

2024 Annual Report



***40 Years of Impact: Pioneering
Progress in Health Care – Addressing
Challenges, Shaping the Future***

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“It is a true honor to serve as Chair of the Board for the Florida Alliance. I am deeply committed to our mission and inspired by the dedication of my fellow Board members, who share a relentless drive to create meaningful change. Our exceptional staff continuously impress me with their energy, expertise, and ability to navigate the complex challenges facing employers today. Together, we are shaping market-based and policy-driven strategies that deliver real value in health care, making a lasting impact for employers and communities alike.”

- Rosa Novo, *Administrative Benefits Director*
Miami-Dade County Public Schools

Our Team

Karen van Caulil, PhD

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Medical Director

Ashley Tait-Dinger, MBA

Vice President

Lisa Hain, MBA

Administrative Coordinator

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From the CEO



Karen van Caulil, PhD

In 2024, the Florida Alliance for Healthcare Value continued its mission to drive innovation and transparency in healthcare cost, quality, and safety for employers and working families across the state. Through membership and strategic partnerships, policy advocacy, and educational initiatives, the organization has made significant strides in advancing healthcare value over our 40 year history.

Our Key Achievements of 2024

- **Employer and Stakeholder Engagement:** The Florida Alliance expanded its employer member network, strengthening its influence in the healthcare purchasing space. We facilitated multiple workshops, learning collaboratives, and educational events tailored to addressing high-cost claims, oncology management, mental health, and diabetes/obesity care.
- **Healthcare Quality and Safety:** Florida had 18 hospitals identified as Leapfrog “Top Hospitals” and led the nation with 13 ambulatory surgery centers receiving the “Top ASCs” prestigious national designation.
- **Federal and State Health Policy Advocacy:** The Florida Alliance actively supported site-neutral payments, enhanced price transparency, and pharmacy benefit manager (PBM) reform while continuing its advocacy for fair hospital and drug pricing.
- **Recognitions and Awards:** Employer members were recognized for their leadership in benefits innovation, including Rosen Hotels & Resorts, which received the National Alliance of Healthcare Purchaser Coalitions Employer/Purchaser Excellence Award. Hendry Marine Industries, Inc., was honored as the Most Engaged Employer from the Florida Alliance.
- **Thought Leadership and National Impact:** The Florida Alliance maintained its status as one of the most active business coalitions in the United States, with key staff presenting at numerous national and regional conferences to speak about healthcare transformation.

Looking Ahead to 2025

The Florida Alliance remains committed to leading the way in value-based health care. Key initiatives for 2025 include:

- Deepening engagement with the Healthcare Advisory Council and employer/purchaser stakeholders
- Strengthening Leapfrog Regional Leader activities to promote patient safety and quality care
- Advancing direct contracting education and value-based purchasing strategies
- Expanding advocacy efforts at both the state and federal levels to ensure policy alignment with healthcare affordability and transparency

As we look forward to another year of innovation and impact, the Florida Alliance for Healthcare Value remains steadfast in its mission to create meaningful change in the healthcare landscape for employers and consumers alike.

Regards,

Karen van Caulil



What We Believe - Employer/Healthcare Purchaser Rights

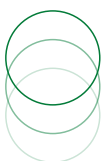
Employers and healthcare purchasers have the right to:



Advocate for better value in the health care they purchase for their employees



Use their healthcare data to support new partnerships made in an effort to accelerate value



Achieve transparency of the costs and quality of the care they purchase



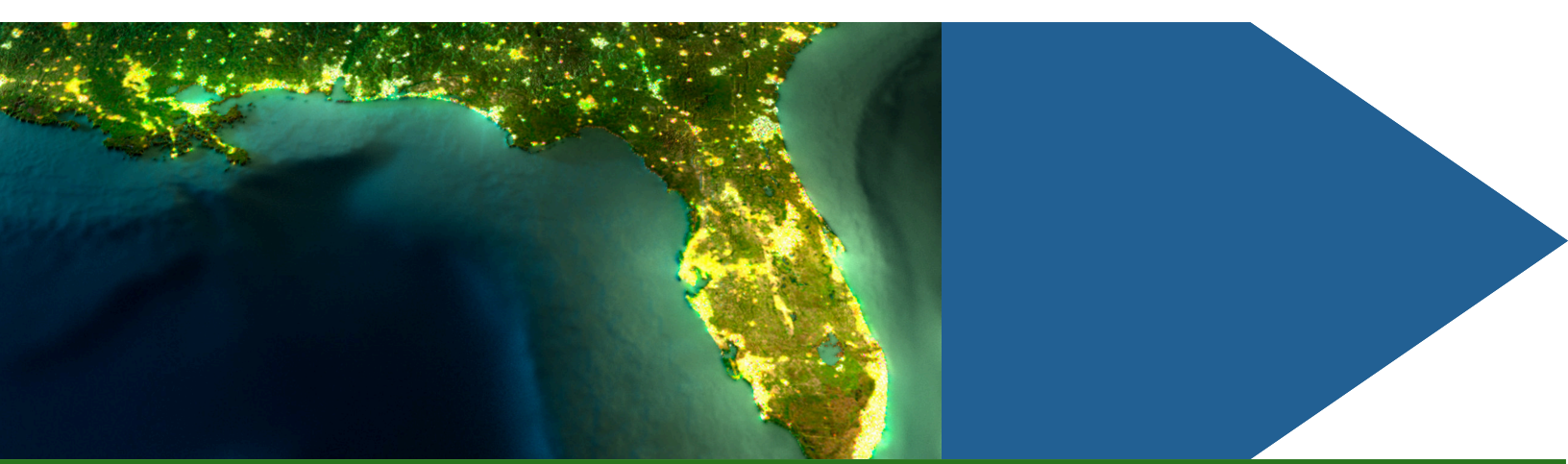
Expect that quality is measured in a meaningful way



Be proactive and empowered purchasers of health care, seeking out innovative ways to generate value for their employees and their families



Ensure that plan members have the best patient care imaginable



Our Mission, Strategy, and Value

Our Mission



As a leading global destination where millions come to live, work, play, and retire, Florida should offer nothing but the highest value, safest, best practice health care for its citizens and visitors. The Florida Alliance for Healthcare Value's mission has always been about striving to make our state a world-class leader in healthcare quality and affordability through collaboration, innovation, transparency, and action.

Our Strategy



The Florida Alliance for Healthcare Value represents more than 80 public and private sector employer/healthcare purchasers with lives in Florida. Our organizational strategy relies on committed community partnerships to promote health and significantly drive down the cost of care while improving its quality.

Our Value



As the second largest purchaser of health care after the federal government, employers represent millions of consumers who expect the best quality health care at the best price. The Florida Alliance for Healthcare Value, as the collective voice of these purchasers and consumers, has the unique ability to leverage its members and strategic partners to identify and implement meaningful improvements in healthcare delivery and payment reform. Our initiatives benefit all consumers in the state when healthcare quality is improved, and care is affordable.

