



## **Rosen Hotels & Resorts Associate Healthcare Program** Fact Sheet

*Media Contact: Mary Deatrck, DPR, 407-718-4640, mary@deatrckpr.com*

**Program:** Rosen Associate Healthcare Program, a self-insured associate healthcare program and onsite company-owned and operated medical center.

**Company:** Rosen Hotels & Resorts

**Medical Center:** The Rosen Medical Center A Place for Healing and Wellness

**Address:** 7656 International Drive, Orlando, FL. 32819

**Phone:** 407-996-4554

**Website:** [www.rosenhoteles.com](http://www.rosenhoteles.com)

### **Rosen Associate Healthcare Program:**

#### Steering Committee

Harris Rosen, President and COO, Rosen Hotels & Resorts

Frank Santos, Chief Financial Officer, Rosen Hotels & Resorts

Jonni Kimberly, Director of Human Resources, Rosen Hotels & Resorts

Ashley Bacot, Risk Manager, Rosen Hotels & Resorts and President, ProvInsure

Kenneth Aldridge, Jr., RN-BSN, MS-H.S.A., Director of Health Services

Dr. Ronald Ryan, Medical Director

### **Fast Facts**

**Year healthcare program established:** 1991 (Rosen Hotels & Resorts was established in 1974)

**Total patient base:** 8,300 (includes approximately 5,000 Rosen Hotels & Resorts associates and their dependents, as well as services to the Rosen College of Hospitality Management at UCF)

**Total company cost savings per year:** In 2011, the company saved approximately \$21 million compared to the national average.

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**Physician Visits:** \$0 co-pay for annual physical exams, a \$5 co-payment for primary care and \$15 for specialists. Pediatric care, smoking cessation and diagnostic testing are complimentary.

**The Rosen Medical Center, A Place for Healing and Wellness:** Associate visits are “on the clock” and transportation is provided from any Rosen hotel property to and from the center, if needed.

**Medications:** Several common medications are available at no cost; other drugs are available with low co-payments. Many of the more common prescription medications can be obtained at the medical center. In conjunction with pharmacy benefits manager, some maintenance medications are available via mail order. These are conveniently sent to the patient’s home at a reduced co-payment.

**Premiums:** For the majority of associates, the cost is \$14.75 each week, while family coverage is typically \$48.25 per week.

**History of the Rosen Associate Healthcare Program:** Since 1991, Rosen Hotels & Resorts in Orlando has offered a unique healthcare insurance system that provides associates and their families with personalized care with a focus on preventing illness, low premiums, minimal co-payments for office visits, free or low co-pay prescriptions and readily available appointments. This revolutionary program was the vision of Harris Rosen, President and COO of Rosen Hotels & Resorts, who saw early on that self-insuring his employees would not only cut his company’s costs on healthcare, but would also provide his then 1,500 associates — now approximately 5,000 associates and dependents at seven hotels — with superior service and care.

**Program Overview:** For the past 21 years, Rosen Hotels & Resorts has offered an innovative in-house associate healthcare program that has saved the company approximately \$215 million affording the opportunity to provide employees incredibly low premiums and innovative programs. The plan features on-the-clock visits to primary care doctors and a variety of specialists at the onsite company-owned and operated Rosen Medical Center, A Place for Healing and Wellness, minimal co-pays for office visits and prescriptions and a focus on prevention and wellness/exercise programs. Although Rosen has never measured the soft cost savings such as increased productivity, reduced absenteeism and improved attendance, no doubt the savings are significant. These cost savings are truly astounding considering the diversity of Rosen employees and the large number of hourly associates who have emigrated from other countries, many who have never received regular healthcare, and some who have never seen a doctor.

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Among foreign workers, health problems like high blood pressure, tuberculosis, heart disease and diabetes are especially prevalent.

The Rosen Medical Center, A Place for Healing and Wellness, opened in a new, freestanding building at 7656 International Drive, near Rosen Inn International hotel, on February 2012 with approximately 12,000 square feet and took the place of the previous 4,000-square-foot medical center that was located within the hotel.

**Program Features:**

- *Preventative care:* Rosen's program focuses on preventative care including functional medical programs, annual physicals, mammograms, dexascans, ultrasounds, well-baby care, weight management and smoking cessation, and also provides dental, mental health and pharmacy benefits.
- *Coordination of care:* Patients are personally guided through the program and their progress is tracked, versus being blindly referred to specialist after specialist.
- *Comprehensive assessments:* Upon program enrollment, associates receive a battery of tests to determine a treatment protocol.
- *Hospitalist group:* Rosen Hotels & Resorts has established a strong partnership with a hospitalist group to care for associates who are admitted to the hospital. This relationship closes the loop between inpatient care and continuation of care offered at the medical center for patients released from the hospital.
- *Rosen home health care division:* A home care division provides care for patients either recently discharged from the hospital or who need home care services rather than a hospital admission.
- *Comprehensive wellness program:* Rosen's focus on preventative measures includes the following complimentary programs for associates.
  - Smoking cessation program\*
  - Weight management programs including Weight Watchers\*
  - Screening programs (colposcopies, mammograms, ultrasounds, lab assessments, dexascans)
  - Flu shots and other vaccinations
  - WOW (Workout for Wellness), consisting of a walking club with pedometers, and group classes in Zumba, spinning, Pilates, abs and Tai Chi\*

