

Case Study



Case Study: Background

- 12 mid-market employers banded together to reduce healthcare costs through a Group Medical Captive
- State funded non-profit agencies
- Currently fully insured
- Utilize Blues and other large regional networks and carriers
- Various plan designs
- Limited experience with wellness
- Mixed renewal dates for group



Case Study: The Final Results

- Group realized a savings of \$2MM in their first year, about 18% of their expiring fully-insured premiums
- Additional savings from the Group Captive's underwriting profits projected to be greater than \$475,000
- Single employer saved more than \$500,000 compared to their fully insured option
- First year renewal in the Group Captive is still below their expired fully-insured premiums from 2 years ago
- Group projected to grow by 100% in the 12-24 months
- HR metrics sharing throughout the group
- Engaged in a best-in-class wellness platform and incentive-based plans
- Improvement in benefit design across most entities