“Orange County Public Schools has been a member of the Florida Alliance for Healthcare Value since its inception in 1984. They provide us a wealth of resources. We are able to network with other employers facing the same challenges, tap into their collective knowledge base, identify new ideas, and more quickly build solutions to improve care and reduce costs”

- Beth Curran, *Senior Director, Risk Management*
Orange County Public Schools

149 Members Strong

85 Employer Members 56 Affiliate Members

8 Healthcare Advisory Council Members

43 **Weekly Bulletins** published as an Employer Member benefit

40 *Years bringing together benefit leaders and healthcare stakeholders to develop and implement innovative improvements in healthcare cost, quality, transparency, and safety in Florida*

30 **Presentations** at national and regional conferences and events made by Florida Alliance staff

18 The Leapfrog Group **“Top Hospitals”** in Florida

15 **Letters of Support** for state and federal health policy issues that impact healthcare cost, quality, transparency, and safety

14 **Employer Member only** meetings, webinars, and workshops

13 The Leapfrog Group **“Top Ambulatory Surgery Centers (ASCs)”** in Florida

7 **Successful in-person events** including our 40th Anniversary Annual Conference on May 6th

Managing Oncology Cost and Quality

For the past decade, the Florida Alliance team and its members have been dedicated to addressing the challenges employers face in managing oncology costs and ensuring high-quality care. Through the development of toolkits, resources, and targeted programs, we have supported employers in implementing effective oncology management strategies. Additionally, our efforts include organizing employer learning collaboratives and conducting in-depth data analysis to identify trends and gaps in cancer care.

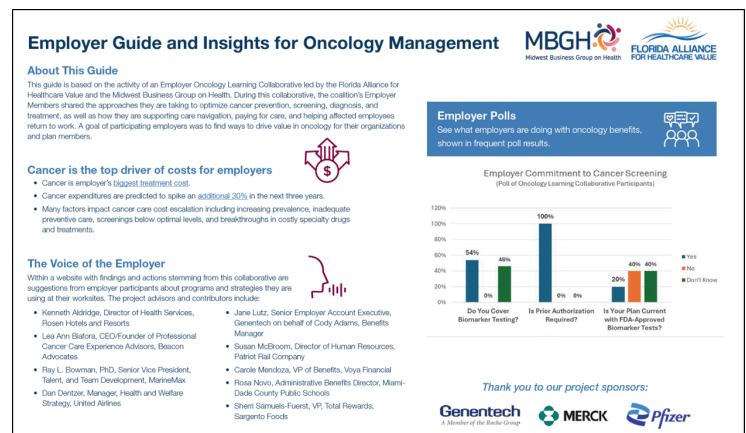
As a result of these initiatives, the Florida Alliance has been recognized as a national leader in best practices for oncology management.

In partnership with the Midwest Business Group on Health (MBGH), the Florida Alliance developed the Employer Guide and Insights for Oncology Management, launched in June 2024. This initiative was made possible with the generous support of Genentech, Pfizer, and Merck, and we extend our gratitude for their contributions.

This guide serves as a comprehensive resource to help employers navigate the cancer patient journey and identify key intervention points where they can drive value. The insights and successes shared by MBGH and the Florida Alliance employer members provide real-world examples of effective oncology management.

The guide highlights several critical areas where employers can take action:

- **Early Detection & Prevention** – Implementing workplace initiatives to promote screenings and preventive care
- **Access to High-Quality Care** – Ensuring employees have access to centers of excellence and evidence-based treatment
- **Financial Support & Benefit Design** – Structuring benefits to minimize financial toxicity for employees undergoing cancer treatment
- **Return-to-Work Strategies** – Supporting employees through accommodations and flexible work arrangements
- **Ongoing Employee Education** – Providing resources to enhance cancer literacy and self-advocacy



The Employer Guide and Insights for Oncology Management is housed on a dedicated microsite that is regularly updated with new findings, employer case studies, and best practices. The Florida Alliance is actively disseminating this guide through presentations and collaborations with sister coalitions to maximize its impact.

Employers looking to improve their oncology management strategies can explore the guide at: **[Employer Guide and Insights for Oncology Management - Florida Alliance for Healthcare Value.](#)**

Together, we can drive meaningful improvements in cancer care and outcomes for employees and their family members.

Managing Oncology Cost and Quality

For several years, the Florida Alliance has supported the National Alliance of Healthcare Purchaser Coalitions in disseminating research from the Patient-Centered Outcomes Research Institute (PCORI). Most recently, we contributed to the “Supporting Women’s Health in the Workplace” initiative, offering insights to enhance its impact.

As part of this effort, Karen van Caulil, Ph.D., President and CEO of the Florida Alliance, was featured in the video *Navigating Breast Cancer Treatment Options*, providing valuable guidance for employers and employees alike.

Educational resources and the video link are available [HERE](#).

Supporting Women’s Health in the Workplace

Helping Women with Breast Cancer Choose Between Surgical Treatment Options

1

Understand Impact



Understanding how – and how many – employees are affected by breast cancer enables senior leadership and benefits and HR professionals to lead with vision, compassion and responsiveness.

A thorough claims assessment helps uncover the number of employees affected by breast cancer and whether they are getting recommended care.

Women with breast cancer and their loved ones benefit greatly from workplace support. This includes things like ensuring ready access to resources, guidance, and personalized navigation services from health plans and other benefit providers. Quick response plans for supervisors and managers should also be in place to assist the employee and coworkers throughout the cancer journey.

2

Involve Employees



The American Cancer Society estimates there will be over [300,000](#) new cases of breast cancer diagnosed in US women in 2024 alone.

From prevention, to diagnosis, to treatment, to survivorship, easy-to-read, pictorial employee communications and education are vital for all employees.

It’s also important to help coworkers understand how to support a colleague with breast cancer. The most important thing is to follow their lead, as outlined in this [Harvard Business Review](#) article. The quick response plan identified in step one supports rapid and thoughtful approaches.

3

Design Benefits with Breast Cancer in Mind



Key things employers/purchasers can consider when designing benefits with breast cancer in mind:

- ▶ Screening coverage for all women (benefit- and non-benefit-eligible).
- ▶ Flexible work arrangements to help employees balance treatment with work duties.
- ▶ Health and wellness programs that address prevention and early detection.
- ▶ Reduced out-of-pocket expenses for follow-up care.
- ▶ Health plan requirement to send mammogram reminders to employees and providers.
- ▶ Care navigators available to guide women on their cancer journey.

4

Consider Cultural Differences



Health-seeking behavior and breast cancer risk varies among racial and ethnic groups, making it important to tailor communications and education to meet unique needs.

[Triple-negative breast cancer](#) accounts for about 10%–15% of all breast cancers. These cancers tend to be more common in women younger than age 40, who are Black, or who have a BRCA1 mutation.

