



## MEMBER PROFILE

Employees:

12 – 25 (due to seasonality)

Location:

Ohio

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**.85% Renewal**

As a result of level-funded plan

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**\$6k in Unused Premiums**

Refunded to member

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**Better Renewal Experience**

Created for employees

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### 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

# Level-Funded Health Plan Results in .85% Renewal & \$6k Refund

## CHALLENGES

This member reached out seeking a better health plan option — something that would help them contain costs while providing a high-quality health care experience for their employees. As such, we identified a level-funded health plan with premiums approximately 30% lower than those of a traditional, fully insured plan. As a result of implementing this non-traditional option, the member's renewal turned out to be almost zero (.85%) and they are receiving a refund of unused premiums of around \$6k.

## STRATEGIES IMPLEMENTED

- Identified a non-traditional health plan that balanced the member's bottom line while better suiting the needs of their employees
- Implemented a level-funding strategy to reduce premiums and reward the company when utilization is low

## RESULTS

- Level-funding strategy resulted in significantly lower premiums with a renewal of almost zero (.85%), as well as a refund of unused premiums of approximately \$6k
- Non-traditional health plan created a better overall renewal experience for employees

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