

Reducing Healthcare's Financial Burden

Virtual vs. Traditional Healthcare

Recuro Health helps lower the overall cost of care by streamlining access to Urgent Care, Behavioral Health, and Primary Care through virtual delivery and access.

By removing the time, travel, and escalation costs associated with in-person visits, members receive timely treatment that prevents unnecessary spend and ultimately reduces the financial burden on both the member and the health plan.

Part 1 Improving Patient Experience & Access

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Part 2 Reducing Healthcare's Financial Burden

Part 3 Engagement & Coordinated Care

Part 4 Enhancing Care Quality and Coverage



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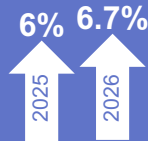


Rising Costs & Member Expectations Cause Friction

Rising healthcare costs are placing a serious financial burden on many companies as well as their employees. These rising costs have already forced companies to rethink their benefit offerings, which in some cases means removing services altogether.

In a time when it's difficult for some to afford even basic necessities, employees need more support and treatment options.

Key Stats



Total health benefit cost per employee **rose 6% in 2025** and is projected to rise **6.7% in 2026**, indicating the highest growth in 15 years¹.



Among people under 65 with employer coverage, average annual out-of-pocket cost-sharing (deductibles + copays + coinsurance) **rose from \$633 in 2013 to \$869 in 2023** [Figure 1]².

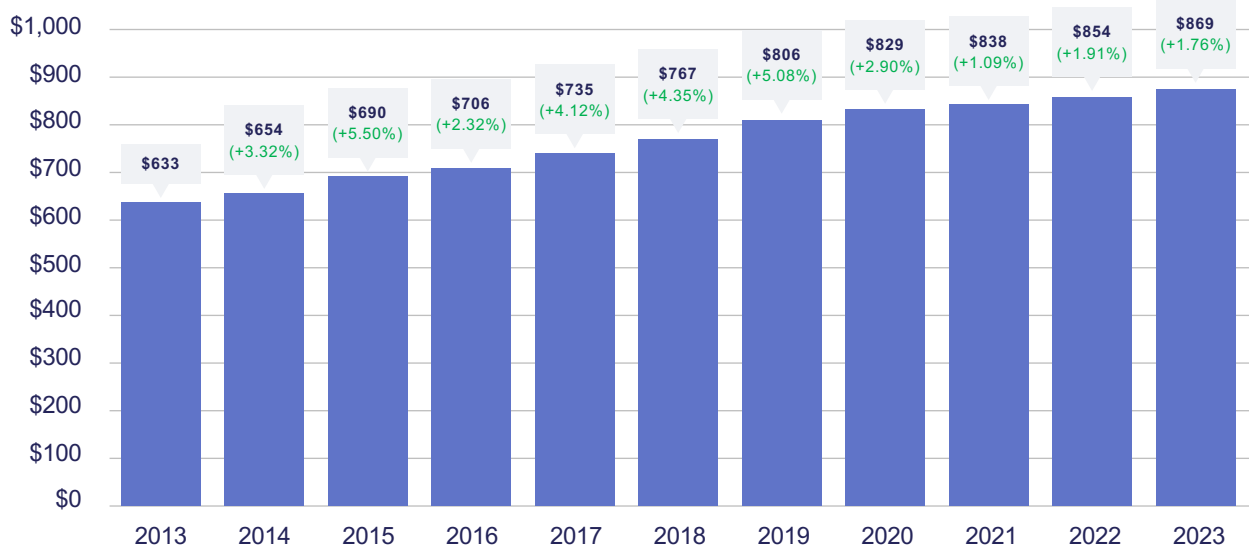


In that same timeframe, total annual health spending (worker + plan) **rose ~75%** (from ~\$3,828 to ~\$6,705)².



FIGURE 1

Avg. OOP Cost-Sharing



Meaningful Savings Through Smarter Care Delivery

Virtual care dramatically reduces unnecessary medical spend by replacing high-cost in-person visits with more efficient, clinically appropriate alternatives. This results in significant savings when members leverage Recuro's virtual services over an in-person provider, emergency room, or other treatment option.



Recuro Urgent Care



~\$265
per visit savings



Recuro Behavioral Health



~\$200
per visit savings



Recuro Primary Care



~\$180
per visit savings



Additional Savings

Virtual Care

~\$80

Resulted in lower 30-day spending (~\$80) and reduced labs and imaging



Integrated Behavioral Health with Primary Care

1.9X ROI

Reduces costs by \$190 for every \$100 invested





Plan and Benefits Administrators

Strengthen client retention with an integrated solution that simplifies plan management and reduces complexity.



Employers

Lower overall healthcare costs while enhancing the quality and consistency of benefits delivered to the workforce.



Employees

Receive timely, convenient care that minimizes delays, improves outcomes, and supports overall wellbeing.



Impacting the Entire Benefits Ecosystem

When care delivery is simplified and virtual-first, every stakeholder benefits. From reduced plan complexity and lower total cost of care to improved member experience and engagement, virtual care strengthens the benefits ecosystem end to end.

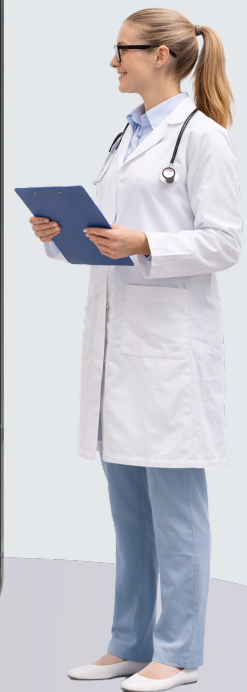
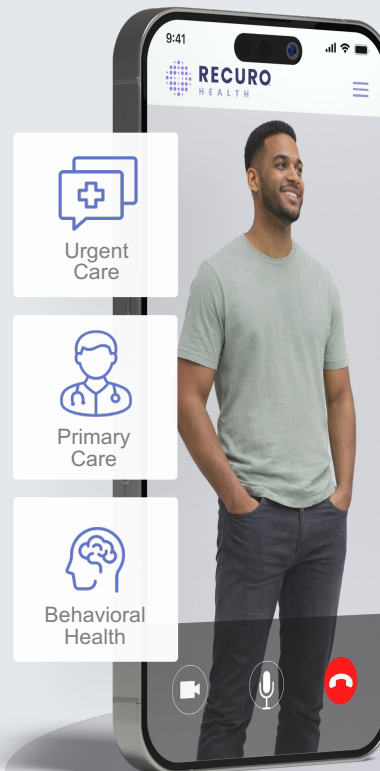
✓ Urgent Care

✓ Primary Care

✓ Behavioral Health

Get Started Today

Contact our team of experts for more on our virtual care solutions.



Sources

¹ <https://www.mercer.com/en-us/insights/us-health-news/employers-are-challenged-to-keep-healthcare-affordable-as-costs-soar-survey-results/>

² <https://www.healthsystemtracker.org/chart-collection/how-much-do-people-with-employer-plans-spend-out-of-pocket-on-cost-sharing/>



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