



MEMBER PROFILE

Employees:

27

Location:

Colorado

\$6.5k Refund

Of unused premium secured

1.16% Premium

DECREASE

From the prior year's renewal

Enhanced Renewal Experience

Due to non-traditional plan that suits employees' unique needs

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

Non-traditional Health Plan Reduces Renewal & Generates \$6.5k Refund

CHALLENGES

This member was setting up a health plan for the first time and discovered that traditional carrier options were extremely expensive. Seeking out alternative strategies, they turned to PCA for innovative ideas and a fresh approach. We identified a comparable level-funded health plan that was 45% less expensive than similar traditional plans. Implementation of this non-traditional plan resulted in a decrease at renewal, with premiums coming in at 1.16% less than the prior year, as well as a refund of unused premiums totaling \$6.5k.

STRATEGIES IMPLEMENTED

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

RESULTS

- Non-traditional, level-funded plan resulted in significantly lower premiums, with traditional carrier options proving to be approximately 82% more expensive
- Member experienced a decreased renewal, with premiums coming in at 1.16% less than prior year
- Member received refund of unused premiums of approximately \$6.5k, in addition to lower renewal
- Employees benefited from a better overall renewal experience in addition to reduced costs

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