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- Health Fair

*\*Available for all Rosen Hotels & Resorts associates regardless of their participation in the group plan.*

**The Rosen Medical Center, A Place for Healing and Wellness:** More than simply a primary care office, the new onsite medical center offers:

- *A complete staff:* Four full-time primary care medical doctors, a nurse practitioner (ARNP), a physician assistant, a full-time social worker, a part-time podiatrist, a part-time dietician, a part-time physical therapist and a part-time chiropractor.
- *Multilingual services:* The 38-member staff at the medical center speaks English, Spanish and Creole to better serve Rosen Hotels & Resorts' diverse employee base, 40 percent of whom are from Haiti, Central or South America.
- *State-of-the-art facility:* The state-of-the-art, approximately 12,000-square-foot facility boasts onsite services including lab, ultrasound, digital X-ray, Dexascan (DXA) for osteoporosis, electrocardiograms (EKGs), mammograms, Holter monitors, in-home sleep studies, advanced medication dispensing systems, electronic medical records, disease management and occupational medicine (workers compensation).
- *Student services:* The medical center also services a local college for their primary care giving the medical center a total patient base of approximately 8,300.
- *Occupational Medicine:* The medical center also cares for any worker's compensation claims that may occur from any of our seven properties.
- *Accessibility to specialists:* Healthcare program participants have access to a full network of specialists within the approved network. Rosen has also forged beneficial relationships with specialists including a gastroenterologist and a cardiology group to provide specific services.
- *In-house ultrasound and X-ray:* Associates do not have to travel to other facilities or pay co-payments for these free services.
- *Well women physicals including pap smear*
- *Case management:* Our in-patient case manager works with the hospitalists to transfer patients to home health care, a skilled nursing facility or hospice as appropriate for the continued care of the patient. Our in-patient case manager is also responsible for managing the care of our pregnant population from the time of confirmed pregnancy until after their 6-week post-delivery follow-up.

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- *Full gym and fitness center:* Complimentary program open to all Rosen associates featuring classes in Zumba, spinning, Pilates and more.
- *Nutrition program:* A registered dietician assists associates with healthy eating choices and weight loss free of charge to the patient.
- *Pharmacy:* The pharmacy offers in-house meds, EHIM program, mail order, and Quiquems program.
- *Disease management:* Our nursing staff work with patients to provide one-on-one education, group counseling, medication reviews, disease-specific nurse follow-ups, phone consultations and pill box administration as needed.
- *Physical and Occupational therapy and care:* Provide access to care and treatment for employees that are injured at work along with medical patients needing physical therapy care. The medical team works with the patient and employer to return the patient back to either full duty or light duty based on the extent of the injury.
- *FHHS:* FHHS is our Third Party Administrator (TPA) that provides us with a network of hospitals, out-patient centers, specialists and ancillary services for our member population. These services are accessed by our patients after being referred by our medical center team. The Medical Center refers to specialists and facilities within the Florida Hospital Healthcare System.
- *Above and beyond service:* Medical center nursing staff may add patients to our pill box program for associates that need special assistance related to medication administration to ensure that they take the correct medications and dosages.
- *Healing Garden:* Located just beyond the associate lounge, a small pond is surrounded by a spacious garden where fruits and vegetables are grown, including blueberries, blackberries, raspberries, grapes, mangos, avocados, banana, cumquats, key limes and citrus.

**How the Program Benefits the Company:** The savings to Rosen Hotels & Resorts have been significant. In the first year, Rosen cut his per-employee health costs from \$2,300 to approximately \$875 per year. Since then, the rest of the nation's premiums have been increasing at an astronomical rate, far exceeding the CPI, while Rosen's have increased just slightly.

- *Million-dollar savings:* Harris Rosen estimates that the plan has saved Rosen Hotels & Resorts approximately \$215 million since its inception 21 years ago. The company saves in excess of \$8 for every \$1 it puts into the medical center.

- *Costs per “covered life”*: The company’s costs “per covered life” have remained relatively steady averaging approximately \$3,000 per covered life for the past five years, which is almost one-third that of an identical population insured within the conventional model and significantly less than the national average of \$8,400 per covered life.
- *Minimal to no increase in costs*: Costs have remained relatively flat for past five years while the costs of healthcare in general have increased dramatically.
- *Reduced workers’ compensation costs*: Rosen’s workers’ compensation costs are a mere fraction of that of a similar hotel company.
- *Below industry average employee retention*: The company’s employee turnover is in the teens, compared to hospitality industry average of 100-150 percent.

**How the Program Benefits Associates:** Incredible cost-savings allow the company to provide associates with low premiums and innovative programs and services, in addition to traditional benefits.

