

Cost Management Strategies in Health Insurance

October 2021



Good, smart people effectively managing the entire health care dollar.



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Today's Discussion

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- ABOUT YOU
- ABOUT ME & MB
- WHAT THE HEALTHCARE IS GOING ON?
- COST MANAGEMENT STRATEGIES
- QUESTIONS?




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About You

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ABOUT ME AND MB

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About Me

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Professional Experience:

- Consultant (MB)
- Assistant Finance Director (City of Kettering)
- Senior Financial Analyst (LexisNexis)
- Auditor (Kentner Sellers CPAs)

Licenses/Certifications:

- BS & MS in Accountancy from Wright State
- CPA
- Ohio School Treasurer License
- Ohio Life & Health Insurance

Community Involvement:

- School Finance Committee
- School Levy Committee

Personal:

- Married, Two Kids, Dog, Bad at Golf



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About Me

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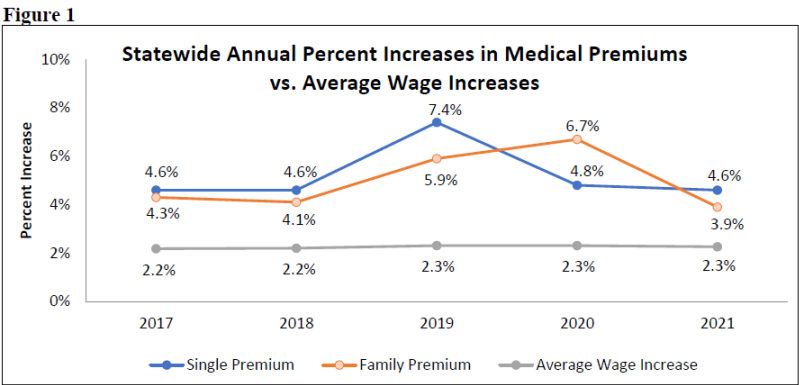
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About MB



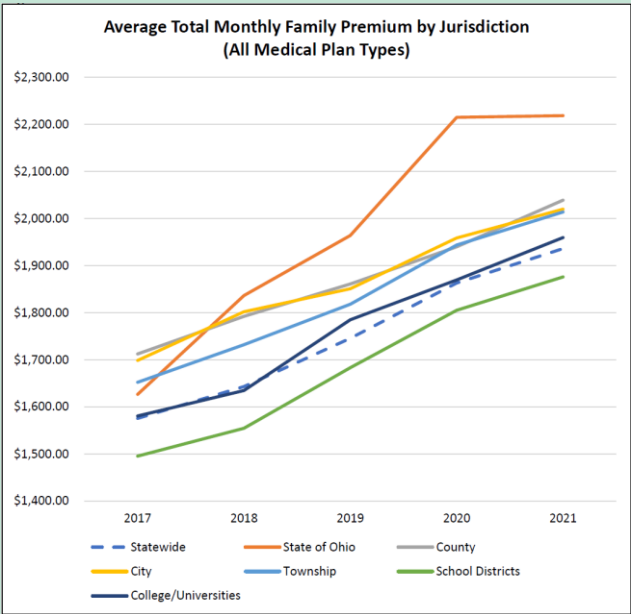
WHAT THE HEALTHCARE IS GOING ON???

