



MEMBER PROFILE

Employees:

10 – 20 (due to seasonality)

Location:

Wyoming

Reduced Premiums

With non-traditional health plans

Increased Potential Refunds

Including HRA and claims funds

Maintained Reasonable Deductibles

Without sacrificing value of benefits

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

PCA Member Receives Lower Premiums & Potential Refunds as a Result of Level-Funding Strategy

CHALLENGES

When this member reached out, their fully insured health plan had been hit with a large price increase. Because of this price hike, they faced the difficult decision of significantly raising employee deductibles to compensate. Not wanting to pass those cost increases on to their people, the company sought out options and a better strategy.

STRATEGIES IMPLEMENTED

- Implemented non-traditional health plans that better suited the needs of the client's employees
- Leveraged a level-funding strategy to reward the company when utilization is low and boost premium savings and refund potential
- Implemented an HRA with a raised deductible to keep benefits as valuable as possible for employees and enhance anticipated savings

RESULTS

- Utilization of non-traditional health plans and level-funding strategy resulted in lower premiums, as well as the opportunity for two potential refunds — HRA and claims funds
- Deductibles were kept reasonable for employees and quality of benefits was maintained

To learn what options might be right for you, visit:
<https://www.pcapainted.org/health-insurance/>