

Total MSK Solution Premieres at RosettaFest, Challenging the Fragmented Model of Employer MSK Care

HealthMe, HURT! and OrthoForum Value Network unite injury triage, care navigation, transparent pricing and independent providers in one connected pathway.



NAPLES, FL, UNITED STATES, July 30, 2026 /EINPresswire.com/ -- HealthMe (healthmedocs.com), the operating system for direct-pay healthcare, today announced the [Total MSK Solution](#), a partnership with HURT! and OrthoForum Value Network (OVN) that connects musculoskeletal (MSK) care from the moment of injury through full recovery under one coordinated model for self-funded employers, navigators, and benefits advisors.

MSK is one of the largest and most fragmented cost categories in employer healthcare. Musculoskeletal spending now ranks alongside cancer as a top-two employer cost driver and totals more than \$400 billion annually in the United States, according to Business Group on Health and Evernorth data. Employees typically face delayed, fragmented care while employers absorb costs that vary widely by site of service, with little visibility into price or outcome until after the claim is paid.

The Total MSK Solution (totalMSK.com) closes that gap by connecting three physician-led, physician-owned companies into a single pathway. HURT! provides 24/7/365 injury triage, connecting injured employees to real orthopedic navigators within minutes rather than routing them to an emergency room. HealthMe's direct-pay platform and CareNav navigation, including its AI care navigation assistant Agent Dora, moves each case into transparent, bundled pricing and coordinates care from there. OVN, the nation's largest physician-led, clinically integrated MSK network, delivers the provider capacity, with more than 6,000 surgeons and 5,000 physical therapists across 1,900-plus clinic locations in 48 states.

In a single real claims analysis, the Total MSK Solution generated \$600,000 in savings across 20 hip and 20 knee replacement procedures. The reduction reflects care routed to independent, physician-led ambulatory surgery centers, where orthopedic procedures cost 28 to 50 percent less than the same procedures performed at hospital outpatient departments.

"Employers have been told for years that MSK costs are simply high because the care is complex. The complexity is real, but the cost is not driven by complexity alone. It comes from injury triage, the provider network, and payment sitting in three separate systems that don't talk to each other, so no one is accountable for what the whole case costs. HURT!, OVN, and HealthMe built the Total MSK Solution so one team owns triage, network, and payment together, from the first call an employee makes to the final bill."

— Michael Havig, MD, Founder and CEO, HealthMe

"OVN exists because physician-owned, physician-led care delivers better outcomes at a lower cost than any model built from the outside in. As the nation's largest physician-led MSK network, we bring the surgeons, physical therapists, and centers of excellence that make that promise real for injured employees. The Total MSK Solution puts our network behind HURT!'s triage and HealthMe's transparent pricing, so patients reach the right physician faster and employers see the value our physicians have delivered for years."

— Heath Kirschner, CEO, OrthoForum Value Network

"Most musculoskeletal injuries don't require an emergency room. They require an orthopedic-trained clinician on the phone within minutes, giving someone a clear direction on where to go and how fast to get there. HURT! was built for that moment, whether the injury happens on a shift, at home, or on a field. Inside the Total MSK Solution, we're the first human voice someone reaches at any hour, and that structure doesn't stop at the first appointment. It follows the patient through recovery, inside one connected system rather than a series of handoffs no one is tracking"

— Brett Miller, MD, CEO and Co-Founder, HURT!

The Total MSK Solution at RosettaFest 2026

HealthMe, HURT!, and OVN are presenting sponsors of the MSK track at RosettaFest 2026, held July 29 to 31 in Nashville. The three companies will host a booth on the exhibit floor and lead seven sessions across two days in the Volunteer Mezzanine, covering topics including how a Total MSK Solution embeds into a self-funded health plan, the member experience, and the economics behind the model. Speakers include Michael Havig, MD (HealthMe), Brett Miller, MD (HURT!), Heath Kirschner (OVN), and David Comiskey (HealthMe), Troy Reichert (HealthMe), alongside employer, advisor, and Health Rosetta representatives.

Employers, navigators, and advisors attending RosettaFest can find the full session schedule and request a demonstration of the Total MSK Solution at totalmsk.com.

ABOUT HEALTHME®

HealthMe is the physician-founded operating system for direct-pay healthcare, giving specialty practices the pricing, payment, and access infrastructure to grow their direct-pay business — across both self-pay patients and self-insured employers. Practices publish transparent, bundled pricing, while direct payers — small-business owners, high-deductible and underinsured

patients, health-sharing-ministry members, medical tourists, and self-insured employers — can discover, access, and transact for care. HealthMe's products include Self Pay, PayLink, and CareNav powered by Agent Dora, the navigation infrastructure that nurse navigators, care navigation companies, and benefit managers use to route patients to transparently priced care. HealthMe serves orthopedic, ENT, and other specialties and is headquartered in Naples, FL. Learn more at healthmedocs.com

ABOUT HURT!

A structured musculoskeletal access platform operating 24/7/365 and the entry point of the Total MSK Solution. Founded by orthopedic surgeon Dr. Brett Miller, HURT! connects people with an MSK injury to a real human orthopedic-trained clinician within minutes and directs them to the right level of care, whether the injury happened on the job, at home, or in sport, with the pathway staying connected through recovery. HURT! serves orthopedic practices, health systems, employers, athletic programs, and communities. Learn more at hurtapp.com.

ABOUT ORTHOFORUM VALUE NETWORK (OVN)

OrthoForum Value Network is the nation's largest physician-led, clinically integrated MSK network, spanning more than 5,000 physicians across 48 states. OVN delivers national coverage through curated, community-based centers of excellence offering fully bundled, transparently priced episodes of care. Learn more at orthoforumvaluenetwork.com

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