

Who Is Our Buyer?

The person using OneVillage is never the person who buys it. Every deal has six seats at the table, and we lose deals when we only talk to one of them. | September 2026

1. The one idea

Employees and their families **use** OneVillage. The **company** pays for it. The **broker** decides whether we ever get in the room. An HR leader **carries** it internally, and a CFO, legal and IT each get a **veto**. A great member experience wins the user. It does not, on its own, win the buyer.

Product-market fit with the employee does not automatically create commercial-market fit with the employer. Members loving the navigator is table stakes. The contract is signed by someone who may never call us.

2. Six seats at the table

SEAT	AT ONEVILLAGE	THE QUESTION TO ASK ON EVERY DEAL
User	Employees and their families: the member who calls a navigator, uses the app or joins a pathway.	Who actually picks up the phone and uses it?
Beneficiary	The member gets care resolved. HR gets fewer questions. The company gets savings and retention.	Who receives the value, and can they see it?
Champion	The HR or benefits leader who wants this to happen and moves it through the building.	Who is moving this internally, and what makes them look good?
Influencer	The broker or benefits consultant. They control which vendors the client sees and shape the recommendation.	Who is advising the client, and are they for us or neutral?
Economic buyer	The company. The PEPM comes out of a benefits budget owned by the CFO, CEO or head of HR.	Whose budget pays, and what releases it?
Decision makers	Everyone else who must say yes: CFO on cost, legal on the contract and BAA, IT on security, the CEO at small companies.	Who else can say no, and when do they get involved?

3. What each seat is really asking

The same demo lands differently in every seat. Lead with the answer that seat is listening for, then prove the rest.

User: the employee and family

- **Cares about:** a real person who solves the problem today, not a portal.
- **Wins them:** the navigator story, bills fixed, appointments found, eldercare handled.
- **Loses them:** anything that feels like another HR login.

Beneficiary: HR and the company

- **Cares about:** fewer escalations to HR, employees who stay, dollars saved.
- **Wins them:** the QBR numbers, the savings math, utilization they can show up the chain.
- **Loses them:** value they cannot measure or report.

Champion: the HR leader

- **Cares about:** a launch that goes smoothly and makes them look good.
- **Wins them:** the implementation one-pager, our lift versus theirs, the comms runway.
- **Loses them:** surprises, heavy HR lift, or going around them to the CFO.

Influencer: the broker

- **Cares about:** a client that renews, a vendor that makes them look smart, clean comparisons.
- **Wins them:** fast answers to the RFI, a follow-up one-pager they can forward, a clean pricing block.
- **Loses them:** slow responses, a deal that bypasses them, or a price that changes their economics.

Economic buyer: the company

- **Cares about:** total annual cost, ROI, and whether this replaces something already paid for.
- **Wins them:** one all-in PEPM, no per-case fees, the savings-per-case and ROI multiple.
- **Loses them:** budget that was not planned for, or a story about members with no math.

Decision makers: the vetoes

- **Cares about:** risk. Data, HIPAA, contract terms, security posture.
- **Wins them:** the BAA ready to go, the security questionnaire answered, standard terms.
- **Loses them:** a legal review that starts after the champion has already announced it.

4. From the field

Health Advocate replacement via a broker. The employees and HR liked the navigator model right away. That was the user story, and it was not enough. The economic buyer already had a line item for advocacy, so the deal only moved once we matched the incumbent's price and gave the broker a clear reason to move the business. The unmet need we sold was families, eldercare and a navigator who calls you first.

5. Map the six seats on the first call

Fill every seat before you put a deal in the forecast. A blank seat is where the deal will stall.

- ✓ Who signs the contract?
- ✓ Whose budget does the PEPM come from?
- ✓ Is there a broker or consultant, and have we talked to them?
- ✓ Who is our champion, and what makes them look good?
- ✓ Who else must say yes: CFO, legal, IT, CEO?
- ✓ What is the employee's unmet need today?
- ✓ What do they already pay for that we replace or overlap?
- ✓ What does the buyer need to see to release the budget?

6. Sell to the seat, not to the room

1

Find the broker first

Ask on the first call. If a broker is advising the client, they are the influencer and the deal runs through them, not around them.

2

Arm the champion

Give the HR leader the implementation one-pager, the advocacy overview and the savings math so they can sell it without us in the room.

3

Clear the vetoes early

Send the BAA and answer the security questionnaire before legal asks. A veto that surfaces at contract is a lost quarter.

Do this

- Name all six seats in the CRM notes before the second call.
- Bring the CFO the total annual cost on one page, all-in.
- Keep the broker copied and give them something to forward.
- Tell the user story to the user, the money story to the buyer.

Not that

- Forecasting off a great demo with the HR manager alone.
- Going to the CFO or CEO around the champion.
- Learning about the broker when the RFP arrives on Shortlister.
- Leading with member love when the buyer asked about budget.

BOTTOM LINE

Employees use it. The company buys it. The broker gets us in the room. The champion keeps us there. The CFO, legal and IT can each say no. Sell to all six, or the deal does not close.