



ValidationInstitute

2024 Validation Report

Review for: E-Powered Benefits

Validation Achieved: Savings

Valid through: March 2025



Company Profile



Category:	Benefit Advisors
Website:	https://www.epoweredbenefits.com/
Public or Private:	Private
Year Established:	2018
CEO:	David Contorno
Company contact:	info@epoweredbenefits.com
Description:	

E-Powered Benefits is a benefit consulting firm that builds custom health plans for employers that generally cost 40-60% less and have low or no out of pocket expenses to employees. They also work with other advisors to help teach them how to do the same.

E-Powered Benefits exclusively provides value-based, transparent & responsible health plan management for companies by sharing our fees up-front, never allowing bonuses or carrier incentives in our contracts, and creating provider relationships that incentivize high-quality and low-cost medical providers.





Claim Assertion of Validation

Employer groups that use E-Powered Benefits' package of cost and care management services have lower costs than the benchmark.





Method / Calculation / Examples

One employer's medical and pharmacy costs and plan enrollment were tracked for three years. The employer had the following cost and care management programs in place:

- an independent TPA, 14,000 direct contracts,
- a transparent PBM who assisted with drugs covered under a Patient Assistance Program or imported internationally,
- proper, clinically based medical management and
- reference based pricing.

The number of employees grew from approximately 435 to more than 700 during the time period. For each year, the total costs were divided by the sum of each month's members covered (member months). The per member per month costs were compared to the Kaiser Family Foundation's Employer Healthcare Benefit Survey single premium for the same year (Foundation, 2023). The Kaiser Family Foundation costs were reduced by 20% so that they estimate medical and pharmacy costs only and exclude overhead or fixed costs. This adjustment makes the benchmark comparable to E-Powered's costs.





Findings & Validation

Chart 1 shows the case study's per member per month costs for 2019 through 2022 plan years along with the benchmark adjusted to reflect only medical and pharmacy costs. The benchmark was from 20% to 109% higher than the case study's costs.

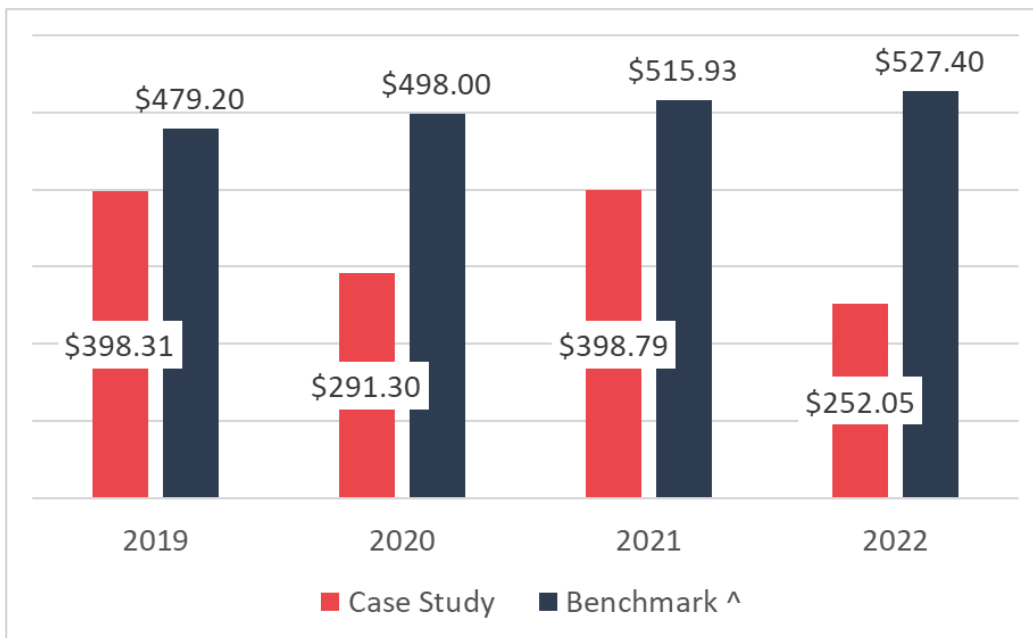


Chart 1: Case Study and Benchmark PMPM Medical and Pharmacy Costs

^ Adjusted to exclude fixed and administrative costs.





Limitations

This analysis does not address the case study group's demographics which may have contributed to its lower costs.





Works Cited

Foundation, K. F. (2023). Health System Tracker . Retrieved from Peterson KFF Health System Tracker : <https://www.healthsystemtracker.org/>





Validation and Credibility Guarantee

E-Powered Benefits package of cost and care management services achieved validation for **Savings**. Validation Institute is willing to provide up to a \$100,000 guarantee as part of their Credibility Guarantee Program. To learn more, visit <https://validationinstitute.com/credibility-guarantee/>

Savings

Can reduce health care spending per case/participant or for the plan/purchaser overall.

Outcomes

Product/solution has measurably improved an outcome (risk, hba1c, events, employee retention, etc.) of importance.

Metrics

Credible sources and valid assumptions create a reasonable estimate of a program's impact.

Contractual Integrity

Vendor is willing to put a part of their fees "at risk" as a guarantee.





CERTIFICATE OF VALIDATION

Applicant:	E-Powered Benefits 106 Langtree Village Dr. Suite 301 Mooresville, NC 28117
Product:	Package of cost and care management services
Claim:	Employer groups that use E-Powered Benefits' package of cost and care management services have lower costs than the benchmark.
Validation Achieved:	Validated for Savings
Award Date:	June 2023

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About Validation Institute

Validation Institute is a professional community that advocates for organizations and approaches that deliver better health value - stronger health outcomes at lower cost. We connect, train, and certify health care purchasers, and we validate and connect providers delivering superior results. Founded in 2014, the mission of the organization has consistently been to help provide transparency to buyers of health care.

Validation Review Process

Validation Institute has a team of epidemiologists and statisticians who review each program. The team focuses on three components:

- Evidence from published literature that a similar intervention had similar results.
- The reliability and credibility of the data sources.
- The rigor of the approach to calculating results.

To achieve validation, the program has to satisfy each of these components. VI's team then summarizes the review into a report which is publicly available. Details of VI's review are available with the program's permission.

