

BenefitPort Proven Results

Lowering Costs Through Alternative Funding and Disease Management

Client

Washington-based wholesaler with 430 employees, fully insured, later self-funded.



Situation

Client's health insurance costs quoted by carrier kept climbing significantly year-to-year, while utilization and claims experience remained average. Client needed a way to control rising costs.

Solution

Having performed an in-depth risk analysis at renewal, BenefitPort consultant recommended to put Client on to a self-funded medical plan. Simultaneously, an early-intervention disease management (EIDM) program was implemented through a specialized TPA. The program involved a health risk assessment that identified employees with chronic illnesses and partnered them with a health care professional for preventive treatment. Over 40% of employees chose to undergo the health risk assessment, and 23% of those assessed were diagnosed as chronic and put on prevention treatment. Result: Client's medical benefits cost decreased 37% vs. the previous year.