Further, White, Asian, and Pacific Islander women are [more likely to be diagnosed](#) with localized breast cancer than Black, Hispanic, American Indian, and Alaska Native women.

RESOURCES

- [Helping Women with Breast Cancer Choose Between Surgical Treatment Options \(Full PCORI study\)](#)
- [Helping Women with Breast Cancer Choose Between Surgical Options \(National Alliance Video\)](#)
- [Cancer in Working Age Adults: Employer Actions \(NEBGH flipbook\)](#)
- [Employer Guide and Insights for Oncology Management \(Florida Alliance for Healthcare Value\)](#)
- [Your Cancer Roadmap: Navigating Life with Resilience \(Book authored by Kim Thibodeaux\)](#)



Navigating Breast Cancer Treatment Options Video



The National Alliance created an [educational video](#) about breast cancer, its human and financial impact, and recommendations for supporting employees in the workplace, featuring the evidence-based study and coalition thought leaders.

Danielle Schubbe, PhD
Research Project Manager, The Dartmouth Institute for Health Policy and Clinical Practice



“The picture-enhanced conversation aid was particularly effective with patients who had lower socioeconomic status and lower health literacy.”

Kim Thibodeaux
CEO, Northeast Business Group on Health (NEBGH)



“During what can be an overwhelming and chaotic time, patients need tools to participate fully in their healthcare.”

Karen van Caulil, PhD
President & CEO, Florida Alliance for Healthcare Value



“Employers should implement shared decision-making principles in designing health benefits and wellness programs to improve the value and impact of healthcare services they and their employees are purchasing.”

Achieving Mental Health Parity Compliance

In 2024, our primary focus on mental health was the development of an employer toolkit to help our members meet Mental Health Parity Compliance requirements. Mental health parity is important because it ensures that individuals receive equal access to mental health and substance use disorder services as they would for physical health conditions.


With funding from Orange County Government, we engaged local employers in Orange County, Florida to provide valuable feedback to the National Alliance of Healthcare Purchaser Coalitions. This collaboration helped shape and refine a comprehensive employer toolkit, which has now been distributed nationally.

The National Alliance, supported by funding from the Bowman Family Foundation, enabled the Florida Alliance to leverage the expertise of Dr. Henry Harbin and Beth Ann Middlebrook, J.D., to work with us to develop the toolkit as well as educate our employer members and motivate them to pursue mental health parity compliance.

- Dr. Henry Harbin is a nationally recognized expert on the Mental Health Parity and Addiction Equity Act (MHPAEA). He has played a significant role in advising the Department of Labor (DOL) and the Department of Health and Human Services (HHS) in the development of regulatory guidance for MHPAEA.
- Beth Ann Middlebrook, J.D., is a health attorney with a specialization in behavioral health law. She co-authored the Parity Compliance Guide for Non-Quantitative Treatment Limitation Requirements alongside Dr. Harbin and developed the Model Data Request Form. She has also provided valuable expertise to DOL and HHS in shaping regulatory guidance.

Through a series of webinars across Florida and the United States, Karen van Caulil, Henry Harbin, and Beth Ann Middlebrook have educated employers on how to use the toolkit and the necessary action steps to achieve mental health parity compliance. The toolkit is available for access [HERE](#).

By ensuring mental health care is equally covered and accessible, the parity laws work to improve the lives of individuals dealing with mental health or substance use challenges and foster a more equitable healthcare system overall.



National Alliance
of Healthcare Purchaser Coalitions
Driving Health, Quality and Value


ACTION REQUIRED: Mental Health Parity Compliance for Employers/Healthcare Purchasers
Information and tools to ensure compliance, reduced costs, and a healthier workforce

Employers/healthcare purchasers have a fiduciary responsibility to participants in their employee benefits plans to require their vendor partners to comply with the [Mental Health Parity and Addiction Equity Act](#) (MHPAEA), which requires that *Mental Health/Substance Use Disorder (MH/SUD) benefits are not more restrictive than Medical/Surgical (M/S) benefits.*




Key Areas of Focus for Employers/Healthcare Purchasers

1 Employers/Healthcare Purchasers Need to Take Action NOW


- Employer/healthcare purchaser fiduciary responsibility
- Department of Labor (DOL)/Centers for Medicare and Medicaid Services (CMS) is escalating enforcement
- DOL/CMS report that most employers/healthcare purchasers are noncompliant in the area of Non-Quantitative Treatment Limits (NQTLs)
- Do you know how to comply?

 [LEARN MORE](#)





2 Mental Health Parity Requirements


- Three main areas:
 -  Financial Requirements (FRs) – e.g., copayments, deductibles...
 -  Quantitative Treatment Limits (QTLs) – e.g., # days or visits...
 -  NQTLs – e.g., prior authorization, network adequacy, reimbursement rates, exclusions...

NQTLs are the most complex to analyze and compare. The Employer/Healthcare Purchaser Toolkit contains tools for documenting comparative analyses for the most common NQTLs.

 [LEARN MORE](#)

3 Employer/Healthcare Purchaser Action Checklist

-  Require your TPAs/service providers to complete the [NQTL Multi-Step Comparative Analysis Tools](#) (and embedded MDRF templates) specific to your plan information.
-  Document communications with TPAs/service providers when requiring them to perform comparative analyses.
-  Talk to your broker, consultant, and/or legal counsel about their ability to review the responses you receive from TPAs/service providers.
-  Require TPAs/service providers to correct insufficient responses, noncompliant areas, and disparities in outcomes data.
-  Require TPAs/service providers to update and have available these comparative analyses annually, especially if new or different NQTLs or programs are implemented (e.g., value-based purchasing, narrow networks...)

 [LEARN MORE](#)

ACKNOWLEDGEMENT: This Employer/Purchaser Resource is sponsored by the *National Alliance of Healthcare Purchaser Coalitions* and the *Florida Alliance for Healthcare Value*. Funding for development of the Toolkit was provided to the *Community Coalitions Health Institute*, which is a 501(c)(3) nonprofit organization, an affiliate of the National Alliance, by the *Mental Health Treatment and Research Institute LLC*, a tax-exempt subsidiary of The Bowman Family Foundation.

