650%

Price variation for the identical MRI depending on where it's scheduled.

RAND Corporation — Hospital Price Transparency Study, 2023

$3.1B	9%	$0
Annual employer spend on outpatient imaging	Employees who use price transparency tools	What employees earn today for the right choice
HCCI Employer Report	KFF Survey 2024	The gap Pario closes

Your employees are scheduling $2,400 MRIs when $420 ones exist two miles away.

The scan is identical. The radiologist is the same. The accreditation is the same. The only difference is the building — and the $1,980 your plan is overpaying. It happens every time an employee calls the number their doctor's office gives them. Which is almost always the hospital.

$11,200	500 employees	Every month you wait
Projected monthly plan overspend on imaging	Typical mid-market employer	Recoverable until someone intercepts it

Introducing Pario

The only benefit that captures the savings before your employee ever picks up the phone.

Pario monitors enrolled employees for imaging orders. The moment a doctor signs an order, Pario identifies the savings opportunity and reaches the employee within 28 minutes — before they've called anyone to schedule — with a cash reward attached to the right choice. A navigator handles the booking. The savings hit your plan the same day.

28 min	90 sec	67%	$0
Order to employee offer	Employee enrollment	Steerage conversion rate	Platform cost to employer

How it works

01

You onboard in 45 minutes.

Roster + HSA credentials + BAA. Live in 3 weeks. Zero IT involvement.

02

Pario monitors automatically.

Order placed → savings identified → employee offer delivered. 28 minutes.

03

Savings flow. Rewards post.

Employee books lower-cost facility. HSA reward posts. Daily digest to you.

The math — where the savings come from

Hospital MRI — what most employees schedule	$2,400

SAME SCAN · SAME RADIOLOGIST · SAME ACCREDITATION

Outpatient center — what Pario finds	$420

$1,600+	Net to your plan
$250	Employee HSA reward
20%	Pario fee (savings only)

$1,600+	28 min
Net savings / case	Order to offer
67%	4.8×
Conversion rate	Modeled ROI

What this looks like at your scale

400-person employer	*Professional services, Southeast*
Imaging orders / year	88
Steerable cases (82%)	72
Employee conversions (67%)	48
Gross savings	$95,040
Employee HSA rewards	— $12,000
Pario fee (20%)	— $16,608
Net to your plan / year	**$66,432**
Program ROI: 4.4×	

700-person employer	*Manufacturing, Midwest*
Imaging orders / year	182
Steerable cases (82%)	149
Employee conversions (67%)	100
Gross savings	$198,000
Employee HSA rewards	— $25,000
Pario fee (20%)	— $34,600
Net to your plan / year	**$138,400**
Program ROI: 4.8×	

Getting started — 3 weeks to live

Week 1	Week 2	Week 3
Onboarding call — 45 min	**Employee enrollment opens**	**Go live**
Roster + HSA credentials + BAA. We configure and handle everything.	90-second opt-in. $50 incentive drives 65–70% participation.	Pario monitors automatically. First savings typically within 30 days.

WHO IT'S FOR	HSA PLATFORMS	PILOT TERMS	PRICING
Self-insured or level-funded employers with 150+ employees	HealthEquity · Fidelity Optum · WEX Health	90 days · Exit anytime No platform fee · 20% savings share	Performance-only · No platform fee $0 cost if we deliver $0 savings

See your specific numbers on a 30-minute demo call. **getpario.com/book-demo**

Projections use HCCI utilization rates and CMS regional pricing data. Conservative 67% steerage conversion assumed. Actual results vary by plan, workforce, and region. Pario is not a health insurance product.