2011 when a radiologist in Houston, Texas decided to devise a health care delivery model that would contain imaging costs for self-pay patients. As deductibles continued to rise, many insured patients effectively became "self-pay." These patients could now pay a lower cash rate than the contracted rate they would pay with their insurance plans. Green Imaging built a network of high-quality imaging centers by purchasing scans themselves from the centers and tapping into unused time on their scanners at a low cost. Green Imaging radiologists interpreted these exams and billed for both the scan and interpretation at a fair bundled price. The result is a lower cost for patients.

Cristin Dickerson, MD, Green Imaging's founder, had experience as a self-funded health plan employer when she was president of a large multi-specialty physician group in Houston. She understood the savings she could provide for employers as a preferred imaging network and began offering that service to employers, TPAs, and cost containment companies in 2017. She knew she could help SDOC, also a self-funded employer, achieve huge savings on imaging and offer better service and care to the employees.

In November, 2019 SDOC began offering diagnostic imaging services through Green Imaging as a 'bolt-on' to their traditional health plan. Green Imaging is a preferred imaging network, so employees are not subject to the copays and deductibles in their traditional health plan. As Green Imaging's imaging rates are less than 60% of the average in SDOC's traditional plan network,



Green Imaging has been an invaluable partner—not only with a 60% average savings on major imaging but with top-notch customer service. Our employees rave about how easy it is to schedule their major imaging the fact that it is at zero cost. With a 79% savings per CT scan, our self-insured trust-fund is reaping the rewards.

*Lauren Haddox
Risk Manager, School
District of Osceola
County*

projected savings were so significant that Carl Schuessler encouraged SDOC to offer the plan to members with a \$0 copay. As Carl says, “in order to engage employees, plan design must reward good decisions.” By offering Health Center Services and medical imaging at \$0 out of pocket, the employees were not only given better access to quality care, but they also received an effective pay raise.

SDOC’s savings have been significant. Since implementing Green Imaging in November 2019, the overall cost of exams has reduced 61% (*Exhibit 1*). Despite COVID, Green Imaging saved them more than \$746,553 across all diagnostic imaging modalities in the first 6 months (*Exhibit 1*). Overall savings in 2020 exceeded \$1,500,000 (*Exhibit 2*).

Additionally, based on both internal and Google reviews, employees couldn’t be happier (*Exhibit 2*). The employees, who often shared their complaints on Facebook forums have since posted positive comments, saying “Incredible news. I think this could be a turning point in recruitment and staff retention.”^{vii}

The issue of access was also quickly addressed by Green Imaging. Adding more centers to its network of imaging facilities across central Florida ensured that there is almost always a convenient location for SDOC employees to have an exam (*Figure 1*). Green Imaging runs a centralized concierge service making it easy for employees to schedule exams (*Exhibit 4*).

The quality of the Green Imaging network is of utmost importance. While ACR accreditation is key to ensuring appropriate equipment and processes within their imaging facilities, accreditation only takes place once every three years. Green Imaging focuses more on day-to-day quality metrics. Before extending an invitation to join the network, facilities are reviewed for the expertise of their radiologists and technologists, demonstrated pride in their staff by citing their



Figure 1: Green Imaging Location Map

credentials and experience, willingness to participate in peer review, willingness to strive for optimal patient experience, and ability to work efficiently with Green Imaging staff for prompt scheduling. Once in the network, patient reviews are encouraged and well-monitored; adverse reviews are immediately addressed with the facility providing care. If a satisfactory resolution is not reached, the facility is removed from the network. Google Reviews such as “Very clean environment” and “very professional” confirm the quality of the facilities for the patient experience.^{vii}

Additionally, Green Imaging radiologists assure quality across the network by interpreting most of the imaging exams. They also work closely with the SDOC Employee Health Center staff to assure the appropriate exam is ordered and performed and that appropriate follow-up is recommended, enhancing continuity of care. When Green Imaging is not interpreting the exam, its radiologists have peer review access to images and reports in case quality were ever to come into question.

Bills for radiology exams typically have two major components: the price of the actual exam is known as

the ‘facility’ or ‘technical fee,’ and the interpretation by a radiologist is a ‘professional’ or ‘interpretation’ fee. This method of billing in steps results in “surprise” bills and unexpected costs for patients, sometimes long after the completion of the exam. Under traditional insurance plans, the delay in sending the interpretation bill is strategic; radiology groups hope the hospital collects the deductible, so the radiology group can collect from the health plan which will be much easier and have less associated bad debt than collecting from the patient.