National Alliance of Healthcare Purchaser Coalitions | 1015 18th Street, NW, Suite 705 Washington, DC 20036 | (202) 775-9300 | nationalalliancehealth.org | [linkedin.com/company/national-alliance/](https://www.linkedin.com/company/national-alliance/) 1/20/25

Investing in Employee Mental Health and Wellbeing

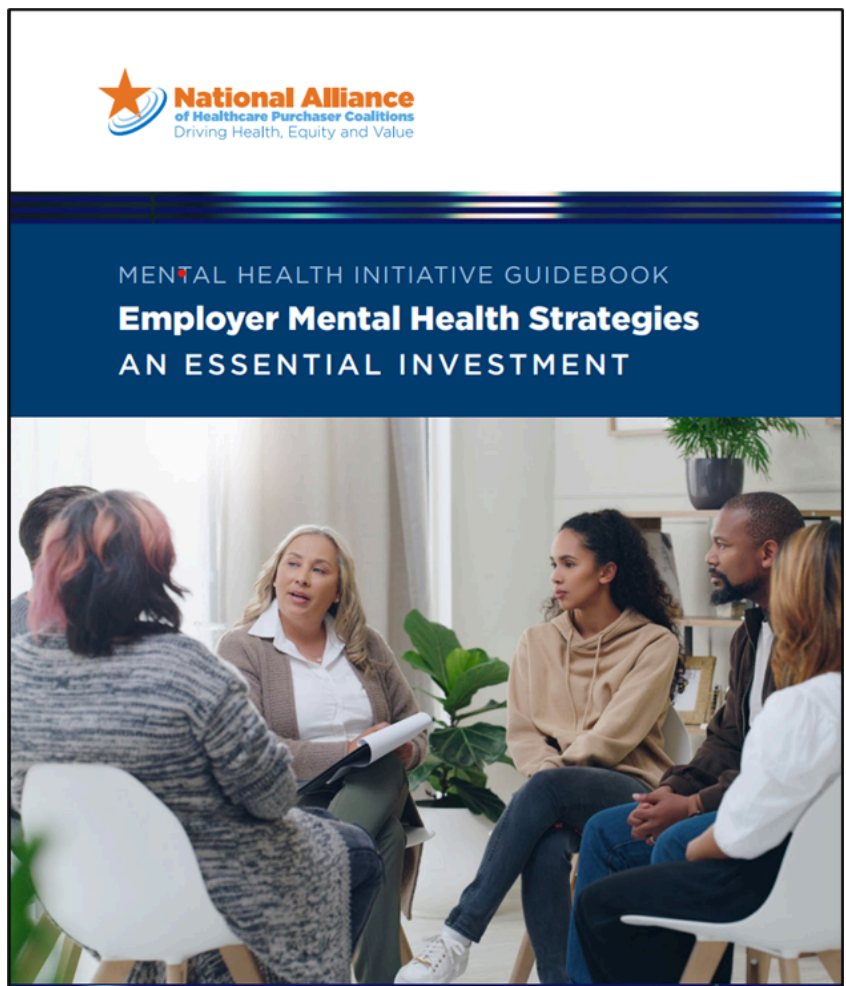
Employee mental health is increasingly under strain, leading to significant costs for employers and missed opportunities for providing effective support to enhance employee resilience. To create impactful mental health strategies, employers need a comprehensive, stakeholder-driven approach that coordinates the support of health plans, vendors, and employers in a way that is both accessible and accountable.

Several of our employer members participated in a Mental Health and Wellbeing Workshop, funded by the National Alliance through the Florida Alliance. During this workshop, we worked through the National Alliance's *Mental Health Initiative Guidebook: Employer Mental Health Strategies – An Essential Investment*.

The guidebook outlines essential steps for developing an effective mental health strategy, including:

- **Identifying top access challenges**
- **Choosing the best vendors and health carriers**
- **Defining key success metrics**
- **Regularly analyzing relevant data**
- **Enhancing workplace benefits and procedures**

For more details,
the guidebook can be accessed [HERE](#).



“I was fortunate to participate in the Florida Alliance’s Mental Health Workshop. We, as employers, need to do a better job providing a mental health program. The workshop allowed us to learn more about what we can do better. I have developed a more comprehensive strategy for my plan members as a result.”

- Stephanie Koch, SCP-SHRM, SPHR, CHVA, *Director of Human Resources*
Hendry Marine Industries, Inc.

Improving Patient Safety



The Leapfrog Group is a national nonprofit watchdog organization dedicated to improving the quality and safety of American health care. Through its surveys, Leapfrog collects and transparently reports hospital and ambulatory surgery data focused on quality, patient safety, and efficiency. This empowers employers and healthcare purchasers to identify high-value care while providing consumers with crucial information to make informed healthcare decisions.

One of Leapfrog's key initiatives, the **Leapfrog Hospital Safety Grade program**, assigns letter grades ("A" through "F") to general acute care hospitals across the United States. These grades reflect hospitals' effectiveness in preventing avoidable errors, injuries, accidents, and infections.

"The Florida Alliance for Healthcare Value has been extremely influential on patient safety, and thanks to their leadership we have seen significant gains in the quality and safety of care throughout Florida"

- Leah Binder, MA, MGA, *President and CEO*
The Leapfrog Group

Florida's Role in Patient Safety Improvement

Since 2002, the **Florida Alliance** has served as the state's **Regional Leader** for The Leapfrog Group, driving patient safety improvements and promoting healthcare transparency. In addition to advocating for the **Leapfrog Hospital Safety Grade program**, the Florida Alliance leverages the collective influence of employer and healthcare purchaser members to encourage participation in Leapfrog's **Hospital Survey** and **Ambulatory Surgery Center (ASC) Survey**.



Improving Patient Safety



2024 Survey Participation in Florida

- **Hospitals:** 226 were invited to participate, and **198 hospitals (87.6%)** completed the survey.
- **Ambulatory Surgery Centers (ASCs):** 393 were invited, with **14 ASCs (3.6%)** participating.

2024 Leapfrog Hospital Safety Grades in Florida

In the fall 2024 grading cycle, **191 Florida hospitals** received safety grades:

- **70 hospitals** earned an "A"
- **49 hospitals** earned a "B"
- **63 hospitals** earned a "C"
- **6 hospitals** earned a "D"
- **3 hospitals** received an "F"

Top Performers in Florida

- **Top Hospitals:** 18 Florida hospitals were recognized for excellence in patient safety and quality.
- **Top ASCs:** Out of 31 Top Ambulatory Surgery Centers designated nationwide, 13 were located in Florida.

