

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](#)



Helping a Public Employer Improve Plan (and Member) Health

When a public employer recently experienced a couple of years of plan deficits, the plan's reserves were significantly depleted. Our mission was to create and execute a strategy to improve the fiscal viability of the plan, help boost the health of members, and replenish reserves. Because this client has several collective bargaining agreements, it was important for our approach to be transparent and educational; we worked closely with the healthcare committee to ensure input and involvement from all parties. First, our team determined that changing the administrator and network of the existing plan would achieve better provider discounts and claims managements. We then reviewed current and future driving health factors in the member population and helped the client utilize analytics to establish, measure, and refine health goals. Over a three-year period, programs were added to address diabetes, hypertension, prediabetes, and weight management. The employer opened a worksite clinic for primary care and preventive medicine. And a virtual physical therapy option was introduced to reduce surgeries and help members manage pain. We evaluated each vendor and led implementation of the programs. Additionally, we helped the client craft a reserve policy, certified by an actuary, that outlines how to use reserves in future years.

Stronger in All Areas

In the years since our strategy was put into place, the plan has grown stronger by nearly every measure:

- ▶ Plan increases over the past four years are several points below trend – just 2%-3% the past couple of years.
- ▶ The plan is fiscally healthy with ample reserves
- ▶ Data shows that members are taking fewer prescriptions, managing their health better, and overall, making impactful improvements to their well-being.
- ▶ Participation is higher than average, in part due to a communications strategy that keeps programs top of mind.
- ▶ Members are clearly happy with the new health plans and programs. The benefits team receives “thank you” notes from members.