

SUCCESS STORY

Risk management case study

Gift of Hope Organ & Tissue Donor Network controls premium increases with wellness program and consumerism

The challenge

Gift of Hope Organ & Tissue Donor Network coordinates organ and tissue donation, works with donor families and provides public education on donations in Illinois and northwest Indiana. With a history of investing heavily in the health and well-being of its employees, Gift of Hope wanted to better understand the health risks of its employees in the organization. In addition, the leadership also wanted to introduce High Deductible Health Plans (HDHP) to its employees. HDHPs are beneficial to organizations because they promote healthcare consumerism and align individual financial interests with that of the health plan. In order to make this an attractive option to their employees, they wanted to offer a strong incentive for individuals to consider the HDHP option.

The solution

MMA suggested unique wellness strategies to help empower individuals to take a larger role in monitoring their well-being. Gift of Hope's leadership team opted to fund employees' Health Savings Accounts (HSA) well above benchmarks to drive HDHP enrollment. They ensured the incentives were compelling so that employees would be hard-pressed to forego HDHP coverage. The team also implemented biometric screenings in 2017 to provide insights for both the employer and employee. They found ways to invest in its benefits programs, expanding their wellness program and retirement savings plan while keeping medical costs in check. This resulted in increased medical plan participation and higher overall satisfaction.

The result

Gift of Hope's dedication to the wellness of its employees enabled the organization to establish a more holistic health profile of its employee population. They reduced the severity of large claims while raising awareness. They saw an 80% increase in screening participation since the inception of the program. Furthermore, they reduced unnecessary utilization through wellness education initiatives to better manage program trends.

Your future is limitless.™

Minimizing risk. Maximizing health.®

MRMH

Client profile

Organ and tissue donor company

74%

biometric screening participation

80%

increase in screening participation since inception

282%

increase in HDHP enrollment due to education and HSA funding

3.2%

average annual cost increase over the past five renewals

Learn how biometric screenings and wellness educations initiatives can help provide guidance as to how your employees can take action to improve their health.

[MarshMMAMidwest.com](https://www.marshmma.com)

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. d/b/a in California as Marsh & McLennan Insurance Agency LLC; CA Insurance Lic: 0H18131. Copyright © 2024 Marsh & McLennan Agency LLC. All rights reserved. MarshMMA.com