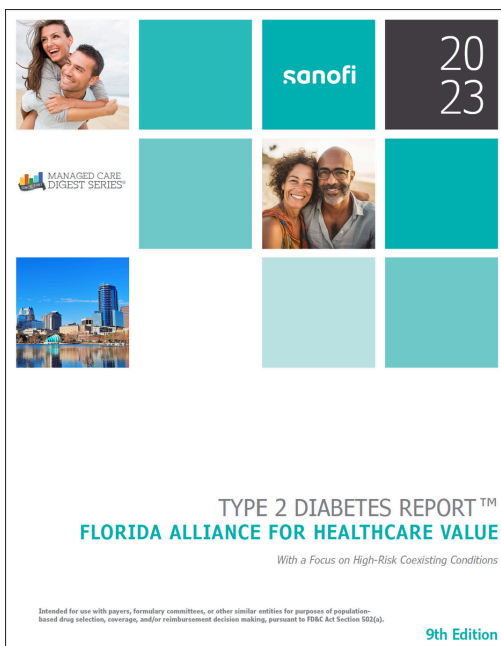
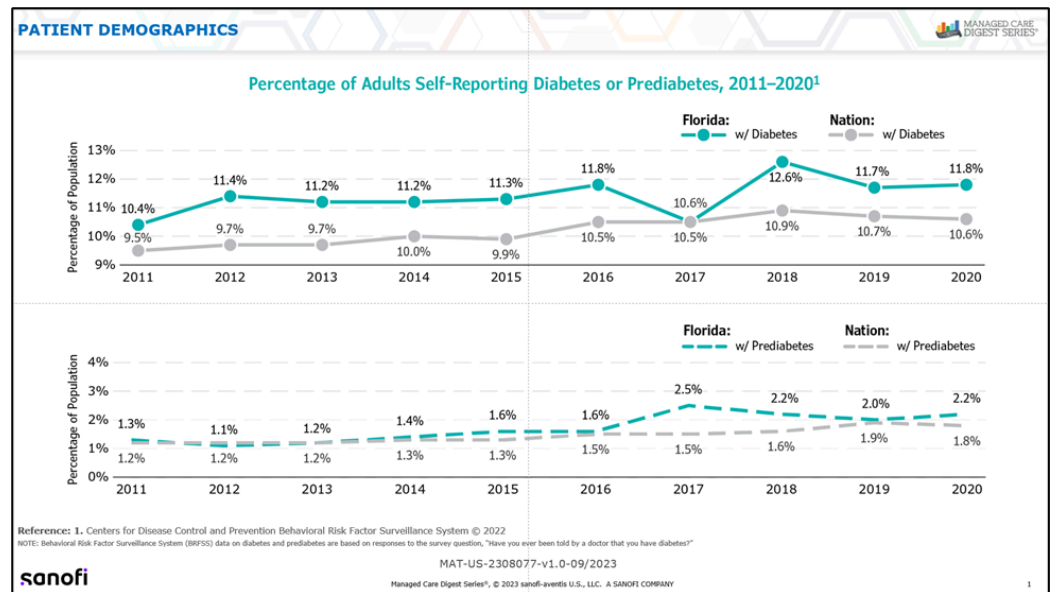


Managing Diabetes and Obesity

In 2024, the Florida Alliance advanced our Employer Learning Collaborative (ELC) on diabetes and obesity, focusing on key challenges and opportunities in managing these conditions. This year, we tackled the cost and coverage barriers associated with anti-obesity medications and explored innovative approaches to designing value-based benefits for plan members diagnosed with obesity.

Additionally, we continued our collaboration with Affiliate Member Sanofi to develop and distribute a report highlighting trends in diabetes prevalence and management across Florida's key markets.

Data shows that Florida consistently exceeds the national average in the percentage of adults who self-report having diabetes or prediabetes. Furthermore, Florida's commercially insured population has a higher prevalence of Type 2 diabetes patients with multiple comorbidities—including depression, hypertension, obesity, and hyperlipidemia—compared to the national average.



As part of our ongoing efforts, we remain committed to sharing the latest scientific insights on diabetes and obesity, equipping employers with the knowledge and strategies to help their plan members prevent and manage these chronic conditions effectively.

To access the full report, click [HERE](#).

Value-Based Purchasing of Health Care

Building on the “College for Value-Based Purchasing,” an in-person training program offered over 20 times since 2004, the updated course, Value-Based Purchasing of Health Care, was developed in 2024 and is now offered virtually in partnership with the **University of Central Florida (UCF) Continuing Education** and the **UCF School of Global Health Management and Informatics**. This program was developed through a collaboration funded by Pfizer, Genentech, and Johnson & Johnson, with the **Florida Alliance for Healthcare Value**, **HealthCareTN**, and the **Greater Philadelphia Business Coalition on Health**, all members of the **National Alliance of Healthcare Purchaser Coalitions**.

Karen van Caulil, Ph.D., President and CEO of the Florida Alliance, taught two of the sessions, “Advancing Health Value Through Transparency and Primary Care” and “Payment Reform and Promoting Efficiency.” Kenneth Aldridge, Jr., RN, BSN, MS-HSA, Director of Health Services at Rosen Hotels & Resorts, provided a case study of his organization’s success with providing advanced primary care.

The **Value-Based Purchasing of Health Care** course is designed to help benefits professionals advance their knowledge and skills in building a comprehensive benefits strategy through value-based purchasing for a defined population. The course aims to optimize health outcomes, promote health equity, and control healthcare costs. This course provides participants with the opportunity to learn from national experts, equipping them with the tools and strategies needed to advance their organization’s benefits strategy and drive impactful healthcare improvements.

A Partnership of:



Fair Price - RAND 5.0

"The Florida Alliance for Healthcare is leading the way for Florida employers in lowering healthcare costs with improved quality. Working with available data and tools, they are leaders in addressing fair pricing in health care."

- Marilyn Bartlett, CPA, CMA, CFM, *Senior Policy Fellow*

Center for Health System Costs, National Academy for State Health Policy

Employers in the United States collectively spend billions of dollars on healthcare services. However, a lack of transparent and accessible public price information limits their ability to monitor the prices negotiated on their behalf, implement innovative benefit design strategies, and ensure that their carriers are securing fair rates. When employers have access to price data, they can more effectively fulfill their fiduciary duty in purchasing healthcare services for their plan members.

In May 2024, RAND released the fifth edition of its Hospital Price Transparency Study—an essential tool for employers seeking greater oversight of healthcare costs. Previous editions of the study ranked Florida as the fifth and then the third most expensive state for employers purchasing hospital services. In the latest edition, Florida tied with Georgia for paying the highest hospital prices in the nation, including physician charges. On average, Florida employers were paying **345% of what Medicare pays** for services at Florida hospitals.

To address these unsustainable costs, several strategies are being deployed, including market-driven solutions, rigorous claims monitoring to eliminate fraud, waste, and abuse, and policy efforts at both the state and federal levels to enhance transparency and remove anti-competitive contract provisions. Armed with this data—alongside patient safety and quality metrics—the **Florida Alliance and its members continue to engage with carriers and healthcare systems to drive down hospital costs in Florida.**

Highest Total Facility Plus Physician Price as a Percent of Medicare in the U.S.

RAND 2022

GEORGIA with 345%
FLORIDA with 345%
WEST VIRGINIA with 330%

Price Variability Study

In 2024, with support provided by PatientRightsAdvocacy.ORG, Florida Alliance employer members were able to participate in a study examining price variability across markets and providers. The study's core hypothesis was that empowering employers and employees with access to their healthcare data would lead to better decision-making, increased competition, and a more balanced, consumer-friendly market. The goal was to leverage transparency and claims data to identify savings opportunities by exposing price inconsistencies and inefficiencies.

