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**For Immediate Release**

## **Benovate & National Joint Powers Alliance Add Self-Funded Insurance Program Alongside Health Management Solutions**

### *New Program Updates Allow Employers To Proactively Manage Risk*

MINNEAPOLIS (June 9, 2013) – Benovate, a leading population health management and engagement company, today announced a game changing addition to their partnership with the National Joint Powers Alliance (NJPA). Benovate acts as the program manager for the new Cooperative Health Program that is available exclusively to NJPA members. The NJPA is a public agency that offers cooperatively contracted products, equipment, and services to over 50,000 municipal and educational member agencies nationwide.

The Cooperative Health program is an incentive driven health management program that aims to improve the health of the organization while encouraging employees to take more responsibility for their own health. With the addition of a self-funded insurance mechanism, this program aims to provide significant annual savings on their healthcare premiums. The Cooperative Health program is ideally suited for small or medium sized companies that are either fully insured but are looking to migrate to a self-funded program, or aren't seeing the full benefit of their current traditional self-funded plan.

What makes this program so different? Traditionally, self-funded plans have benefitted only those groups that are large enough to cover the ups and downs that come with varying claims and that have enough capital to retain a large loss reserve. The Cooperative Health program caps employer liability at their monthly premium and refunds premium to the employer when claims are less than projected. The Health Program also doesn't require any upfront funding, unlike many traditional self-funded plans.

Additional benefits to the Cooperative Health plan include:

- Level-funded: stable monthly premium for better financial control
- Dual Advantage - The flexibility and control of a traditional self funded program with the benefit of mitigating your large loss exposure in a fully insured plan
- Cost Plus/Reference Based Reimbursement: making sure your plan pays providers fair and reasonable rates
- Health Management: working hard to help control trend and manage risk by managing the health of your population

"Both Benovate and the NJPA recognized that due to recent regulations there is now an exciting opportunity for employers to improve the health of their employees while taking control of their healthcare costs" shared Benovate CEO Mike Reier. "We work very closely with each employers'

existing broker to educate them on the new options available and build a roadmap for their healthcare savings.”

“The evidence is clear that by improving the well-being of employees there is a corresponding result of reduced health-related costs, an increase in work output, and an improvement in organizational performance. We congratulate NJPA on their progressive approach to improving the health and well-being of their members through the implementation of the Cooperative Health Program and we look forward to helping them succeed.”

NJPA is a member-focused cooperative that serves over 50,000 member agencies throughout the nation by offering nationally leveraged and competitively bid contract solutions and services through industry-leading vendors. NJPA membership is available to government, education and non-profit agencies located in all 50 states at no cost, liability, or obligation to the member agency. NJPA has partnered with Benovate as the program manager to coordinate and facilitate members’ Cooperative Health initiatives.

“We are thrilled to take our next step with Benovate to facilitate our Cooperative Health Program,” said Mike Hajek, Director of Contracts and Marketing at NJPA. “Benovate has proven experience in creating, administering, and customizing innovative outcome-based wellness initiatives and plan designs that change health behavior and decrease costs. There is growing recognition that the best solutions for healthcare will be based on collaborative efforts that help individuals and their families to improve their overall health. Partnering with Benovate, NJPA members will be able to make the choice to focus on improving the well-being of their employees”

For more information about the Cooperative Health program, visit [www.CoopHealthNow.com](http://www.CoopHealthNow.com), or call 1-855-Go4-NJPA.

Availability of this program and its components vary by state.

#### **About NJPA**

NJPA serves as a municipal contracting and service cooperative for over 50,000 member agencies through contract solutions and services from industry-leading vendors. NJPA membership is available to government, education and non-profit agencies located in all 50 states at no cost, liability or obligation to the member agency. As a public, government agency itself, NJPA responds to its members’ purchasing needs by facilitating and awarding national competitively bid contracts. NJPA cooperative contract solutions result in valuable product and service solutions that range from office supplies to heavy equipment. To become a member or for more information about NJPA, visit: [www.NJPACoop.org](http://www.NJPACoop.org)

#### **About Benovate**

Benovate provides data driven population health management and custom health engagement solutions for employers looking to decrease their medical costs by proactively managing the health of their employees. Benovate’s unique approach to health management is designed to incent individuals and their families to change their behavior and lifestyle; with goals of decreasing stress as well as providing the ability to manage their health in a proactive way. The Benovate program is also available to Individuals that are members of a geographically based health community. For more information visit: [www.benovate.com](http://www.benovate.com)