

OneDigital Pro Captive: Case Study

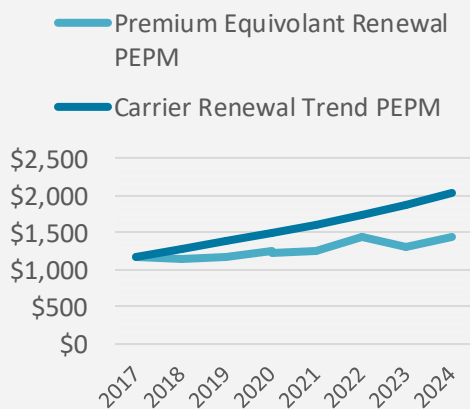
How An Alcohol Distributor Saved Money While Creating Better Benefits for Employees

At a Glance

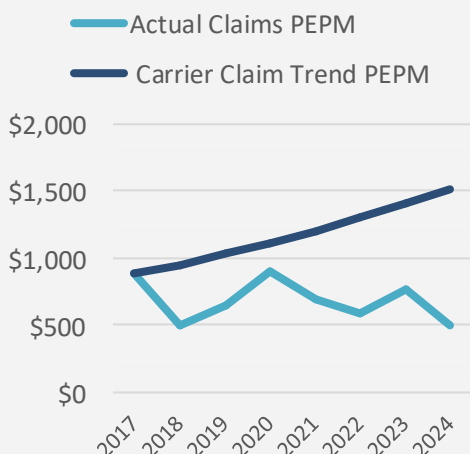
- Liquor Distributor in CT with less than 100 employees
- Fully-Insured health plan with local HMO
- Escalating health plan costs were impacting the company's ability to increase employee wages and impacting business performance and growth
- Joined the OneDigital PRO Captive in 2018

Key Metrics

Renewal Performance



Claims Performance



SOLUTION

Finding Transparency and Savings with the OneDigital Captive

- Transitioned from fully-insured with local HMO to self-insured within the OneDigital PRO Captive in 2018.
- While different, this new ecosystem provided optimal transparency, flexibility, and control of its health plan.
- Partnered with an independent third-party administrator (TPA) and carved-out pharmacy benefit manager (PBM) with transparent pricing and contractual provisions.
- Implemented specialty drug management programs.
- Implemented member navigation and advocacy platform.

RESULTS

Since joining the captive, the OneDigital PRO Captive in 2018, the group enjoyed:



-2.6%
CLAIM TREND



~3%
PREMIUM EQUIVALENT



\$370K
CAPTIVE SURPLUS

- As a result, they have maintained the same level of benefits and employee contributions with minimal to no changes.
 - ✓ They have been able to reinvest money into their employees' health savings account (HSA)
 - ✓ All of which helped the company navigate and end labor strike
- In short, the company has been able to leverage transparent data to make informed and strategic decisions about the course for its health plan.
- In addition to implementing a variety of member advocacy and cost containment programs, the group supported these changes with robust communication campaigns educating employees and touting the value of the health plan, which increased the understanding of and participation in it.

Disclaimer: This case study is illustrative in nature and highlights the savings of a specific client under particular circumstances unique to them. Your experiences may vary depending on your business needs, operating conditions, market conditions and other variables. This is not a guarantee or prediction of future performance or savings for any client. Consult with our team to review how our services might apply to your unique situation.