

Better Care. Lower Costs. Proven from Year One.

Garner helps employers lower healthcare costs and improve outcomes by guiding employees to the highest performing doctors—and making it financially rewarding to go.

The Challenge for Employers

Healthcare costs continue to rise, yet employees still struggle to access high quality care. Most solutions help members find care—but don't change how they choose it.

When employees select providers based on convenience instead of outcomes, employers pay the price through avoidable procedures, emergency visits, and long term health complications.

The Garner Approach

Garner changes behavior by aligning incentives with better care. Using advanced analytics and the largest medical claims database in the U.S., Garner identifies doctors who consistently deliver superior outcomes and rewards members for choosing them.

How Garner Works

Financial incentives drive engagement. Members are reimbursed for out of pocket costs when they see Garner Top Providers, making high quality care the most affordable option.

Higher quality care delivers immediate savings. Provider recommendations are based on real world outcomes, diagnostic accuracy, and evidence based treatment.

Savings compound over time. Better care leads to more preventive utilization, fewer complications, and lower total healthcare spend.

Why Garner Is Different

Unlike appointment marketplaces or care navigation tools, Garner is designed to deliver measurable financial and clinical impact—without requiring changes to your existing health plan.

Garner works with any network, sustains long term engagement through incentives and concierge support, and delivers outcomes employers can measure.

Proven Results

12% average healthcare plan cost savings starting in year one

27% savings per episode of care

80% reduction in member out of pocket costs

75% of members spend \$0 annually on medical expenses

10% fewer emergency room visits

15% reduction in heart attacks and strokes

Designed for Employers. Trusted by Employees.

Garner delivers a modern member experience that drives real engagement—90% signup completion, 45% active usage, and concierge support that removes friction at every step.

Garner helps employers spend less—by helping employees get better care.