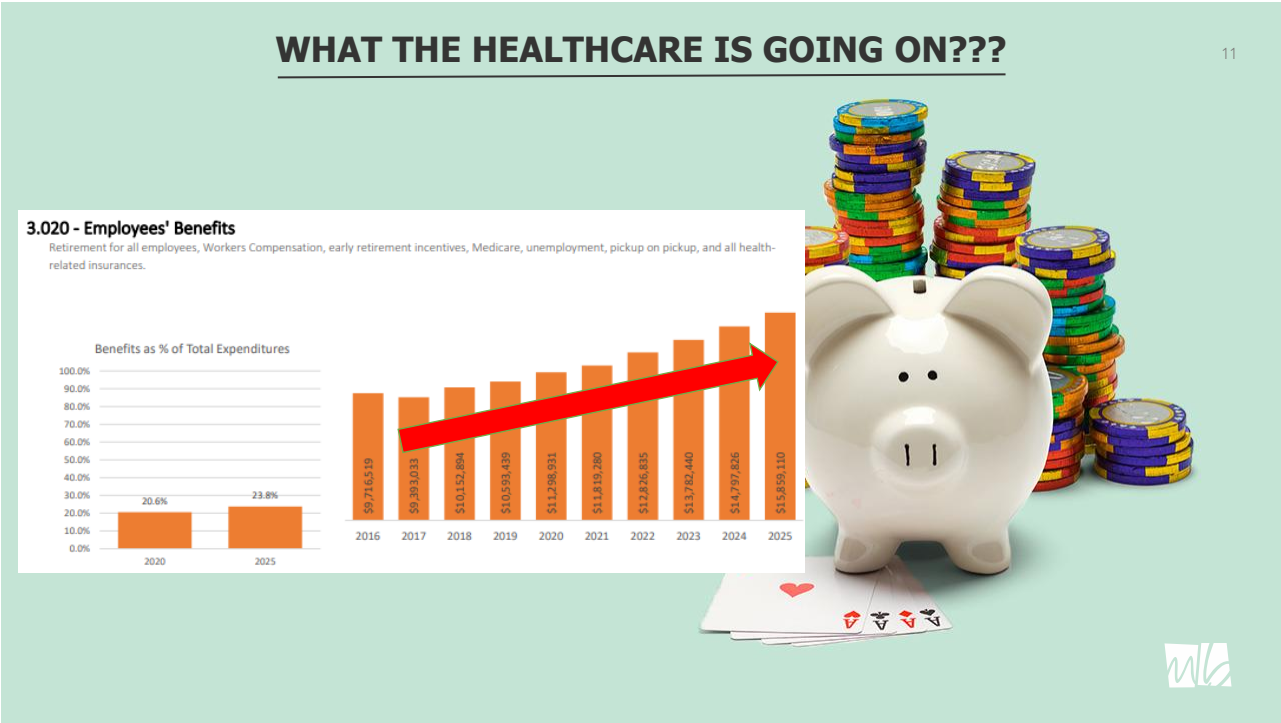
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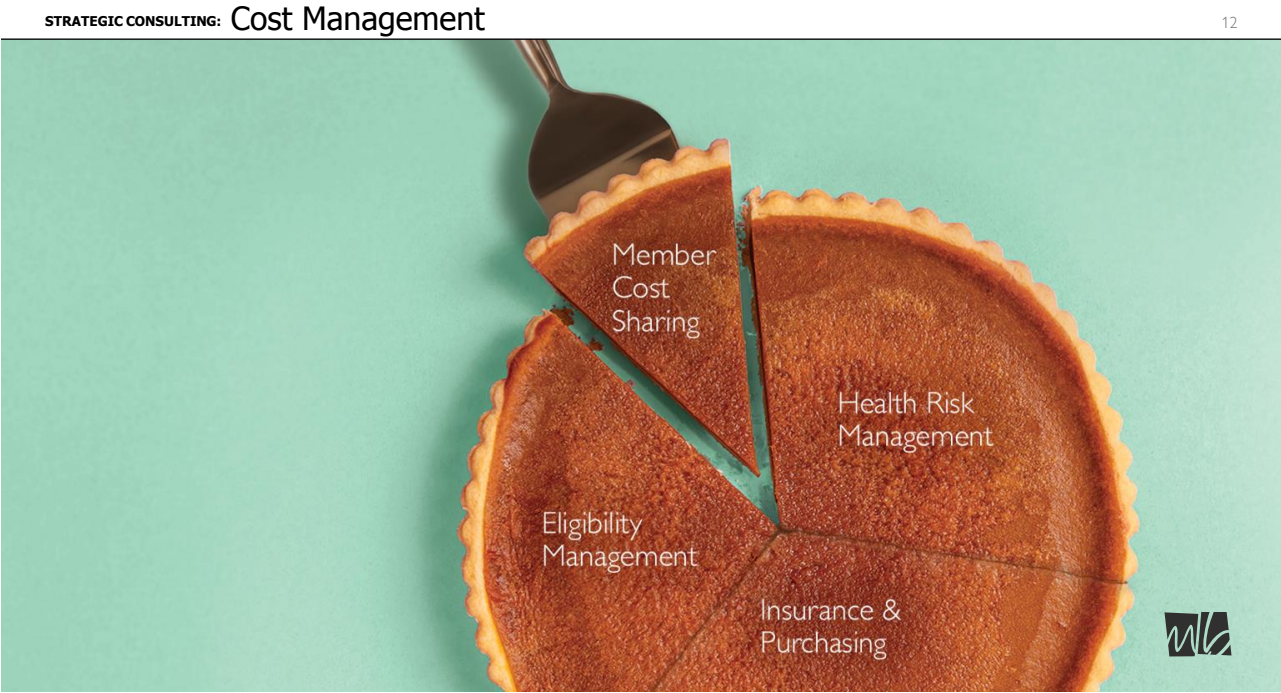
WHAT THE HEALTHCARE IS GOING ON???

