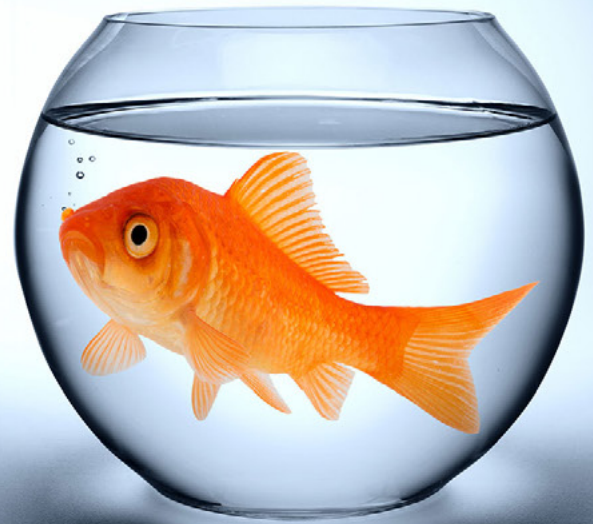
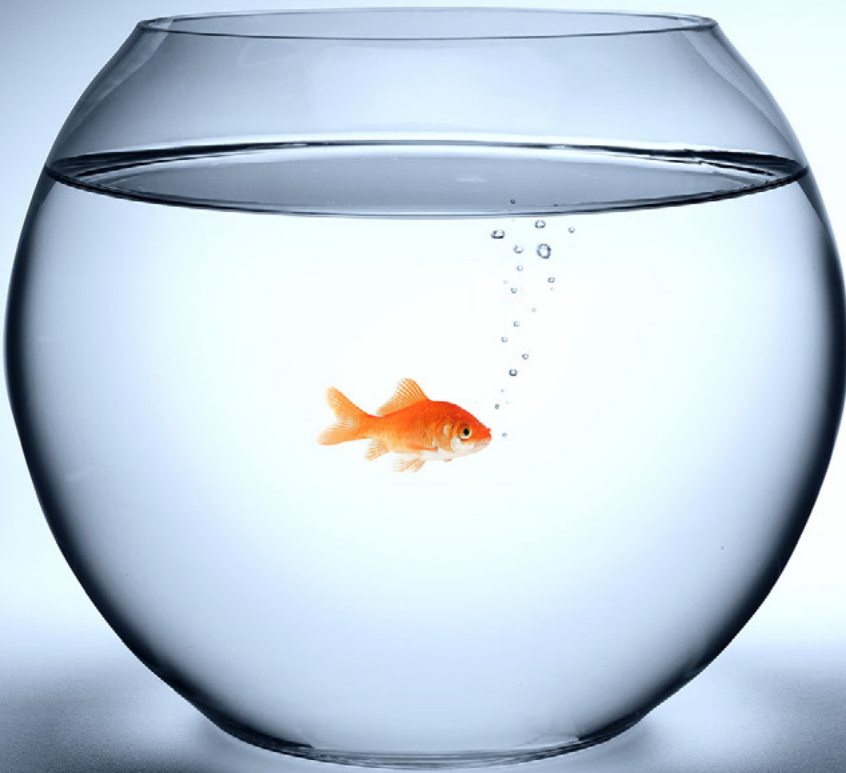


One Size Doesn't Fit All

Choice Matters.



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The decision to bundle or unbundle services is more than a pricing strategy—it's a program-defining choice. The way you structure your services—utilization review (UR), nurse case management, bill review, PPO access, and more — has ripple effects on costs, compliance, outcomes, and control.

Whether you're a self-insured employer, TPA, carrier, or risk manager, this decision affects you.

What is Bundling Anyway?

Let's start simple.

- **Bundling** = getting multiple services from a single vendor or TPA — think claims management, ancillary contracts, bill review, UR, pharmacy, networks — all wrapped in one neat contract.
- **Unbundling** = sourcing those services separately from specialized vendors. You pick the best partner for each piece, and you get to manage the contracts.
- **Fun analogy time:**
Bundling is like a party combo deal—venue, DJ, catering, all in one. Unbundling is hiring the killer local DJ yourself, choosing the food truck you love, and skipping the underwhelming cake.

More work? **Sure.**

More control and possibly way more bang for your buck? **Absolutely.**

Quality & Control – Who's Steering the Ship?

Bundling Pros:

- One point of contact can feel easier.
- Integrated tech and workflows suggest efficiency.

Bundling Cons:

- Limited transparency.
- Hard to audit vendor performance.
- Conflicted incentives.

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Unbundling Pros:

- Best-in-class vendors in each service area.
- Direct control over pricing, performance, and outcomes.
- No mystery markups or margin stacking.

Unbundling Cons:

- You manage more vendors.
- It requires stronger internal governance or tech infrastructure.

But with modern claims systems and service integrators, managing unbundled programs isn't the heavy lift it once was.

Risk & Compliance – Don't Get Burned

Bundled programs often come with **hidden risks**:

- **Performance gaps:** When services are “*baked in*”, they may not be subject to the same level of scrutiny — are all segments being watched?
- **Data transparency:** Bundled programs can limit access to detailed utilization or outcome data, making it difficult to track performance or ensure optimization at every turn.

Conclusion: What's Important?

- ✓ **Transparency**
- ✓ **Performance Alignment**
- ✓ **Cost Control**
- ✓ **Strategic Flexibility**

The best workers' comp programs aren't just cheaper — they're smarter. So if your managed care solution feels like a mystery box of services and fees, it might be time to open the lid and explore what's inside.



ABOUT EK HEALTH SERVICES

EK Health Services Inc. is a leading national workers' compensation managed care organization. EK Health restores quality of life for injured workers through innovative, cost-effective solutions, while providing client services with high-touch experiences, customizable solutions, lower costs, and proven results. Our holistic approach integrates the best people, processes, and technology to facilitate the best medical treatment available for return-to-work possibilities.

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