

# 5 Things You Should Know About Alternative Health Plans and Dynamic Copays



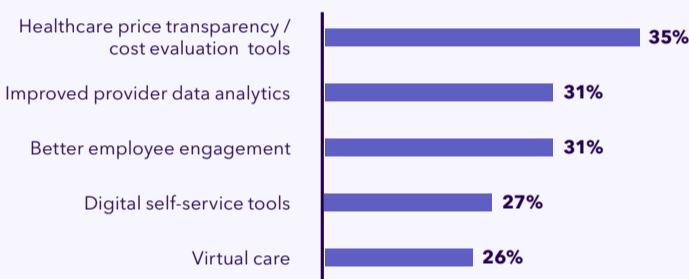
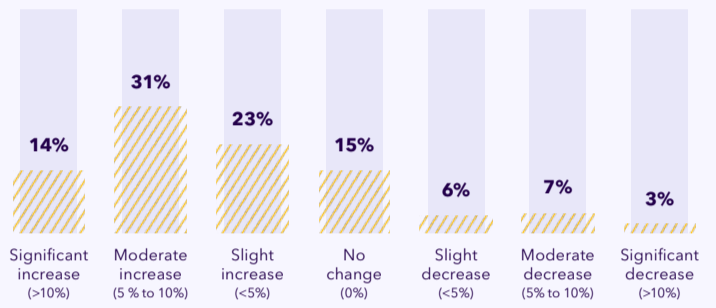
## How Leading Health Plans Are Taking Action with Zelis

**Alternative Health Plans (AHPs)** are reimagining what health coverage can be with dynamic and tiered copays, advanced primary care, financing and transparency. Built for today's healthcare landscape, they combine flexibility, transparency and smarter plan design to make care clearer, costs more predictable and member experiences more engaging.

### 1 Designed Around the Member

AHPs make benefits easy to find, understand and use – connecting coverage, care and support in one experience.

**68% of members** report higher healthcare costs in the past two to three years, and they want tools that help them manage decisions proactively.



### 2 Built for Financial Clarity

Many AHPs offer clear, predictable costs – like fixed copays and transparent out-of-pocket maximums – so members know what to expect before receiving care.

**35% of employers** rank price transparency as their **top cost-saving strategy**, ahead of analytics, engagement and virtual care.

### 3 Powered by Digital Access

From ID cards and EOBs to cost comparison and provider search, AHPs unite plan resources in one seamless digital experience.

**63% of employers** say transparency tools are very important, but only **47% rate theirs as excellent** – a 15-point gap that signals demand for better integration.

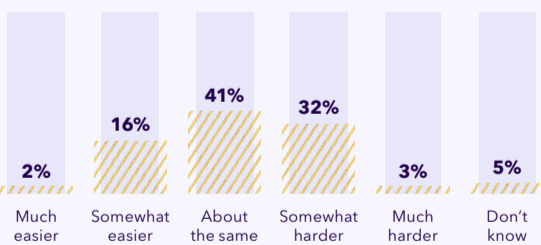


### 4 Easier to Launch, Easier to Adapt

Built with modular components and existing APIs, AHPs launch fast – and let plans choose the features and networks that fit their goals.

**77% of payers say care delivery is harder than ever.**

Complex systems are driving the push for smarter, more connected solutions.



### 5 Better Engagement, Measurable Results

Simpler access and clearer costs lead to stronger engagement, higher satisfaction and measurable results.

**Transparency tools are now a top-tier benefit.**

42% of members want price comparison tools, and 38% want cost evaluation options.



## The Big Picture

**Today's healthcare demands flexibility – and transparency is the foundation that makes it work.** Alternative Health Plans bring both together, giving payers the power to reimagine plan design.

Whether launching something new or optimizing what's already in place, the right partner helps plans deliver the clarity, engagement and measurable results members expect.

Sources: "Beyond Compliance: How Price Transparency Is Reshaping Healthcare Cost Strategy," Zelis + Datos Insights, 2025