Sample Findings:

- **Maternity Care Costs:** The price for a delivery ranged from approximately \$1,800 to over \$24,000, with an average patient age of 31. These cost differences were not explained by maternal age, clinical factors, or geographic location. Even hospitals within the same city showed significant pricing disparities.
- **Knee Replacement Surgery:** Costs varied from \$10,000 to over \$88,000, independent of the patient's clinical needs or geographic location. Again, wide fluctuations were observed among hospitals in the same city.
- **Colonoscopy Pricing:** The national average Medicare rate for an outpatient screening colonoscopy is \$1,082, yet prices in this study ranged from \$1,061 to \$31,000, with no clear correlation to patient condition or location.

Price Variability in Florida



The Florida Alliance continues to advocate for stronger transparency policies at both state and federal levels. Meanwhile, our employer members use these data-driven insights to work with carriers and providers to secure more fair and reasonable healthcare pricing in their markets.

For more information about this study, please contact the Florida Alliance team.

"The Florida Alliance for Healthcare Value has pulled back the curtain on the lack of transparency in healthcare costs and the quality of deliverables. Their focus on our challenges and their relentless pursuit to introduce employer members to innovative solutions to those challenges has allowed me to be more effective at my job and has helped improve the healthcare experience for our City employees."

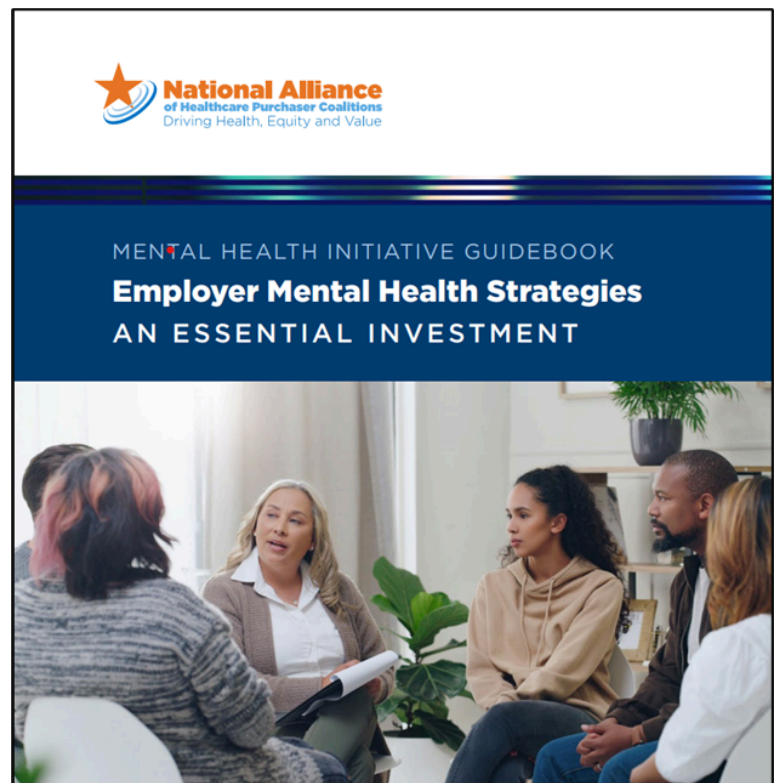
- Ann-Marie Sharpe, ARM-P, *Director of Risk Management*
City of Miami

High-Cost Claims Workshop

High-cost healthcare claims pose significant challenges for employers, including:

1. **Financial Strain** – Large claims from catastrophic illnesses, chronic conditions, and specialty medications can drive up healthcare expenses, impacting the sustainability of employer-sponsored health plans.
2. **Rising Premiums** – Increased claims lead to higher insurance premiums, making it more expensive for employers to provide comprehensive health benefits.
3. **Stop-Loss Insurance Impact** – Employers relying on stop-loss coverage may face higher premiums or reduced coverage options due to frequent high-cost claims.
4. **Workplace Productivity** – Employees managing serious health conditions may experience increased absenteeism, reduced performance, and the need for workplace accommodations.
5. **Plan Affordability & Sustainability** – Escalating healthcare costs may force employers to shift expenses to employees through higher deductibles, copays, or limited coverage options.
6. **Regulatory & Compliance Challenges** – Employers must navigate complex healthcare regulations, such as the Affordable Care Act (ACA) and ERISA, which can restrict cost-control measures.

To help employers address these challenges, the Florida Alliance received a grant from the National Alliance of Healthcare Purchaser Coalitions to host a High-Cost Claims Workshop for employer members. During the workshop and follow-up meetings, we explored strategies such as wellness programs, disease management, alternative care delivery, and alternative payment models to mitigate risk and better manage high-cost claims.



Federal Health Policy and Advocacy



In 2024, we participated in “Hill Visits” where we discussed site-neutral payments, the need for enhanced price transparency, PBM oversight and reform, and 340B program reform

The Florida Alliance and our employer members have increased our health policy activity at a federal level, primarily through our engagement with the National Alliance. Employers are engaging in federal health policy for several key reasons:

- **Regulatory Compliance** – Federal health policies, such as the Consolidated Appropriations Act, impose regulations on employer-provided health insurance, reporting requirements, and coverage mandates. Staying engaged ensures employers are compliant with these regulations and avoid penalties.
- **Cost Control and Predictability** – Federal policies influence healthcare costs, such as premium subsidies, taxation, and insurance exchanges. By participating in policy discussions, employers can advocate for changes that could help reduce costs for both the employer and employees.
- **Employee Benefits and Satisfaction** – Federal health policies impact the quality and availability of health insurance options. Employers can engage in policy to help shape frameworks that offer better benefits, making it easier to attract and retain talent.
- **Advocacy** – Engaging in federal health policy discussions allows employers to have a voice in shaping the future of healthcare reform. This can lead to policies that benefit employers, such as incentives for providing health coverage, tax credits, or improved healthcare delivery systems.
- **Tax Incentives and Healthcare Savings** – Federal health policies, including tax breaks and deductions for employer-sponsored insurance plans, can help employers manage healthcare costs and receive incentives for promoting wellness initiatives.
- **Legal Risk Reduction** – Non-compliance with federal health policies can result in fines, lawsuits, and reputational damage. By understanding and contributing to policy development, employers reduce legal risks associated with employee health benefits.

Engaging in federal health policy with the Florida Alliance and the National Alliance has enabled our Employer Members to better navigate the complexities of healthcare laws, advocate for favorable regulations, manage costs, and contribute to a healthier workforce.

State Health Policy and Advocacy

Catalyst for Payment Reform (CPR) received funding from Arnold Ventures to collaborate with the Florida Alliance, its members, and key stakeholders across the state to conduct a comprehensive state policy assessment. CPR reviewed available data and conducted in-depth stakeholder interviews to gauge participants' attitudes, perceptions, and levels of support for various healthcare policies.

Across the board, participants acknowledged the significant burden that high healthcare prices place on both their organizations and Florida residents. Not a single participant felt unaffected by or satisfied with the current state of healthcare pricing. However, certain policy proposals garnered more support than others.