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Cost Management Strategies

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ELIGIBILITY MANAGEMENT & EDUCATION

- Dependent eligibility audit
- On-line employee self-service HRIS system
- Opt-out credit (Enrollment Management Services)
- Surcharges
- Spousal carve-out
- Medicare transitioning / Education on public exchange options
- AccelerateGo!



HEALTH RISK MANAGEMENT

- Biometric screenings
- Tobacco-use restrictions
- Medically Homeless / PCP Attribution
- Preventive visits
- Participation/Outcomes-based measurements
- Advocacy support service (Concierge Health Pros)
- Chronic Care & Disease Management Programs
- Telephonic health coaching
- Clinical Rx program / Rx Adherence
- Utilization driven strategies based on frequent reporting
- Wellness Challenges
- On-site fitness facility



INSURANCE & PURCHASING

- Market analysis
- Negotiate most competitive pricing
- Network evaluation, Narrow/Quilted Networks
- Funding analysis
 - Consortiums/Pools
 - Self-funded vs Fully-insured
- Stop-Loss contract provisions
- PBM analysis/Carve-Out
- Performance guarantees
- Tele-Health
- On-site clinics
- Centers of Excellence
- Direct contracting



MEMBER COST SHARING

- Managing plan design (benchmarking)
 - Deductibles/OOP/Co-ins/Co-pays/Rx
 - Premium Differentials / Rate Sloping
- Account-based plans vs traditional plans
 - PPO/HSA/HRA
- Employer-funding of account-based plans
- Value-based insurance design
- Incentive of high quality/low-cost providers
- Use of deductible/co-insurance for Rx
- Health-risk management incentives
- Access to care differentials (retail clinic vs. ER)



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STRATEGIC CONSULTING: Eligibility Management

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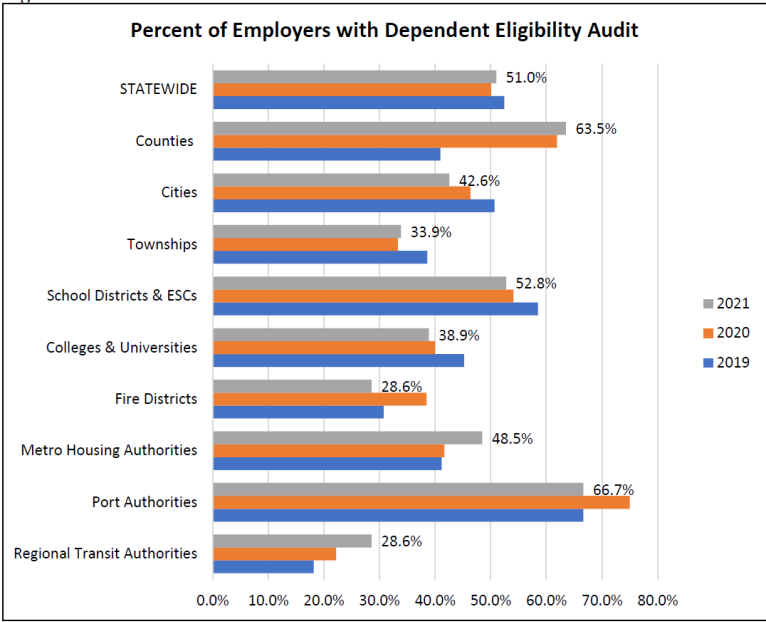


