

## Case Study

### Finding the Right Benefits for Employees

**Client Challenge:** A 400 employee technology company with a dynamic young workforce wants to offer employees a benefit plan that is best-in-class and accomplishes the goal of being fiscally responsible.

**HORAN Solution:** HORAN began by conducting a thorough review of the company's current health plans. The review included comparing current company rates against a national survey by HORAN national partner United Benefit Advisors to look for price disparities. HORAN also compared the benefits packages against national benchmarks to find gaps in coverage. Finally, it used industry data on what health benefits are most relevant to different age groups.

The company was offering a benefits plan HORAN considers rare in the marketplace. Most employers have taken steps to engage employees as educated consumers by offering plans with deductibles or some sort of meaningful cost sharing. The vast majority of the company's employees were enrolled in a plan that does very little to address cost or engage employees.

HORAN concluded that the company can continue to offer a best-in-class benefit plan for employees, but must change the way in which it's delivered.

Based on its analysis of the employee base and understanding the company's exact needs and expectations, HORAN created recommendations that fit into three categories:

1. Innovation – move from one-size-fits-all benefit plan to an efficient benefit plan designed to meet the needs of its dynamic workforce. The company provides several offerings at varying costs and engagement levels for each employee to choose which is best. More and more employees, especially younger employees, are educated consumers and value plans with deductibles or some sort of meaningful cost sharing.
2. Education – teach employees how to make health care decisions that protect their families, save them money and empower them for the future.

With each health care plan choice, education is needed to explain the options in detail before an employee makes a decision. HORAN provides tools that help each employee pick the best plan for him and his family. These tools include a collaborative, service-oriented client engagement team of knowledgeable specialists with dedicated resources, extensive training and constant innovation on how to best engage clients' employees.

Then once an employee is enrolled, assistance is available to help navigate specific issues that arise. HORAN provides a fully-staffed customer service line and a client-dedicated client service specialist to serve as the single point of contact committed to resolving all customer service issues in a timely manner.

3. Engagement – encourage employees to proactively understand and manage their health as well as improve their lives and productivity. With each employee more engaged in his health, he is able to proactively make decisions. These proactive decisions will reduce sick time and increase overall productivity.

HORAN Health Management Way provides best practices and years of experience in designing and implementing wellness programs that deliver long-term results for your company.

HORAN serves as a company's wellness consultants – providing exceptional knowledge, training and support for the company's journey to better health. As a result, the employer takes control of shaping their culture by increasing employee productivity and overall population health while stabilizing costs in the long term.

Being in a highly-competitive industry, attracting and retaining qualified professionals is important. Employees have high expectations for benefits and the company needs to aggressively manage expenses to protect the bottom-line in this low-margin industry. The plan HORAN developed helps meet the expectations of both employees and the company.

**Direct Benefit to Client:**

1. The company realized about 25% savings in health care costs.
2. Employees are much more engaged in their healthcare choices and decisions. Deciding when it is best to visit a clinic or a hospital directly affects their pocketbook. Employees have further engagement with online tools that help determine which insurance plan to enroll, see a health care professional via e-chat or in person and gain education on what course of action is best.
3. By creating a Wellness Program, employees have a very active role in their health. Tying incentives to some benefits gives employees a strong monetary reason to want to be healthier.