



Level Funding & Laser Reduces Premium & Results in \$100k Savings

MEMBER PROFILE

Employees:
50 – 80 (due to seasonality)

Location:
Missouri

**\$100k in Savings
Secured**

Due to decreased premium

**Lowered Annual
Premiums**

With large claimant laser

**Maintained Employee
Deductibles**

By matching existing plan

PCA Health Insurance: A Fresh Perspective

We believe health coverage should be more than paperwork and premiums. It's about safeguarding your team, nurturing their vitality, and fostering a thriving community. Here's why PCA Health Insurance stands out

CHALLENGES

This member's current level-funded health plan had been hit with a 50% increase due to one employee's high number of claims. As a result, the company was expected to incur additional health care costs totaling \$100k. Hoping to bring their premium back down, they reached out for assistance. Thanks in part to the leverage we could apply because of PCA membership, we successfully renegotiated the member's existing plan with a different insurer, ensuring no decrease in benefits nor increase in deductibles or out-of-pocket maximums for employees. As a result of additional strategies, the client's premium was reduced to their original rates, resulting in savings of \$100k.

STRATEGIES IMPLEMENTED

- Successfully re-negotiated member's existing health plan with a different insurer that previously declined them
- Implemented non-traditional health plans to better suit the needs of client's employees
- Continued to leverage level-funding to reward the company when utilization is low
- Utilized a laser for the large claim employee, enabling that individual to be covered by the stop loss policy at a higher specific deductible than the rest of the group

RESULTS

- Large claimant laser resulted in significantly lower annual premiums across the entire plan
- Employees did not see a decrease in benefits, nor an increase in deductibles or out-of-pocket maximums due to our ability to match client's existing health plan
- Member's premium was brought back down to original rates, resulting in \$100k in savings

To learn what options might be right for you, visit:

<https://www.pcapainted.org/health-insurance/>