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Eligibility Management – Dependent Eligibility Audit

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Eligibility Management – Opt-Out/Waiver Stipend Strategy

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Opt-Out Incentive Offered by Jurisdiction				
Comparison Group		Employers Offering Opt-Out Incentive		n
STATEWIDE		53.3%		1,266
State of Ohio		0.0%		1
Counties		24.7%		85
Cities		54.5%		242
Townships		39.4%		137
School Districts & ESCs		61.2%		694
Colleges & Universities		44.4%		36
Fire Districts		35.7%		19
Metro Housing Authorities		39.4%		35
Port Authorities		33.3%		3
Regional Transit Authorities		28.6%		14
Note: n: number of employers.				
Incentive Offered to Employees for Opting Out of Medical Coverage				
Opt-Out Type	Average Incentive	Minimum Incentive	Maximum Incentive	n
Single	\$ 1,786	\$ 58	\$ 10,000	558
Family	\$ 2,598	\$ 100	\$ 20,200	558
Note: n: number of employers.				



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Eligibility Management – Opt-Out/Waiver Stipend Strategy

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CURRENT ENROLLMENT & COST					OPT-OUT SAVINGS				WAIVER COST		Net Savings (Per Yr)
Tier	Plan Type	Enrolled	Board Premium (PEPY)	Total Premium (Per Year)	Already Waiving	# Opted Out / Waived	Board Premium (PEPY)	Total Premium Savings (Per Year)	Waiver Amount	Total Waiver Expenditure	
Employee	PPO	40	\$ 9,672	\$ 386,880	11	2	\$ 22,320	\$ 44,640	\$ 1,000	\$ 13,000	\$ 31,640
Family	PPO	27	\$ 24,852	\$ 671,004	19	1	\$ 8,664	\$ 8,664	\$ 2,000	\$ 40,000	\$ (31,336)
Employee	HDHP	45	\$ 7,428	\$ 334,260		4	\$ 7,428	\$ 29,712	\$ 1,000	\$ 4,000	\$ 25,712
Family	HDHP	25	\$ 19,104	\$ 477,600		2	\$ 19,104	\$ 38,208	\$ 2,000	\$ 4,000	\$ 34,208
Total		137		\$ 1,869,744		9		\$ 121,224		\$ 61,000	\$ 60,224
				13,648 AVG	7% Enrollment Decrease				Annual Savings 3% Annual Savings		

