

Health Rosetta Plan Sponsor Bill of Rights

Health Rosetta's mission is to help plan sponsors of all types improve the quality of benefits programs while sustainably reducing their costs by 20% or more. The Bill of Rights represents the core principles that drive our approach to achieve this mission.

1. Service Agreement Fiduciary Duty Protection

You have the right to ensure that your obligations as your plan's sponsor, administrator and fiduciary are protected and enhanced in your service agreement and all other plan documents.

2. Transparent Relationships & Conflict Disclosure

You have the right to expect transparency, including disclosure of conflicts, in financial and other dealings between you and your chosen advisors, carriers, and vendors.

3. Independence

You have the right to ensure financial and other dealings do not compromise your fiduciary responsibility and the independence of the advice you receive.

4. Access to all options

You have the right to receive information about the full range of options available to you, not just those which preserve or optimize your representative's income or plan administrator's revenue.

5. Independent Review

You have the right to an unbiased, independent review of all pertinent market options in an impartial manner, not just those which preserve or optimize your representative's income or plan administrator's revenue.

6. Comprehensive Reporting

You have the right to receive comprehensive reporting of your costs, the potential drivers of those costs, and any other data that can help you better manage your plan's cost and quality.

7. Answers to Questions

You have the right to receive complete and meaningful answers to your questions, with no cloaking of responses with HIPAA Privacy or other supposed "confidentiality" curtains.

8. Effective Adjudication

You have the right to expect those you hire to adjudicate benefits to give their best effort to identifying fraudulent, inappropriate, or grossly inflated charges before they issue payment.

9. Access to Data

You have the right to your data and should agree upon this requirement prior to the execution of any vendor agreement.

10. Complete Reporting

You have the right to receive complete service and outcome reporting from each of your vendors, including all fees associated with services rendered.

Health Rosetta Advisor Code of Conduct

Health Rosetta Advisors adhere to a higher standard of conduct than the status quo. This helps ensure that the health and financial interests of the plan sponsor and its members are advanced on behalf of clients.

1. Good for Plan Members and Employers

We resolve to only implement programs and solutions that seek to and have the likely outcome of improving the plan sponsor's bottom line, the plan member's bottom line, and most importantly, the plan member's health.

2. Programs Should Do No Harm

We resolve that brokers, consultants, and advisors should do no harm to member health, corporate integrity, or member or employer finances. Instead, we will endeavor to support member well-being for our customers, their employees, and all program constituents.

3. Employee Benefits and Harm Avoidance

We will only recommend implementing programs with/for employees, rather than to them, and will focus on promoting responsible practices for the health plans we serve. Our choices of programs and strategies shall always prioritize best outcomes at the lowest cost, in that order, with a strong focus on the responsibility that an employer should provide affordable coverage for their employees while respecting the financial integrity of the business.

4. Respect for Corporate Integrity and Employee Privacy

We will not share employee-identifiable data with employers and will ensure that all protected health information (PHI) adheres to HIPAA regulations and any other applicable laws.

5. Commitment to Transparency

Our focus shall be to bring transparency to all levels of healthcare financing. From how we get paid, to how insurance companies and PBM's get paid, to how providers get paid.

6. Commitment to Valid Outcomes Measurement

Our contractual language and outcomes reporting will be transparent and plausible. The end goal is to improve outcomes and quality of care while lowering costs and the ability to do this shall be measured and reported on in a valid, consistent and accountable format.