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MERP PLANNING SOLUTION OF THE YEAR 2025

# CATILIZE HEALTH®

## STOP OVERPAYING FOR HEALTHCARE

DISCOVER THE SIHRA® ADVANTAGE, THE PROVEN ALTERNATIVE TO TRADITIONAL HEALTH PLANS

Craig Lack,
CEO

Healthcare Business Review

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MERP PLANNING SOLUTION OF THE YEAR 2025

## Catilize Health®

*This award is in recognition of **Catilize Health®'s** stellar reputation and trust among customers and industry peers, evident in the numerous nominations we received from our subscribers. **Catilize Health®** emerged as the **MERP Planning Solution of the Year 2025** after an exhaustive evaluation by an expert panel of C-level executives, industry thought leaders, and our editorial board.*

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COVER STORY


# CATILIZE HEALTH®

## STOP OVERPAYING FOR HEALTHCARE

### DISCOVER THE SIHRA® ADVANTAGE, THE PROVEN ALTERNATIVE TO TRADITIONAL HEALTH PLANS

For decades, hospital employers have been squeezed by skyrocketing employee healthcare costs—now $15,000–$30,000 per person each year, quickly swelling into millions for larger corporations. Frontline staff—nurses, technicians, support personnel—are under pressure: a Forbes article finds 62% living paycheck to paycheck[1], and with high-deductible plans becoming the norm and out-of-pocket expenses of $4,000–$6,000 or more, families face significant financial strain. CFOs and HR leaders see renewal rates climb, budgets tighten, and employee morale affected. The status quo cannot continue.

SIHRA® seizes the "low-hanging fruit" of duplicate-spouse coverage—identifying employees who qualify under a working spouse's plan and incentivizing them to switch. Once enrolled in their spouse's employer plan, qualified out-of-pocket costs for employees and their families is reimbursed at 100%, eliminating that cost burden entirely.

"SIHRA® cuts employee healthcare spending by 15-50% without shifting any financial burden onto employees—eliminating all out-of-pocket costs to empower healthier, more financially secure staff while delivering predictable savings and stability to healthcare organizations," says Craig Lack, CEO of Catilize Health®.

SIHRA® redefines healthcare risk financing: predictable, sustainable, and compassionate—finally putting hospitals in control and ensuring employees get the care they deserve. SIHRA® not only arbitrages risk but generates meaningful cash flow from domestic utilization every year going forward.

**Perfected Over Decades, Unmatched Excellence**

Inspired by founder Kevin O'Kane's vision in 2000, SIHRA® has been Catilize Health®'s singular focus. Through meticulous refinement, rigorous testing, and demonstrated success, Catilize has mastered the SIHRA® concept into the industry's leading high-financial-cost-reduction solution for healthcare organizations—making Catilize the only U.S. company exclusively administering SIHRA® for more than 20 years.

"Two decades of experience helped us perfect SIHRA®—cutting employer costs by 15–50% and delivering 100% benefits to employees."— Craig Lack, CEO, Catilize Health®

Over one hundred hospitals and systems have trusted SIHRA®, saving millions in healthcare spending. SIHRA® turns everyday care needs into financial wins. By optimizing duplicate-spouse coverage, it empowers families to access essential care while providing hospitals with a sustainable cost-reduction and revenue-earning tool—reinvesting cost savings into patient care, infrastructure, and strategic priorities.

"The critical edge SIHRA® holds over traditional plans is simple: increased profit and surplus—not hypothetical, but guaranteed." — Craig Lack, CEO, Catilize Health®.

- **Domestic Claims:** An employee's surgery remains in-network but is billed to the spouse's insurer at full commercial rates—converting an internal cost into new revenue.
- **340B Pharmacy Program:** Specialty medications dispensed through 340B follow the

> "TWO DECADES OF EXPERIENCE HELPED US PERFECT SIHRA®—CUTTING EMPLOYER COSTS BY 15–50% AND DELIVERING 100% BENEFITS TO EMPLOYEES

Catilize Health®

same path, generating additional income when covered and billed via the spouse's plan.