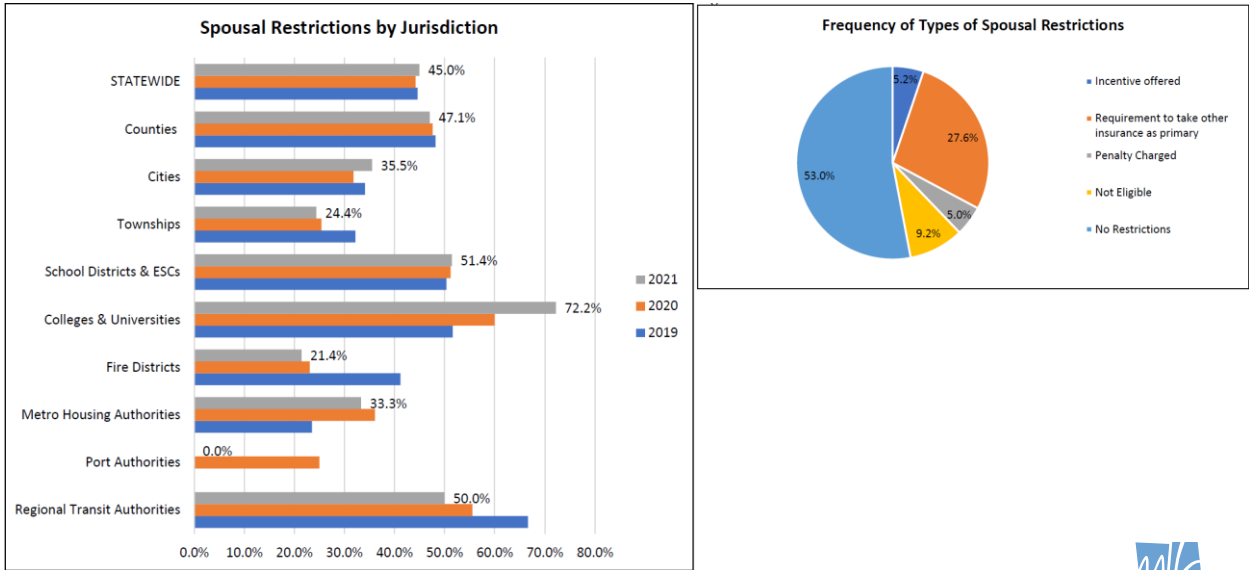


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Eligibility Management – Spousal Restrictions

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Eligibility Management – Medicare Transition / Census Analysis

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[illegible]

		A	B	C		D	E	F	G	H
		Premium (PEPY) - ER	Potential Annual Savings - Insurance	Pay Scale 25+ Class VI (1.75% COLA)	Pay Scale 40+ Class IV New (1.75% COLA)	\$ Benefits 25+ Class VI (45% Bns)	\$ benefits 40+ Class IV (45% Bns)	\$ Savings on Tot Bens w/ Retire / New Hire	\$ Savings on Wage & Bens w/ Retire / New Hire	
Year	# of New Medicare Eligible	Only from \$20,713 base	Only							
2020	8	20,713	165,704	77,597	40,799	279,349	146,876	132,473	426,857	
2021	6	22,266	133,599	80,337	42,239	216,909	114,047	102,862	331,446	
2022	4	23,936	95,746	81,743	42,979	147,137	77,362	69,775	224,833	
2023	6	25,732	154,390	83,173	43,731	224,567	118,073	106,494	343,148	
2024	6	27,662	165,969	84,629	44,496	228,497	120,139	108,358	349,153	
2025	14	29,736	416,307	86,110	45,275	542,490	285,231	257,259	828,947	

Assumptions:

- A. Premium PEPPY represents ER share only, starting w/ 2020 Total PEPPY of \$20,713. Premiums increase by 7.5% annually. experienced personnel through a
- B. This is an estimate of savings if Medicare Eligible employees remained employed but enrolled in Medicare for insurance.
- C. Current Salary Schedule for 25 years + Class VI, increased by 1.75% annually for COLA. It is expected that Medicare Eligible employees would be 65 and have 25+ years experience.
- D. Current Salary Schedule for 0 years + Class IV, increased by 1.75% annually for COLA. It is expected that new hires will be entry-level experience.
- E. This is the dollar cost of total benefits for Medicare Eligible. Per the 5-year forecast, fringe benefits are 45% of wages from 2015-2020. This rate is assumed going forward for 25+ Class VI experience.
- F. This is the dollar cost of total benefits for New Hires replacing the Medicare Eligible. Per the 5-year forecast, fringe benefits are 45% of wages from 2015-2020. This rate is assumed going forward for 0+ Class IV experience.
- G. This is the potential savings on total benefits to be generated by retirement age folks retiring and being replaced by new hires. It assumes all 65+ retire.
- H. This is the potential savings on total wages & benefits to be generated by retirement age folks retiring and being replaced by new hires. It assumes all 65+ retire.

OBSERVATIONS:

- 8 members currently eligible for Medicare
- 36 more will become eligible in the next 5 years
- Observation: The District share of premium is \$20,713 PEPY
- RetireMediQ can assist in finding them alternate coverage options at age 65
- This would result in less cost to district in multiple ways
 - Reduced premium
 - Lower claims/utilization
 - New personnel at lower cost than experienced personnel through attrition



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STRATEGIC CONSULTING: Insurance & Purchasing