In contrast, Green Imaging’s invoicing and pricing process is simple and clear. With most imaging facilities working below capacity, Green Imaging negotiates fair-market prices for excess time slots and passes the savings directly on to end users. On the employer/cost containment company side, Green Imaging negotiates transparent up-front pricing for all imaging modalities. Employers decide how much of this will be paid by the employee. Employers are invoiced regularly by Green Imaging for all exams performed. When members call to schedule their exam, Green Imaging discusses the employee’s financial responsibility (if any), takes payment over the phone and provides the employee a voucher for required services. Employees present the voucher at their appointment; the facility collects no additional payment, and the patient has no further financial responsibility. There are no surprise bills in the mail after the procedure—for the employer or the employee.

Green Imaging has grown its network to approximately 1,200 imaging facilities nationwide in 40 states, assuring convenient locations for employees in now more than 150 contracted employers, third party administrators, and cost containment companies across the country. When Green Imaging does not have a contracted site, it shops for care for that patient.

Green Imaging’s maintains active and easy messaging with patients. The messaging platform used to

communicate with patients is both secure and convenient, and patients can often expect to complete the scheduling process in less than an hour (*Exhibit 3*). Patients need not worry about messaging with a computer automated program; all employees of Green Imaging are trained professionals who understand how to schedule imaging appointments and answer questions regarding preparation and post imaging requirements in real time.

Customers have been vocal about the ease and accommodating nature of the company, saying “Leo was quite amazing getting all 4 of my scans scheduled in just one visit” and “This person Nataly Garza was EXCELLENT! They were so darn courteous and warm and made this experience worthwhile and a pleasure.”^{vii} Patients not only are treated with respect, but Green Imaging employees are sure to “go the extra mile” according to many customer reviews.^{vii} The experience of long wait times, as with SDOC’s previous provider, is not a problem for patients who use Green Imaging. According to reviews, the “waiting time is excellent” and the services are “quick” and “efficient.”^{vii} The ease of scheduling appointments via text enables patients to worry less about complex scheduling and focus on receiving the service they deserve. Patients who are electronically challenged can easily schedule by phone, email, or webchat.

The Green Imaging model could not be timelier. As a result of the COVID-19 pandemic, employers are having to make unprecedented decisions regarding healthcare coverage. Simply cutting costs or passing them along to employees, although reasonable in the short term, is not sustainable, and makes for more trying conditions for employees. Green Imaging does not anticipate price adjustments due to the pandemic, ensuring—even if just for the world of medical imaging—a sense of constancy in a world full of uncertainty.

The Green Imaging model will also have significant societal and political impact on the state of health care in the United States. Competition-killing monopolies pose a

threat to a fair marketplace. Designations such as the “not for profit” status of many hospitals provides a competitive edge as compared to independent providers.^{viii} Innovative delivery models such as Green Imaging’s drives fair competition, creating opportunities for lower prices and access to more timely and relevant information to help entities more effectively manage their health care budgets.

With a properly incentivized preferred imaging network model, employers realize significantly lower healthcare costs and satisfied employees; members can easily navigate their care and stay in control of their health care costs; radiology facilities receive prompt and fair reimbursement. There is no downside to providing safe, affordable, and effective medical imaging for employees with Green Imaging.

Employers, for questions about our services contact:

Cristin Dickerson, MD

drdickerson@greenimaging.net

or visit online at: greenimaging.net

Notes

- i Florida Department of Education School Grades Spreadsheet.
- ii Federal Reserve Board - Federal Reserve Board issues Report on the Economic Well-Being of U.S. Households”, May 22, 2018.
- iii Taylor Tepper, “Most Americans don’t have enough savings to cover a \$1K emergency”, Jan 18, 2018
- iv Rosen Hotels & Resorts “Florida Hotelier or Healthcare Expert? Florida’s Largest Independent Hotelier to be Keynote at World Health Care Congress Noting \$340 Million Savings as a Result of Self-Funded Program” April 27, 2019.
- v Carolyn Grant, Health Rosetta Advisor and ProVInsure
- vi Facebook Post in “Osceola County School District” Public Group, Aug 20, 2019
- vii Green Imaging Google Reviews
- viii Dr. Cristin Dickerson, “Can the Free Market Save America’s Health Care?” Oct. 18, 2017

