

CASESTUDY

Small Business &

Vento Family

For the past 10 years, our firm relied on a traditional health insurance plan that cost us \$1,800 per month—complete with a sky-high deductible. Year after year, we watched premiums climb relentlessly, squeezing our tight budget and leaving us so frustrated that we seriously considered dropping coverage altogether. As a family-run business with just three employees, every dollar counted.

That's when a close friend introduced us to Sharewell Partners and their agent, Scott Whitesides, who was already thriving on their innovative plan. At first, we were hesitant—Sharewell Partner's approach felt worlds apart from the conventional insurance we'd known. But after learning more, we took the leap. From day one, we slashed our costs by 50%, freeing up vital funds for our growing business. Over the next two years, the plan mostly covered our routine annual checkups, giving us peace of mind without the constant financial drain.

Then, everything changed. Alex fell severely injuring his back. In excruciating pain, he reached out to his longtime golf buddy—an orthopedic surgeon—who urged him to see a primary care doctor to get referred to him. Alex told him he was self-pay, and his friend said let's get you in right away. As self-pay patients (or so we thought), Alex got in quickly, but the agony only intensified. We tried everything: X-rays, pain injections, MRIs, and even an epidural. Nothing brought relief. By Friday morning, Alex was flat on the floor, unable to move, convinced the doctors might have to amputate his leg just to end the torment. Desperate, he headed straight to the ER and then the orthopedic specialist.

What happened next was nothing short of miraculous. By 3:30 that afternoon, Scott and the Sharewell Partner's team had reviewed our situation and arranged a debit card to cover the full cost of emergency surgery scheduled for the following Monday. They even guided us through submitting all our prior invoices—from the MRIs and X-rays to the injections and epidural. When all of these invoices were totaled, we only needed to pay an additional \$49 to meet the \$1,500 UA or unmet aggregate threshold. It was seamless, responsive, and far beyond what we'd ever experienced with traditional insurance.

Our journey with Sharewell Partners has been transformative. Not only did we achieve dramatic savings from the start, but their support during our darkest hour restored our faith in health coverage. We're grateful, relieved, and already recommending them to every small business owner we know. If you're tired of rising costs and unreliable plans, Sharewell is the game-changer you need.

Thank you, Scott and team—we couldn't be happier!

Introduction

For more than a decade, this small family-run firm struggled with a traditional health insurance plan that cost \$1,800 a month and came with a steep deductible. Each year, rising premiums put increasing strain on their limited budget, forcing them to consider dropping coverage entirely. With just three employees, every dollar mattered, and they needed a new approach to healthcare that provided real value without financial stress.

Solutions Implemented

ShareWELL Partners created a blended health program combining ShareWELL Health membership with plans that included preventive care, urgent care, and everyday health services. Employees could also use Health Savings Accounts to tailor their coverage and costs to fit their individual needs and budgets.

- **ShareWELL Health Share**

A safeguard for larger bill and the unexpected in life that offers lower out of pocket for employees.

- **Copay Plans**

Covers preventive care and copays for most common services provided at a doctor or urgent care with no deductible.

Results and Impact

Immediately after joining, the company cut healthcare costs by 50%, freeing up funds to reinvest in their business. For two years, the plan provided reliable coverage for routine checkups and everyday care, giving the team peace of mind. When one employee suffered a severe back injury, ShareWELL Partners and their agent, Scott Whitesides, responded within hours—reviewing medical bills, coordinating payments, and covering surgery costs with a simple debit card. After all expenses were processed, the employee paid only \$49 to meet the \$1,500 Unmet Aggregate threshold, turning a potential financial crisis into a story of trust and relief.

Conclusion

This experience showed the company that affordable healthcare and exceptional support can go hand in hand. ShareWELL Partners not only delivered major savings but also stood by them during a true medical emergency, proving the strength of their model. Today, the business is confident, protected, and proud to recommend ShareWELL to other small employers seeking dependable, people-centered healthcare.