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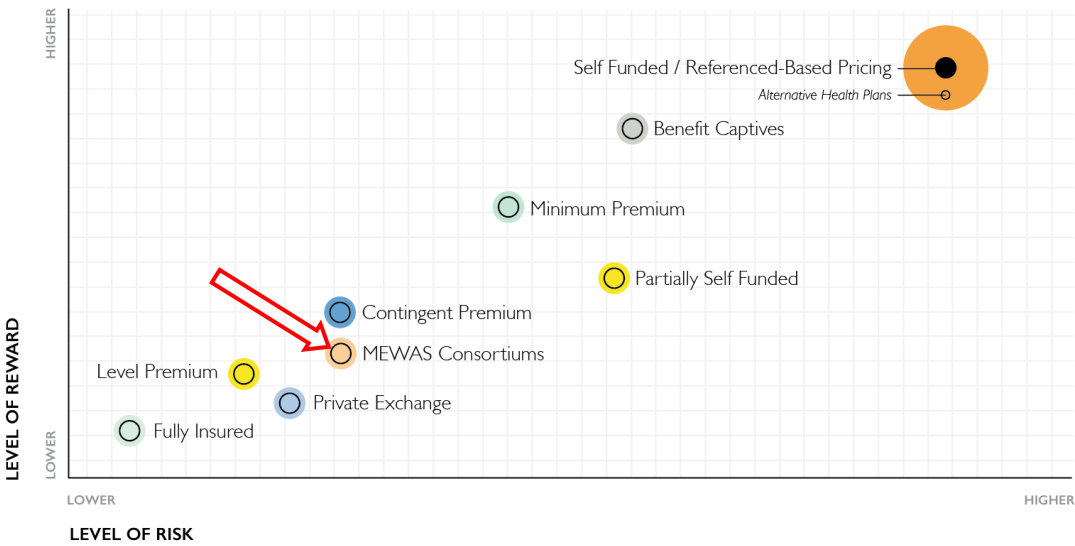


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Insurance & Purchasing - Funding Analysis

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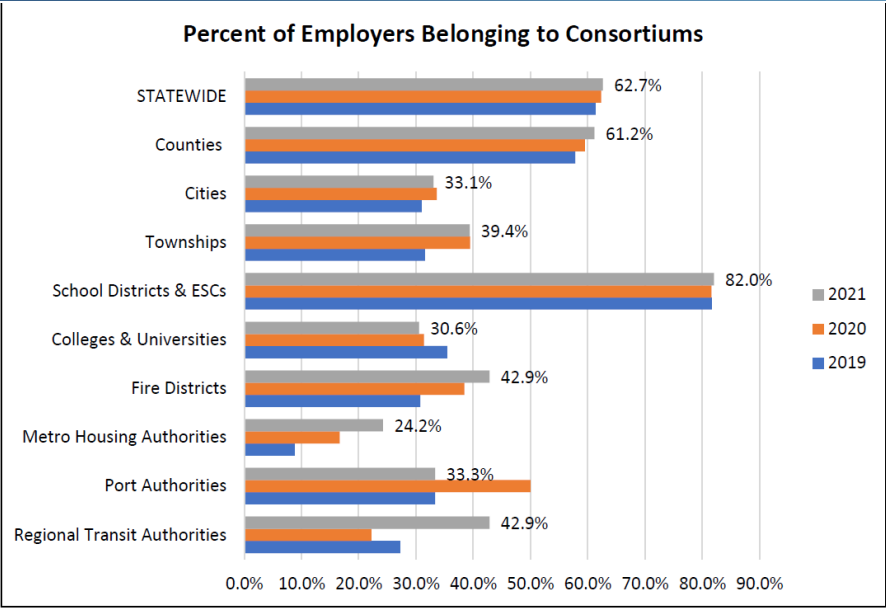


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Insurance & Purchasing - Funding Analysis

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Insurance & Purchasing - Negotiate Competitive Pricing – Expected Carrier Renewal