Exhibit 1: Financials - 2020 Annual

Client: Central Florida School District

Members: 10,000

Time Period: 1 Year (January 2020 - December 2020)

TOTAL SAVINGS: \$1,523,294 | 61%

DETAIL

	# Scans	AVERAGE PER-PROCEDURE COST		TOTAL EXPENDITURE		SAVINGS
		PRIOR PLAN	GREEN IMAGING	PRIOR PLAN	GREEN IMAGING	
MRI	591	\$ 1,415	\$ 467	\$ 835,970	\$ 276,050	\$ 559,920
CT	408	\$ 2,007	\$ 406	\$ 818,815	\$ 165,710	\$ 653,105
Ultrasound	1325	\$ 330	\$ 214	\$ 436,694	\$ 283,259	\$ 153,446
X-Ray	265	\$ 199	\$ 86	\$ 52,608	\$ 22,790	\$ 29,758
Mammogram	628	\$ 300	\$ 240	\$ 188,513	\$ 150,720	\$ 37,838
PET/CT	7	\$ 2,756	\$ 1,693	\$ 19,292	\$ 11,851	\$ 7,442
Bone Density	240	\$ 173	\$ 137	\$ 41,465	\$ 32,880	\$ 8,545
Other	47	\$ -	\$ -			

Total Expenditure

\$ 2,503,596 \$ 980,303

Total Savings with Green Imaging

\$ 1,523,294

Percent Savings with Green Imaging

61%

Exhibit 2: Financials - First 6 Months

Client: Central Florida School District

Members: 10,000

Time Period: 6 months (January 2020 - June 2020)

TOTAL SAVINGS: \$627,127 | 60%

DETAIL

	# Scans	AVERAGE PER-PROCEDURE COST		TOTAL EXPENDITURE		SAVINGS
		PRIOR PLAN	GREEN IMAGING	PRIOR PLAN	GREEN IMAGING	
MRI	248	\$ 1,415	\$ 467	\$ 350,796	\$ 115,836	\$ 234,960
CT	167	\$ 2,007	\$ 420	\$ 335,152	\$ 70,180	\$ 264,972
Ultrasound	574	\$ 330	\$ 213	\$ 189,179	\$ 122,210	\$ 66,969
X-Ray	205	\$ 199	\$ 86	\$ 40,697	\$ 17,675	\$ 23,022
Mammogram	328	\$ 300	\$ 227	\$ 98,459	\$ 74,476	\$ 23,983
PET/CT	8	\$ 2,756	\$ 1,406	\$ 22,048	\$ 11,250	\$ 10,798
Bone Density	84	\$ 173	\$ 144	\$ 14,513	\$ 12,090	\$ 2,423
Total Expenditure				\$ 1,050,844	\$ 423,717	

Total Savings with Green Imaging	\$ 627,127
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Percent Savings with Green Imaging	60%
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Exhibit 3: Reviews

SATISFIED PATIENTS *MATTER*



★★★★★

Nicole A. January 16, 2020

I called at 3:50pm after receiving an order for a CT scan and Leo was able to get me an appointment at 4:30 the same day! Everything was done electronically. I walked in the office and was in and out in 15 minutes! I am very pleased with the process as well as the fact that there was no copay.



★★★★★

Karen M. January 14, 2020

Excellent service. I just answered a few questions and they were able to schedule me when I requested. Highly recommended!



★ Recommended

Emalie W. January 14, 2020

They saved me time and money in a stressful moment! Leo was very personable and helped get me into a provider close to me ASAP!



★ Recommended

Barry H. December 23, 2019

Was very easy to use the system, folks were friendly and helpful. If you need an MRI, this is the way to go!



★★★★★

Im_So_Blessed December 19, 2019

I'm so glad I stumbled across this website. The whole process was easy and affordable. I experienced great customer service and everyone was very professional. I appreciated the swift action taken.



★★★★★

Lamika December 18, 2019

Scheduling an appointment was fast. Pricing was fair, and I would highly recommend this place.

Exhibit 4: Messaging Platform

EASY SCHEDULING

Patients can easily and securely schedule exams online, by phone or by text—often in less than an hour.

