

The cost of healthcare is never far from most Americans' minds, and it's a problem that impacts employers as well as their employees. That's why we're here: to bring peace of mind back into the healthcare process.

Even the most superficial research into healthcare costs will bring you countless articles, talking points, statistics and "solutions." Still, there were two specific pressure points that I kept coming back to— **Employers are strained with 20% premium increases while Americans are one unexpected healthcare crisis away from financial disaster.**

I knew that everyone was struggling, but the problem ran deeper than rising premiums or unexpected healthcare crises. The more I researched the issue, the more I kept seeing the correlation between financial stress and reduced physical and psychological health. **Nearly half of Americans have no savings, live paycheck to paycheck and have limited access to mainstream financial services.** With exponential growth in chronic illnesses and healthcare costs, it wasn't hard to see that current High Deductible Health Plans are not doing enough for working Americans.

I knew there had to be a better way, but I wasn't finding it in the market. So, we created Vive.

Today, the cost of medical care is the leading cause of financial stress for both working Americans and their employers. We designed Vive to be a suite of financial services that helps members make better financial decisions and ensure that they can meet unexpected out-of-pocket expenses, whether health-related or otherwise.

We built what we couldn't find: a complete financial solution to make your HDHP work for everyone.

Vive brings security into a healthcare plan and makes it possible for employers to offer HDHP while still doing what's best for their employees: **protecting them from financial insecurity so they can thrive.**