

EXECUTIVE GUIDE FOR EMPLOYERS

The Health Rosetta Framework

A Better Way for Employers to Buy Healthcare

Healthcare is one of the largest expenses on the income statement, yet many employers still manage it with less strategy, transparency, and accountability than any other major investment. The Health Rosetta Framework offers a practical blueprint for building high-performance health plans around transparency, aligned incentives, better care, and responsible purchasing.



WHY IT MATTERS

- ✓ Brings transparency to health plan spending
- ✓ Aligns incentives across advisors and vendors
- ✓ Improves employee access to higher-value care
- ✓ Helps employers actively manage cost and quality

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Why Employers Need a Better Framework

The problem is not just the cost of healthcare — it is how healthcare is purchased and managed.

Many employers still manage healthcare through fragmented vendor relationships, limited transparency, and annual renewal decisions that focus more on premium changes than long-term strategy. The result is often a collection of products rather than a coordinated health plan strategy.



COMMON PROBLEMS IN TRADITIONAL HEALTH PLANS

- ✗ Limited visibility into fees and vendor compensation
- ✗ Misaligned incentives across advisors, carriers, and PBMs
- ✗ Fragmented point solutions with no cohesive strategy
- ✗ Employees left to navigate a complex system on their own
- ✗ Rising costs without measurable improvements in quality



WHAT THE HEALTH ROSETTA FRAMEWORK DOES

- ✓ Creates a blueprint for high-performance health plans
- ✓ Brings transparency and accountability to plan spending
- ✓ Aligns the plan around better care and responsible purchasing
- ✓ Helps employers evaluate every component of the health plan
- ✓ Supports a more strategic, multi-year approach to improvement

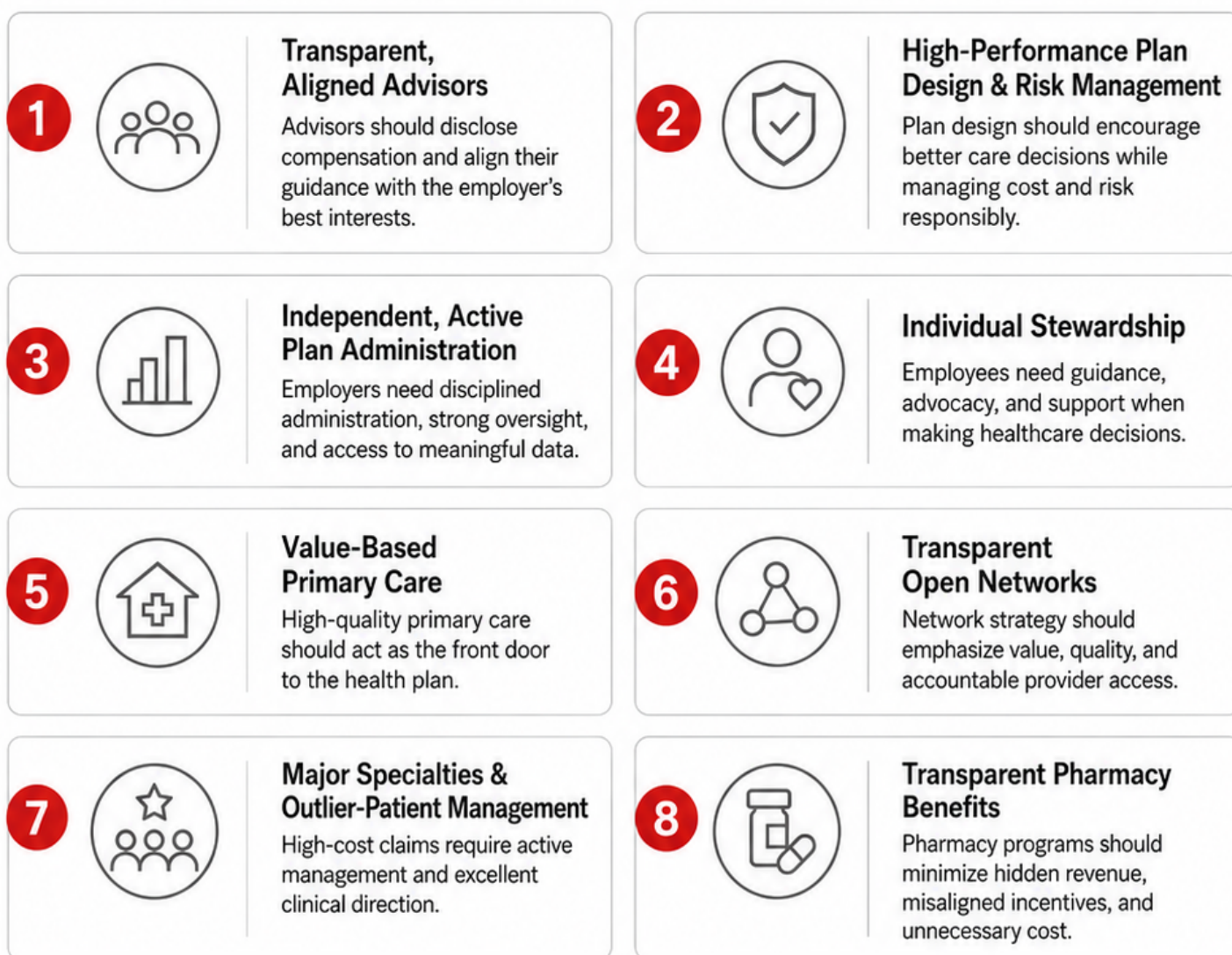
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**The goal is not to buy more healthcare.
The goal is to buy healthcare more intelligently.**

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The 8 Core Components

The Health Rosetta Framework is built around eight interconnected elements that help employers create a more effective healthcare strategy.



These components are most powerful when they work together as part of a coherent system.

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How Employers Can Apply the Framework

Transformation does not have to happen all at once.
The most effective approach is usually strategic, phased, and measurable.



★ KEY TAKEAWAYS

- ✓ Healthcare should be managed like a major business investment
- ✓ Transparency is the foundation of better purchasing decisions
- ✓ Better benefits require aligned incentives and strong governance
- ✓ Employees benefit when high-value care is easier to access
- ✓ Long-term strategy outperforms reactive annual renewals

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The Health Rosetta Framework helps employers move from passive renewal management to intentional healthcare purchasing.