From the quantitative and qualitative analysis of the interviews, the following policy recommendations received the strongest backing from Florida stakeholders:

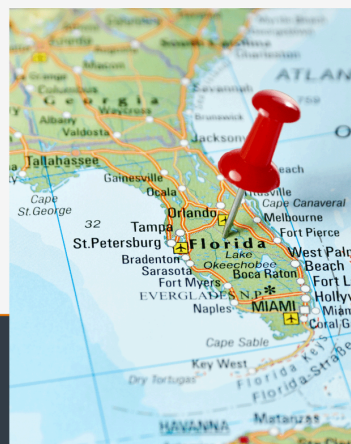
1. **Mandating merger notifications**
2. **Prohibiting facility fees for outpatient services**
3. **Banning anti-tiering and anti-steering clauses in network contracts**

In response, the Florida Alliance team has begun engaging with elected officials and their staff members to raise awareness about the financial strain employers and working families in Florida face due to rising healthcare costs. We will continue to assess the feasibility of these three policy proposals.

The full report can be accessed [HERE](#).

State of Healthcare

Policy Considerations to
Constrain Commercial Prices
in Florida



To further support these efforts, the Florida Alliance has established an affiliate organization, Floridians for Accountability in Health Care, structured as a 501(c)(4) nonprofit. While separate from our 501(c)(3) organization, this new entity will complement our mission to make Florida the state with the highest quality and most affordable healthcare for employers purchasing services.



**FLORIDIANS FOR
ACCOUNTABILITY
IN HEALTH CARE**



Healthcare Industry Involvement and Representation

Instrumental to our efforts to drive meaningful change in healthcare quality and value, Florida Alliance for Healthcare Value staff and Board members actively represent the employer voice at a local, state, and national level with industry-leading think tanks and organizations. For many of these organizations, we hold leadership positions as noted below:

Agency for Health Care Administration (AHCA), Florida

- Karen van Caulil, State Consumer Health Information and Policy Advisory Council, Chair

American College of Cardiology (ACC)

- Ashley Tait-Dinger, National Cardiovascular Data Registry Public Reporting Advisory Workgroup

American Psychiatric Association Foundation Center for Workplace Mental Health

- Karen van Caulil, Advisory Council

Catalyst for Payment Reform

- Staff and Employer Member Participation, Health Plan User Groups
- Ashley Tait-Dinger, Health Plan User Group Advisory Council

Central Florida Disaster Medical Coalition

- Organizational Member

Coalition Against Surprise Medical Billing

- Organizational Member

Community Coalitions Health Institute

- Karen van Caulil, Secretary/Treasurer

Community Oncology Alliance

- Karen van Caulil, National Cancer Treatment Alliance Biomarker Testing Advisory Committee

Florida Department of Health

- Karen van Caulil, Chronic Diseases and Conditions Priority Area Workgroup Member
- Karen van Caulil, Mental Wellbeing and Substance Abuse Priority Area Workgroup Member

Florida Perinatal Quality Collaborative

- Karen van Caulil, Steering Committee Member

Health Enhancement Research Organization (HERO)

- Organizational Member

Institute for Clinical and Economic Review

- Organizational Member

Integrated Benefits Institute

- Organizational Member

International Foundation of Employee Benefit Plans

- Organizational Member

The Leapfrog Group

- Regional Leader for Florida
- Karen van Caulil, Board of Directors
- Ashley Tait-Dinger, Florida Alliance Lead
- Ashley Tait-Dinger, Rosa Novo, National Panel of Employer Benefit Innovators

National Alliance of Healthcare Purchaser Coalitions

- Karen van Caulil, Board of Governors Secretary/Treasurer
- Karen van Caulil, Rosa Novo, National Purchaser Leadership Council
- The Path Forward for Mental Health and Substance Use Regional Employer-Stakeholder Engagement Team Leader
- Karen van Caulil, Health Policy Strategy Group
- Ashley Tait-Dinger, Delivery and Payment Reform Strategy Group
- Karen van Caulil, Rosa Novo, Community Health Coalition Advisory Council
- Karen van Caulil, Ashley Tait-Dinger, National Fair Price Advisory Council
- Obesity Advisory Council
- Karen van Caulil, Chair, Whole Person Health Strategy Group

"As a self-insured employee benefits association of employer member organizations from 24 Florida private education institutions, we are proud to have been members of the Florida Alliance for Healthcare Value for 20+ years. We have received invaluable, unbiased information and guidance regarding how to serve our members with high quality, cost-effective health and wellbeing benefits that provide access to engaging programs that improve the health outcomes of our population. The Florida Alliance for Healthcare Value serves to connect us to other like-minded stakeholders who cherish those same goals. We believe in their commitment to letting data drive the process in order to achieve these objectives and are thrilled to participate.

-Mark Weinstein, J.D., CPA, LL.M., MPH, *President and CEO*
Independent Colleges and Universities Benefits Association (ICUBA)

National Association of Chronic Disease Directors

- Rosa Novo, Employer Champion of the National Diabetes Prevention Program

National Comprehensive Cancer Network

- Karen van Caulil, Employer Advisory Group

Orange County Government

- Karen van Caulil, Mental and Behavioral Health System of Care Community Analysis Implementation Team

Orange County Public Schools, Orange County, Florida

- Karen van Caulil, Benefits Trustee
- Karen van Caulil, Mental Health Advisory Committee

Partnership for Quality Measurement

- Organizational Member
- Ashley Tait-Dinger, Endorsement and Maintenance (E & M) REcommentaion Group: Management of Acute Events and Chronic Conditions

Society to Improve Diagnosis in Medicine

- Karen van Caulil, Technical Expert Panel

Space Coast Health Foundation

- Karen van Caulil, Health Advisory Council

State of Reform (Health Policy)

- Karen van Caulil, Advisory Panel
- Organizational Member

Tampa Bay Thrives

- Organizational Member

University of Central Florida

- Karen van Caulil, Chair, Health Services Administration Advisory Board
- Karen van Caulil, Faculty, Value-Based Purchasing of Health Care

University of Michigan Center for Value-Based Insurance Design

- Karen van Caulil and Mark Weinstein, Low-Value Care Task Force

Validation Institute

- Karen van Caulil, Advisory Board

Winter Park Health Foundation

- Karen van Caulil, Trustee
- Karen van Caulil, Clinical Integration Committee

During our Annual Conference on May 6, 2024 Employer Member Hendry Marine Industries, Inc. was presented with the Florida Alliance Most Engaged Employer Award. The award, given annually, recognizes one Florida Alliance Employer Member for their high level of commitment to our efforts to drive value in health care.

Accepting the award from Karen van Caulil, was Stephanie Koch, Hendry Marine Industries Director of Human Resources



Pictured: Kenneth Aldridge, Carolyn Grant (RosenSure), Ashley Bacot (Former FL Alliance Board Member)

In September, RosettaFest 2024 was held in Washington, DC where **Florida Alliance Board Member and Director of Health Services at Rosen Hotels & Resorts Kenneth Aldridge** accepted the 2024 Rosie Award. Rosen Hotels & Resorts has won this award in 2023 and 2024! The Rosie Award winners meet two important criteria: a high Plan Grader™ score and excellent use of their Health Rosetta Dividend.

