

Insurance Independence Roadmap

A Strategic Plan for Reducing Insurance Dependence

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Where Are You Now? Revenue Mix Analysis

Calculate your current revenue sources. This worksheet helps identify your insurance dependence level.

Revenue Source	Annual Amount	% of Total
PPO Insurance Reimbursement	\$ _____	_____ %
HMO Insurance Reimbursement	\$ _____	_____ %
Direct Patient Payments	\$ _____	_____ %
Membership Plans	\$ _____	_____ %
Other Revenue	\$ _____	_____ %
TOTAL ANNUAL REVENUE	\$ _____	100%

Insurance Dependence: 80%+=High | 60-79%=Moderate | <60%=Low

The 5-Phase Reduction Strategy

PHASE 1: Assess

Calculate current revenue mix. Identify low-reimbursement contracts. Analyze patient profitability.

PHASE 2: Optimize

Reduce claim denials. Implement membership plans. Train team on direct collection.

PHASE 3: Transition

Begin strategic PPO exit. Launch direct payment marketing. Expand private services.

PHASE 4: Replace

Grow non-insurance revenue. Scale membership programs. Increase higher-margin services.

PHASE 5: Sustain

Monitor revenue metrics. Maintain relationships. Optimize systems. Plan growth.

Financial Projection Worksheet

Model your revenue during transition. Conservative projections assume 10-15% patient attrition.

	Current State	Year 1	Year 2	Year 3
Insurance Revenue	\$_____	\$_____	\$_____	\$_____
Direct Patient Revenue	\$_____	\$_____	\$_____	\$_____
Membership Revenue	\$_____	\$_____	\$_____	\$_____
Total Revenue	\$_____	\$_____	\$_____	\$_____
Insurance Dependency %	_____%	_____%	_____%	_____%
Patient Retention	100%	_____%	_____%	_____%