

# The Truth Room

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This is a scribe of the masterclass you just heard in Room 101. The language, the lens, the vocabulary you need to see your group health plan clearly for the first time. Free. Open to all. Keep this page. Read it before Room 202.

## The Job of This Room

Room 101 exists to reset the vocabulary. Most owners inherit the wrong language for their group health plan — premium, renewal, carrier, broker. That language keeps you a spectator. The Truth Room hands you the owner's language.

## The Five Truths

### **Truth 1 · The health plan is a player, not a bill.**

You are not buying insurance. You are fielding a player. That player either earns its roster spot or gets cut.

### **Truth 2 · The renewal is not a negotiation. It is a verdict.**

The number on the renewal letter is the market's verdict on how you managed the plan last year. It is a scoreboard, not an ask.

### **Truth 3 · Every dollar of waste is a dollar of EBITDA.**

Dollar for dollar. Waste removed from the health plan does not disappear — it moves to the bottom line. That is why owners care.

### **Truth 4 · The three documents tell you everything.**

Renewal letter, billing statement, census. Nothing more is needed to light your scoreboard for the first time. Not one more form. Not one more meeting.

### **Truth 5 · The broker is not the answer. The system is.**

A broker is a role in the system. If the system is broken, the best broker in the world cannot save you. Build the system first.

## The Vocabulary Reset

PEPM (Per Employee Per Month) — the only benchmark that matters. Contribution split — the retention lever hiding in plain sight. Waste categories — the money leaking that a scoreboard will name and dollarize. EBITDA impact — the reason this room ends at the owner's chair, not the HR chair.

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“Tell it like it is. The truth doesn’t care whether you’re ready to hear it. But once you’ve heard it, you cannot pretend you didn’t.”

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## **The Handoff**

Room 101 ends the moment you have the vocabulary. The next step is the doc retrieve — Gunner runs that process. Renewal letter, billing statement, census. Three documents. One email starts it: [gunner@dynastyplays.com](mailto:gunner@dynastyplays.com). Room 202 lights your scoreboard the moment those three land.

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