Stephanie Koch, Director of Human Resource at Hendry Marine Industries, and Florida Alliance Board Vice Chair was one of the recipients of Employee Benefit News (EBN) 2024 Excellence in Benefits honoring those who excel in the areas of HR leadership, technology innovation, and benefits brokerage and advising. Winners are leaders who excel in their efforts with compassion, innovation, and equality.



The National Alliance of Healthcare Purchaser Coalitions (National Alliance) awarded **Florida Alliance Employer Member, Rosen Hotels & Resorts**, the 2024 “Employer/Purchaser Excellence” award at its 2024 Annual Forum on November 19th in Arlington VA. The award recognizes the efforts of employers committed to promoting healthcare value while improving the health and wellbeing of America’s working families. Rosen Hotels & Resorts has demonstrated leadership and innovation in advancing overall health and healthcare value through their approach to benefit programs and design, employee engagement, and their support of the Florida Alliance efforts.



*From left, **Shawn Gremminger**, President & CEO, National Alliance; **Ashley Bacot**, Health Plan Architect, Rosen Hotels & Resorts; **Karen van Caulil**, Florida Alliance President & CEO*

The Florida Alliance Annual "Best of the Best" showcases high-value healthcare programs initiated by employers. We continue to invite leading-edge employers who have been innovative in their benefit design and contracting to present their successful programs.



Supporting Women's Health in the Workplace



David Hines
Executive Director, Benefits
Metro Nashville Public Schools

The Working Sick: Why People with Multiple Chronic Conditions are Invisible High-Cost Claimants



**Steve Schlange, MBA, CEBS,
SHRM-CP**
*Vice President Employee Benefits
and Services*
Mutual of Omaha

Best Employer Practices for Achieving Fiduciary Success

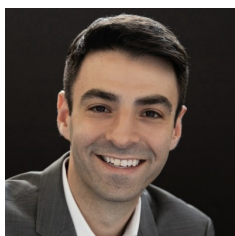


Michael Costello
*Director - Employee Benefits &
Workers Compensation*
Florida Power & Light

Quality First and All the Rest Will Follow: How Individual Provider Performance Impacts the Employer and Employee Bottom Line



Alex (Ali) Nathaniel
Total Rewards Manager
St. Leo University



Daniel Stein, MD, MBA
CEO/Founder
Embold Health



**Mark Weinstein, J.D., CPA,
LL.M., MPH**
President and CEO
Independent Colleges and
Universities Benefits
Association

Opening Remarks



Rosa Novo
Administrative Benefits Director
Miami-Dade County Public Schools



Karen van Caulil, PhD
President & CEO
Florida Alliance

Key Partner Presentation



Leah Binder, MA, MGA
CEO
The Leapfrog Group

Key Partner Presentation



Shawn Gremminger, MPP
CEO
National Alliance of Healthcare Purchaser
Coalitions

40 Years of Impact: Pioneering Progress in Health Care - Addressing Challenges, Shaping the Future

Keynote Address: How COVID Crashed the System: A Guide to Fixing American Health Care



David B. Nash, MD
*Founding Dean Emeritus
Professor of Health Policy*
Jefferson College of Population Health, Thomas Jefferson University

Advanced Primary Care is Everything



Kristy Bowman, RN
*Chief of Clinical Services
and Operations*
WeCare tlc



Rosa Novo
Administrative Benefits Director
Miami-Dade County
Public Schools



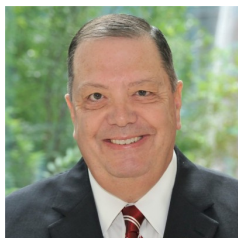
Jordan Taradash, MPH
CEO
PeopleOne Health

How to Use Data to Drive High Quality Outcomes in Mental Health



David Kraus, PhD
President
Outcome Referrals

When Will the Price Be Right?



Mike Adams
Head of Benefits
7-Eleven



Yvette M. Best, EdD, CCP, SPHR, SHRM-SCP
Head of Human Resources
Orange County Government, Florida



Christin Deacon, J.D.
Principal Owner
VerSan Consulting



Lester Morales
Founder and CEO
Next Impact, LLC

The “**Dr. Jack Mahoney Healthcare Hero**” Award was presented posthumously to Linda Sutherland, former Executive Director of the Healthy Start Coalition of Orange County, Florida.



Linda Sutherland
(1952 - 2023)

Innovator Showcase



presented by:
Chris Chan
Chief Value Officer



presented by:
Jared Pierce
Employer Sales Director - Enterprise Sales, SE



presented by:
Cristin Dickerson, MD
Founder and CEO



presented by:
Kim Kozeny
Vice President, Employer Partnerships



presented by:
Rich Wipperfurth
Sr. Vice President, Chief Sales Officer

Leveraging Innovative Technology in Diabetes Management



David Hines
Executive Director, Benefits
Metro Nashville Public Schools



Brian Kehan
Director of Benefits and Wellbeing
Merck



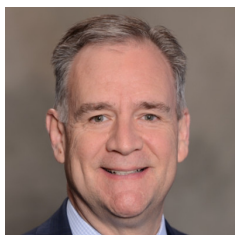
Rosa Novo
Administrative Benefits Director
Miami-Dade County Public Schools



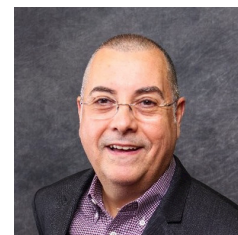
Sherri Samuels-Fuerst
VP of Total Rewards
Sargento Foods, Inc.

Employer Insights for Oncology Management

Special Presentation: Employers Creating a Vaccine Friendly Culture



Thomas Heard
Senior Director, Payer Account Medical Lead
Pfizer



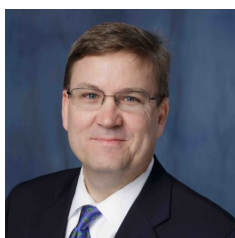
Antonio Iglesias
Vaccines Medical Director
Pfizer



Robert Oyer
Risk Manager
Lake County School District, Florida



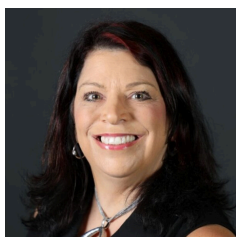
Joshua Rubich
Area Senior Vice President
Gallagher



Michael Stubee
VP of Payor Strategy
Orlando Health

Increasing Benefits While Reducing Cost

How Your Company Can Regain Control of Your Healthcare Program



Stephanie Koch
Director of Human Resources
Hendry Marine Industries, Inc.

Join Us in Transforming Health Care

www.flhealthvalue.org