- *Low co-pays*: Primary care visits cost only a \$5 co-payment while pediatric care, smoking cessation and diagnostic testing are complimentary.
- *Affordable specialists*: An agreement with Florida Hospital Healthcare Systems provides affordable access to specialists for a \$15 co-pay.
- *Free medications*: Associates may receive some prescription medications at no cost and other drugs are available with low co-payments. Many of the more common prescriptions can be obtained on-site at the medical center.
- *Low premiums*: For the majority of associates, the cost is \$14.75 each week, while family coverage is typically \$48.25 per week.
- *Same-day service*: Rosen associates are triaged by an on-site nurse when they call for the same-day appointments; those with emergency needs are seen the same day so they can recover more quickly.
- *Paid medical visits*: Associates visit the medical center “on the clock.”
- *Hospital visits*: Rosen associates pay only \$500 for a hospital admission.
- *Transportation*: Associate transportation is provided from the hotels to and from the medical center for those who do not have transportation.

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- *Twenty-four hour information:* A team of registered nurses is on call around the clock, 365 days a year to address urgent health care concerns. Associates and their dependents may call the 1-800 nurse line 24/7/365.
- *Free programs.* Associates are invited to participate in numerous programs that are complimentary and conveniently held at one of the seven hotels. These programs include onsite Weight Watchers meetings, fitness classes including Zumba, spinning, Pilates, abs and Tai Chi and a group walking program.

**Local and National Recognition:** The program has been recognized by local and national media, health care organizations and members of Congress.

- Members of the United States House of Representatives, Congressman Alan Grayson (FL-8) and Congressman Frank Pallone (NJ-6 and House Subcommittee Chair on Health) toured the facility in Oct. 2009 in order to share information about the innovative and cost-saving concept with other members of Congress in Washington. Congressman Alan Grayson stated during the tour that he believes the program "...Could save the nation one trillion dollars annually."
- Harris Rosen had been recognized multiple times by the *Orlando Business Journal* (OBJ) as an "Employer Health Care Heroes."
- The company was named a "Platinum Level Start! Fit Friendly Company!" by the American Heart Association and was listed in the Sept. 28th issue of *Fortune* magazine.
- Rosen Hotels & Resorts was recognized in 2008 with one of only nine Apex awards from *hub* magazine, the official publication of UnitedHealth Group.

### **ROSEN HEALTHCARE SOLUTIONS (RHS)**

**History:** Harris Rosen, President and COO of Rosen Hotels & Resorts, established Rosen Healthcare Solutions in 2009 as an off-shoot of his own in-house insurance and medical care program. Rosen's experience in self-insuring his company led to the development of ProvInsure, an independent insurance agency that assists other companies and individuals with reducing their total cost of risk. The successful businessman also recently launched the Perfect Foods Company, which provides healthy meal alternatives for hotel guests and company associates.

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**About RHS:** Rosen Healthcare Solutions was designed to create employee-based primary care medical centers for other businesses. RHS will assist other businesses in either setting up their own primary care medical centers, or will set up and operate the facility for them. The program will be promoted via ProvInsure, Rosen Hotels' insurance agency and risk management consulting company. Programs created for other companies will feature the same comprehensive services and focus on preventative care and wellness programs as Rosen's in-house plan.

**Planned Growth:** Rosen will first market RHS to Central Florida businesses, and then branch out to other areas of Florida and the Southeast United States.

### **ROSEN HOTELS & RESORTS**

**About Rosen Hotels & Resorts:** Over the past four decades, Rosen Hotels & Resorts has grown from 256 to approximately 6,300 rooms or six percent of the total guest rooms in Central Florida. Today, the Rosen family of hotels, which includes four leisure properties in the Orlando tourist corridor the Rosen Inn International, Rosen Inn closest to Universal, Rosen Inn at Pointe Orlando and Clarion Inn Lake Buena Vista, Rosen Plaza, Rosen Centre and Rosen Shingle Creek remain committed to providing outstanding value for all guests. For more information, visit [rosenhoteles.com](http://rosenhoteles.com).

**About Harris Rosen:** A 40-year resident of Orlando, Harris Rosen has been sharing the benefits of his company's self-insurance program with other area business leaders for years. Rosen is known for his philanthropic efforts and community involvement. He created the Tangelo Park Pilot Program in 1993, and has since provided free preschool and full college education to include tuition, room and board for more than 200 Tangelo Park students. Rosen has also made sizable charitable donations to organizations like the YMCA, the University of Central Florida to erect the Rosen College of Hospitality Management and the Jack and Lee Rosen Jewish Community Center. He has also supported a number of initiatives in Haiti, the most recent being the development of a village which includes an agricultural component to accommodate those families who lost their homes in the recent earthquake. He has been highly lauded by the Orlando Sentinel as "2011 Central Floridian of the Year." The *Orlando Business Journal* has named Rosen one of the top area CEOs and Rosen Hotels & Resorts one of the top 20 Best Places to Work in Central Florida. Sustainable Florida presented Rosen with the Legacy Award for operating his business for the betterment of the economy, the environment and society.

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