

## Our Approach

We have developed a different way to approach the employee benefit challenges of today's employer. Our profit motives are different, we're uniquely structured, we're independent and unbiased. We take an intimate, fresh and familial approach to benefits consulting. It's not necessarily what we do, but how we do it. Value doesn't show up on a spreadsheet. It's being tenacious and thorough; creative and inquisitive. We'll ensure your benefit plans are reflective of your organization and consistent with your mission statement.

## Our Solutions are Simple

We'll help you manage risk, save you time and reduce your spend on employee benefits. We take a complex, high-cost world and make it affordable and understandable. We do this with passion and a singular focus so that our client's well-being is always top of mind.

## Health & Welfare Benefit Consulting

- [Design & Planning](#)
- [Benefit Plan Marketing](#)
- [Financial Monitoring](#)
- [Claim Analytics](#)
- [Employee Communications](#)
- [Compliance](#)



## Reducing Costs, Improving Health and Fiscal Viability

A large Alaska Native Corporation with employees in remote areas in Alaska and all over the U.S. experienced a couple years of plan deficits that significantly reduced plan reserves. The goal was to offer a benefits package with competitive rates that met the needs of a wide range of employees in diverse geographic areas, while also improving the fiscal viability of the plan, boosting the health of members, and replenishing reserves to a healthy level.

## Process

Wilson Albers designed and implemented a 3-5-year strategy to help this client.

- ▶ We assisted in soliciting proposals to find the best health plan administrator, network, and vendors to meet the needs of the members.
- ▶ We performed a detailed review of the population to identify both current and prospective risk and driving health factors.
- ▶ We utilized analytics to establish, measure, and refine population health goals.

The client first changed their core care management model, moving to a healthcare concierge service with care coordinators to take all member calls and manage all clinical reviews. Key additions included travel benefits, the Surgical Centers of Excellence network, telemedicine, cost transparency tools, and others.

Next, to achieve better discounts and claims management, the client changed the administrator and network. A pharmacy benefit manager was enlisted to achieve the best pricing and rebates, with an annual audit to ensure guarantees are met.

Over a two-year period, diabetes and hypertension programs were introduced to improve member health, and a new communication strategy was implemented to educate members on plan and program features. We also began managing an annual vendor summit and regular vendor calls, which have allowed the vendors to work as a more integrated unit to best serve the client.

Finally, we recommended that the client consider moving certain employees to the Federal Employee Health Benefit (FEHB) Plan; transitions began in 2020.

## Results

- ▶ 26% reduction in annual healthcare trend from 2015-2019.
- ▶ The plan is fiscally healthy with fully funded reserve balance.
- ▶ Program utilization increased when the communications strategy was implemented.