



# Patient Physician Network

The Leader in Advancing Independent Medicine

## Intent to Participate in Group Health Trust Medical Offering

PPNHCo and the PPN Group Health Trust have been proud to offer group level dental, vision, and life insurance to the members for over 20 years. To keep independent medicine viable, the PPNHCo Board of Managers wants to expand this offering, to include health insurance which would be made available annually to all interested members, their staff, and their dependents.

***PPN currently includes over 300 practices and 645 members.*** Offering group level medical, dental, vision and life insurance is a benefit associated with membership. ***Benefits by their very nature are a good thing, but there are also responsibilities that come with this program.*** One of those responsibilities will be a commitment by the practice to use the electronic portal for enrollment management prior to the 10<sup>th</sup> of any month. Another will be the use of ACH payments for premiums and administrative fees associated with this program. PPN makes every effort to run as lean as possible, but to extend a comprehensive health insurance offering there are costs, including staff, legal, enrollment systems, and others, that will be billed to participating practices. ***We anticipate this administrative fee to be less than six (6%) of the total monthly premium by practice.***

To maintain the integrity of PPN’s Health Insurance offerings, any participating practice must commit to contributing at least 50% of the cost of the “Employee Only” selection for any eligible employee who chooses to participate. We have designed the plan in this fashion to avoid any adverse selection impact in future years. Please check with your accountant or tax advisor to ascertain whether this meets the minimum essential standard requirements associated with the Affordable Care Act. PPN recognizes how important health benefits are in recruitment and retention of great employees, and we want to stress how important this approach is in the tight DFW labor market.

Included with this Letter of Intent, you will find a detailed presentation of the offering for 2023 from Evry Health. **We are excited about introducing Evry to our membership and believe wholeheartedly in the quality of this offering, the professionalism of their staff and most importantly, in Evry’s ongoing commitment to supporting independent medicine as evidenced by the savings associated with this offering.** The benefits included with these plan offerings are robust, progressive, and meant to help your staff perform at their highest level.

If you want to participate, please sign below and return this form and an initial roster of interested employees via email to [benefits@drppg.com](mailto:benefits@drppg.com)

If you have any questions regarding the PPN Group Health Plan, please reach out to Shannon Penney, Director of Shared Services, Advisory Services, or the President/CEO at 972-612-7273.

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Signature - Member

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Signature – PPN Representative

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Printed Name

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Printed Name

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Date

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Date