"SIHRA® changed my life—I can now afford prescriptions, avoid debt, and finally save for my family's everyday healthcare needs."— Licensed Vocational Nurse, California hospital

### From Financial Risk to Financial Resilience

Hospitals face high-stakes exposure under traditional plans—think $2.5 million NICU claims, $1 million specialty medication, costly fertility treatments, or other large hospital costs—often shouldering a hefty stop-loss deductible before coverage kicks in. That volatility threatens hospital budgets, reserves, and stability.

SIHRA® flips the script, converting hospitals' financial vulnerability into rock-solid resilience. For example, by replacing a $1 million stop-loss deductible with the 2025 ACA out-of-pocket maximum of $9,200 under SIHRA®, hospitals avoid $990,800 in exposure on a single $2.5 million NICU claim. When that $2.5 million bill is then submitted to the spouse's insurer at full commercial rates, employee out-of-pocket costs disappear, and the hospital converts the expense into new revenue – real actual cash flow.

### Why CFOs and HR Leaders Prefer SIHRA®

SIHRA® transforms hospitals from constant financial risk to enduring financial strength—enabling a focus on what matters most: delivering exceptional patient care and building healthier communities.

- **Significantly reduce annual healthcare spending:** Traditional healthcare plans run $15,000–$30,000 per employee; SIHRA® cuts that to $3,500–$6,500 per employee.
- **Generate new revenue:** Domestic claims billed via spouse plans transform costs into hospital revenue.
- **Ensure budget certainty:** Hospital claim liability limited to out-of-pocket costs, which lowers renewal rates and eliminates surprises.
- **Boost performance:** Cost reductions and new revenue deliver immediate EBITDA lift for for-profit corporations and larger surpluses for non-profits.
- **Reinvest and thrive:** Savings flow into patient-care enhancements, technology upgrades, facility modernization, and workforce financial well-being.


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**THE CRITICAL EDGE SIHRA® HOLDS OVER TRADITIONAL PLANS IS SIMPLE: INCREASED PROFIT AND SURPLUS—NOT HYPOTHETICAL, BUT GUARANTEED**

### Turning Surplus into Security: Closing Retirement Gaps

With SIHRA®'s savings, hospitals can strengthen employees' financial futures—without added payroll or admin burdens. Americans estimate they need $1.46 million to retire comfortably, yet the average retirement account holds just $115,000[2]. SIHRA® lets hospitals redirect healthcare savings into 401(k) boosts, richer matching, and financial wellness programs—narrowing that gap and improving quality of life.

Many Catilize Health® clients have gone 4, 8—or even 15—years without a single premium rate increase, while the broader market endures 3–6% hikes annually. This steadfast rate stability means every salary raise boosts employees' take-home pay instead of underwriting rising healthcare costs—fueling morale, loyalty, and long-term retention.

An independent health insurer, led by a CEO who previously held a senior leadership role at a major national insurer, adopted SIHRA®. This strategic decision led to four consecutive years without a single premium increase. The insurer's chief actuary, deeply impressed by the sustained cost control, integrated SIHRA® directly into their own product line, creating a powerful market differentiator.

### Growth with Purpose

Catilize Health® is growing rapidly among employers with workforces from mid-size to over 150,000 employees across various industries. Fueled by decades-long partnerships and client word-of-mouth referrals, SIHRA®'s results speak for themselves. CEO Craig Lack personally meets executives nationwide, showcasing SIHRA®'s proven financial impact.

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**THIS IS HEALTHCARE EXACTLY AS IT SHOULD BE—SUSTAINABLE, SECURE, AND PROFOUNDLY HUMAN**

"SIHRA® has transformed our financial outlook—strengthening reserves and unlocking new revenue streams we never thought possible." — CFO of a Large Hospital System

### Extending Our Impact

To deepen our social commitment, we are launching a nonprofit foundation that shifts additional claim risk off hospital budgets and offers interest-free loans to every employee—whether they participate in SIHRA® or not—for essential expenses like everyday living costs or car repairs. This ensures every team member can access care, get to work, and support their families without financial fear.

**Ultimately, Catilize Health® lives its vision:**
"This is healthcare exactly as it should be—sustainable, secure, and profoundly human." — Craig Lack, CEO, Catilize Health®..HB

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