

SUCCESS STORY**Benefits and risk management case study**

Plainfield community consolidated school district 202 improves employee health and safety while reducing insurance costs

The goal

In 2016, Plainfield Community Consolidated School District 202 (Plainfield 202), the fifth largest public-school system in Illinois, found their district at a crossroads. They needed a new health insurance strategy focused on consumerism, accountability, and engagement, as well as a more comprehensive risk management program to drive down workers' compensation claims. Plainfield 202 partnered with Marsh McLennan Agency (MMA) on strategies to minimize workers' compensation risks and maximize the health and wellbeing of employees.

The action plan

MMA and Plainfield 202 developed a robust wellness program and implemented a Health Savings Account (HSA) option into its overall benefits strategy. The lower premiums prevent employees from paying for coverage they rarely use, as is often the case with PPOs. Higher deductible limits and a focus on wellness and prevention also help employees become engaged healthcare consumers. The school district made HSA the sole option for any new hires.

In addition, Plainfield 202 put more emphasis on biometric screenings to gain a better understanding of claim trends and the impact of its wellness initiatives. Employees were given access to health consultants who reviewed results and discussed a personalized plan of action to improve outcomes. A new committee and formalized wellness brand were rolled out to employees. The wellness committee implemented fitness challenges, educational seminars and free flu shot clinics to spur engagement throughout the year. Program participation soared from 8% to 10%.

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Client profile



Education

550%

increase in HSA enrollment

40%

increase in biometric screening participation

41%

reduction in average claim costs

61%

reduction in loss ratio

34%

decrease in workers' comp claim frequency

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After Plainfield 202 saw quantifiable results from their transformed benefits strategy, risk management soon became a strong focus. Their previous broker was only providing data instead of solutions to increasing workers' compensation costs. MMA's risk management team began advising at multiple meetings where they focused on key loss drivers including the custodian and maintenance department, and open claims. The MMA claims team closed out claims, while the safety department used the workers' compensation loss data to devise an effective safety training program. Plainfield 202 quickly embraced safety training, completing over 30 one-to-one group and certification sessions. Twenty-six of the trainings were custodial and maintenance staff.

The result

After implementing the new wellness benefits, Plainfield 202 was able to increase their HSA enrollment by over 550%. After strong emphasis on biometric screenings, participation increased by 40% in two years and reduced their loss ratio by 61% and workers' compensation claims frequency by 34%. The average cost per claim was cut almost in half.



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