

Rosen Hotels & Resorts is a collection of nine Orlando leisure and convention hotels owned and operated by Florida's largest independent hotelier Harris Rosen. Since 1991, Rosen Hotels & Resorts has provided **RosenCare**<sup>®</sup>, with a primary care facility as its base, for our associates and their dependents covered by our health insurance program. Referenced by Forbes magazine, CNN and many other national media outlets as an innovative solution to the healthcare crisis, **RosenCare**<sup>®</sup> is a model of privatized healthcare success that can be replicated by businesses of all sizes.

Since it was started in 1991, **RosenCare**<sup>®</sup> has saved Rosen Hotels & Resorts:

**\$315 MILLION**



Approx. weekly program cost (which includes dental) paid by **RosenCare**<sup>®</sup> participants:

SINGLE PERSON – **\$16.23\***

FAMILIES – **\$53.05**

\* List Premium as of April 8, 2018



Under **RosenCare**<sup>®</sup>, participants pay:

WELLNESS CHECKUPS – **FREE**

PRIMARY CARE ADMISSIONS – **\$5**

SPECIALIST ADMISSIONS – **\$20/COPAY**



For hospital admission (which can range from minor injuries to a heart transplant) during the course of a year, **RosenCare**<sup>®</sup> participants pay:

FIRST ADMISSION

**\$750**

SECOND ADMISSION

**\$750**

ANY ADDITIONAL ADMISSIONS

**\$0**



**90% OF PHARMACEUTICALS ARE AVAILABLE FOR A \$0 CO-PAY.**

**ROSENCARE RESULTS:**

- Dramatically happier, healthier associates.
- Less employee turnover and less absenteeism.
- \$315 million in savings, which has contributed to free college for Rosen Hotels & Resorts associates, dependents and under-served Orlando communities, among numerous charitable initiatives.



For more information, visit [RosenCare.com](http://RosenCare.com)

Since 1991, Rosen Hotels & Resorts has provided the **RosenCare**<sup>®</sup> model for its associates gainfully employed by our company, including their dependents covered by our health insurance. We spend approximately \$5,500 annually per covered life of which there are about 5,700 in 2018. Compare this to the national annual average—approximately \$11,000 to \$12,000 per covered life. This presents significant savings that associates benefit from in the form of lower overall healthcare costs.



With **RosenCare**<sup>®</sup>, wellness check-ups are free. Primary care admissions are only \$5, specialist co-pays are only \$20, and associates pay a maximum of \$750 for a single in-network hospital admission. For hospital admissions over the course of a year, **RosenCare**<sup>®</sup> participants pay \$750 for the first admission, \$750 for the second admission, and \$0 for additional admissions within the year.

Approximately 90 percent of pharmaceuticals are available with a \$0 co-pay. Associates who fill generic prescriptions at Walmart receive their pharmaceuticals at no cost to them. Non-generic prescriptions are free as well for associates when they fill them through various unique programs.

Premiums include dental coverage and are less than \$16.23\* a week for individuals and a little more than twice this for families. Premiums stay predictably low especially since Rosen Hotels & Resorts does not have any deductibles or co-insurances, which typically shifts more of the cost to associates.



Part of Harris Rosen's dream and a key component to improving healthcare accessibility is the 12,000 square-foot Rosen Medical Center, a Place for Healing & Wellness. It currently staffs four full-time doctors, three nurse practitioners, a physician's assistant, and a support team who see about 160 to 180 patients daily. Patient care focuses on management of chronic care conditions with keen attention to prevention. Services include, but are not limited to, personalized and/or group counseling for smoke cessation, weight-loss, diet improvement, and physical therapy delivered by an on-site dietitian, chiropractor, physical therapists, and a wellness coordinator.



Rosen Hotels & Resorts measures the success of **RosenCare**<sup>®</sup> by the health of its patients and in quantitative values. Even with 56% of our pregnancy population being high-risk, our premature delivery rate is 7% (compared to the Orlando average of 10.5%). Our medication compliance rate is over 96% for diabetes (compared to 50% diabetes compliancy rate nationwide<sup>1</sup>) and over 92% for cardiovascular medications including hypertension<sup>2</sup>. We also celebrate an 85% hypertension control rate; the national average is 45.9%<sup>3</sup>.

Nationally, 75% of health care spending stems from people with chronic conditions<sup>3</sup>. Rosen Hotels & Resorts' dedication to proactive management of chronic conditions and improving the health of associates and covered dependents results in major savings. **RosenCare**<sup>®</sup> has saved approximately \$315 million over the past 27 years since its initiation. With these savings, owner and philanthropist Harris Rosen has been able to give back significantly to his associates, the Orlando community and to those in need internationally through numerous, generous charitable initiatives.

## REFERENCES

<sup>1</sup> "Improving Diabetes Medication Adherence: Successful, Scalable Interventions," <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4315534/>

<sup>2</sup> "Nonadherence to Antihypertensive Drugs: A Systematic Review and Meta-analysis," <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5287944/>

<sup>3</sup> "The Power of Prevention Chronic Disease," National Center for Chronic Disease Prevention and Health Promotion <https://www.cdc.gov/chronicdisease/pdf/2009-Power-of-Prevention.pdf>

\* List Premium as of April 8, 2018

