



The Harrison Group, Inc.

HG CLIENT SUCCESS STORY: Showing a SEPA Township the Money

Overview:

One of The Harrison Group's clients is a township located in Southeastern Pennsylvania. For 2011 their group health insurance premiums were scheduled to increase by 3.1 percent to \$2.4 million. Instead of settling for this modest increase, the broker proposed a high-deductible HRA health plan with an employer reimbursement of 100 percent of each participant's deductible.

Situation / Solution:

When switching to a high-deductible plan, it is important that employees are educated as to how the plan operates and that claims are processed efficiently and in a timely manner. At the township's request The Harrison Group helped educate employees and provided ongoing support. We also provided employees with [The HG Advantage Card™](#) to pay for eligible expenses. Employees were also able to submit manual claims for reimbursement of eligible expenses.

Results:

Employees were able to decrease their healthcare costs since they, for the most part no longer had any co-pays to pay for. The total cost of their plan for the year, which included premiums and HRA reimbursements was \$1.6 million. **As a result, the township was able to decrease what they would have paid for their group health insurance program by \$800,000.** And their renewal premium rates for 2012 were only slightly greater than their premium for 2011.

The keys to this success story was a broker who was dedicated to helping his client, utilization of our HG Advantage Card, and our custom designed HRA support services. To learn more about HRAs and the win-win they can create for employers and employees alike, call The Harrison Group President, **Rich Miller** at **610-853-9075** or rmiller@theharrisingrouponline.com.

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10/24/12