



Affordable health coverage for SMBs and their living-wage employees

# I grew up in a healthcare small business



- Family run home healthcare company
- Majority of employees @ \$10/hr
  
- Employees paid \$250/month for health insurance
- Less than 15% enrollment, due to cost



# Health insurance is expensive and ineffective

## **Small businesses want to offer good coverage, but it's costly**

- Required by law (50+ employees) or fines at \$2,320/employee
- Average premium is \$6,000/yr, employer pays 50%
- Even with low enrollment, premiums deeply cut into employer margins

# 65M employees under \$15/hr

**75% choose employers based on health benefits offered**

- Earn too much to qualify for Medicaid
- Can only afford cheap, high deductible plans, many stay uninsured
- 36% don't have a primary care provider
- ER visits are expensive, but still under deductible, results in debt

# Vitable is Kaiser for primary and urgent care

- Independent contractor nurse practitioners supported by on-call physician
- Nurse Practitioners conduct low cost telehealth and at home visits
- At home visits increase scope of telehealth, still cheaper than on-site facility

# Distribution

- Bundled in with 3rd party high deductible catastrophic insurance plan
- Results in more affordable ACA compliant health insurance
- Partnership with largest insurance broker in Philadelphia in trial
- **Future:** Self-insured employers, on-demand workers, HR/Payroll platforms

# \$39B TAM

**42.4% of working Americans make less than \$15/hour**

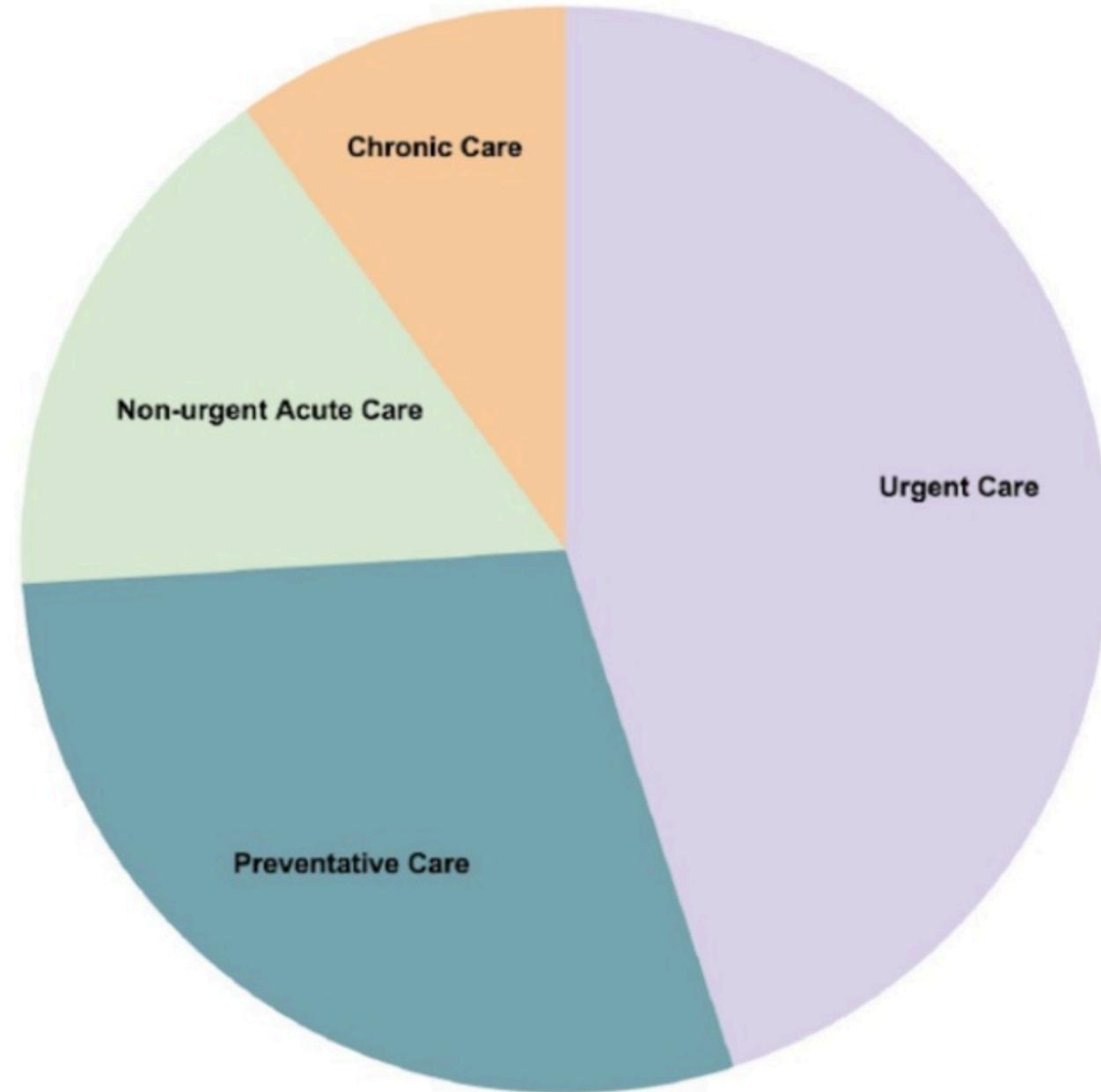
- \$50/month for Vitable coverage
- **\$39 Billion market:** \$600/yr \* 65m living-wage workers in U.S
- **\$1 Billion** in Philadelphia area alone

# Build relationship, expand service offering

**We're going to become Kaiser for living-wage workers**

- Deepen member relationship through technology to always be their first call
- Add coverage options to capture more of member healthcare spend (Chronic care)
- Eventually become end-end virtual telehealth-driven health plan

# Savings for our members



● Non-urgent Acute Care (16%) ● Urgent Care (45%) ● Preventative care (29%) ● Chronic Care (10%)

Preventing unnecessary ER visits

Focused primary care



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