

SUCCESS STORY

Employee health and benefits case study

Focus on consumerism post-ACA helps The Judge Group achieve affordable health care while attracting talent

The challenge

The Judge Group, a leading professional services staffing firm, was planning for significant growth and needed a long-term health insurance solution to keep costs steady, while also remaining compliant. At the time, the company had three plans in place with a heavy concentration on the richest “Gold Plan.” With over 350 lives and another 1,500 eligible contract workers at that time needing coverage, The Judge Group turned to their business partner, Marsh McLennan Agency (MMA) for direction.

The passage of the Affordable Care Act (ACA) set forth new health insurance requirements that impacted businesses and individuals alike. Industries, like staffing, were challenged to not only comply with the ACA’s Employer Mandate by offering coverage to newly eligible contract workers, but also provide affordable plan options that could attract talent in a competitive market.

The solution

MMA put together an illustration demonstrating the financial benefits of moving employees from the Gold to the high deductible health plan that focused on consumerism. With higher deductible limits and an emphasis on preventative care, employees would become more engaged consumers when it comes to the true cost of health care. A fourth low cost, compliant plan option was then added for the contract population. At open enrollment, the MMA team explained how the value of the high deductible plan could be used as a medical retirement savings plan and provided several examples of how employees can save money.

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Client profile



Staffing firm

200%

increase in employees migration to the high deductible health plan

\$868K

in cost savings over four years

15%

loss ratio reduction

Learn how MMA’s Employee Health & Benefit advisors can help you obtain measurable results.

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The results

The Judge Group continued to educate employees on high deductible health plans, as well as hired an outside Benefits Administration system, call center and enrollment firm to aid with growth. The call center created a more streamlined process for the ongoing education and onboarding of The Judge Group's benefits plan. Their focus on compliance and benefits education, while offering affordable health care to contract workers, has led to several key successes, including:

- 200% increase in employees using the high deductible plan
- \$868,000 in cost savings over four years
- \$161,000 in cost savings for 2017
- 15% loss ratio reduction
- Added staff based on premium savings



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