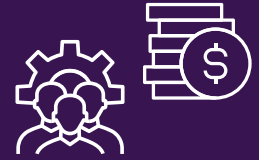


Creative Solutions to Reduce Costs and Drive Employee Participation



Challenges



A large group employer with 180 employees covered under their health insurance plan was faced with low employee participation levels, causing insurance carriers to view them as high-risk, and consequently assess them with high rates.

Solutions



After carefully analyzing their program, Ascela concluded that they could improve participation with a Medical Expense Reimbursement Product (MERP). Additionally, by highlighting the high-deductible plans as higher-level plans, they could promote the benefits and increase employee participation.

The MERP allowed the employer to determine how much they would reimburse employees in the event of incurred medical expenses. Plus, the client was able to gain insights on claim usage with this hybrid type of funding program, as the MERP reports on how many deductibles and copays are being reimbursed.

For the past four years, Ascela has provided benefits analysis and creative solutions to help the employer reduce costs and improve their benefits programs.

Through this analysis, Ascela has provided a self-insured model option to further reduce costs. With this option, they could save at least 13% off their fully-insured premiums and gain better insights on which claims dollars were driving their claim costs. While the client opted to remain fully-insured due to the flexibility of the program, Ascela leverages the self-insured option during carrier underwriting reviews and negotiations to secure affordable rates.

High Impact

- The client's last 3 renewals were **-9%**, **-4%** and only **+2%** on their fully-insured rates.
- Employee participation levels **increased by 28%**
- Employer **gained more control** over their health care spend.

CONTACT OUR EXPERTS

Connect with Ascela to set up an informative benefits consultation.

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