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Calculations shown are McGohan Brabender Estimates	Medical			Prescription Drug			Combined Medical and Drug		
	May-19 Through Apr-20	May-18 Through Apr-19	May-17 Through Apr-18	May-19 Through Apr-20	May-18 Through Apr-19	May-17 Through Apr-18	May-19 Through Apr-20	May-18 Through Apr-19	May-17 Through Apr-18
Paid Expenses	\$1,099,835	\$1,058,708	\$886,821	\$166,935	\$200,300	\$126,408	\$1,266,770	\$1,259,008	\$1,013,228
Less Pooled Claims > \$100,000	\$28,346	\$0	\$0				\$28,346	\$0	\$0
Factor to Incur	1.50%	1.50%	1.50%	0.54%	0.54%	0.54%			
Adjusted/Annualized Claims	\$1,087,562	\$1,074,589	\$900,123	\$167,836	\$201,382	\$127,090	\$1,255,398	\$1,275,970	\$1,027,213
Demographic Adjustment	0.14%	-3.78%	-6.34%	0.14%	-3.78%	-6.34%			
Modified Claims	\$1,089,079	\$1,033,955	\$843,078	\$168,070	\$193,767	\$119,036	\$1,257,149	\$1,227,722	\$962,114
Annual Trend	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%			
Trend Applied (17/29/41) Months	117.42%	131.51%	147.29%	117.42%	131.51%	147.29%	117.42%	131.51%	147.29%
Trended Claims	\$1,278,748	\$1,359,707	\$1,241,736	\$197,340	\$254,814	\$175,324	\$1,476,089	\$1,614,520	\$1,417,060
Average Enrollment (2 month lag)	89.8	83.2	76.8	89.8	83.2	76.8	89.8	83.2	76.8
Projected Claims (PEPM)	\$1,186.66	\$1,361.89	\$1,347.37	\$183.13	\$255.22	\$190.24	\$1,369.79	\$1,617.11	\$1,537.61
Experience Weighting	60.00%	30.00%	10.00%	60.00%	30.00%	10.00%	60.00%	30.00%	10.00%
	PEPM	Annual Cost Based on Current Enrollment		PEPM	Annual Cost Based on Current Enrollment		PEPM	Annual Cost Based on Current Enrollment	
Weighted Projected Claims	\$1,255.30	\$1,400.915		\$205.47	\$229.303		\$1,460.77	\$1,630.218	
Manual Claims (Trended Prior Renewal)	\$1,083.31			\$168.78			\$1,252.08		
Experience Credibility	50.00%			50.00%					
Credible Projected Claims	\$1,169.30	\$1,304.943		\$187.12	\$208.828		\$1,356.43	\$1,513.771	
Administration							\$297.75	\$332,291	
Pooling Charge							\$150.71	\$168,197	
Needed Premium							\$1,804.89	\$2,014,259	
Premium at Current Rates							\$1,562.35	\$1,743,588	
Change in Premium							15.5%		

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Insurance & Purchasing - Negotiate Competitive Pricing – MB Calculated Renewal

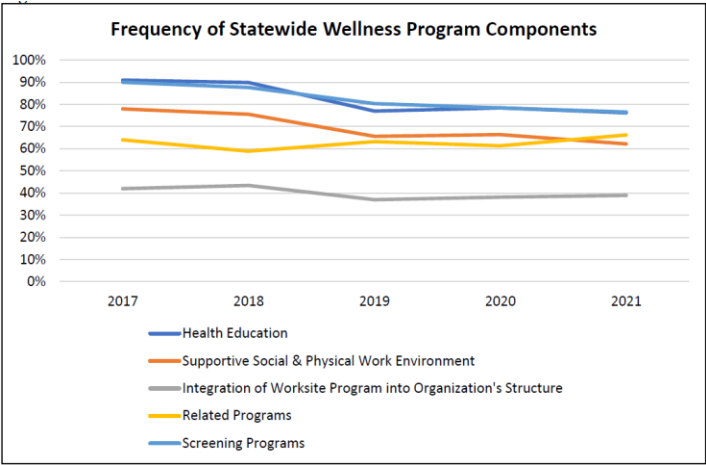
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Calculations shown are McGohan Brabender Estimates	Medical			Prescription Drug			Combined Medical and Drug		
	May-19 Through Apr-20	May-18 Through Apr-19	May-17 Through Apr-18	May-19 Through Apr-20	May-18 Through Apr-19	May-17 Through Apr-18	May-19 Through Apr-20	May-18 Through Apr-19	May-17 Through Apr-18
Paid Expenses	\$1,099,835	\$1,058,708	\$886,821	\$166,935	\$200,300	\$126,408	\$1,266,770	\$1,259,008	\$1,013,228
Less Pooled Claims > \$100,000 Full Amount	\$328,346	\$0	\$0				\$328,346	\$0	\$0
Factor to Incur	1.50%	1.50%	1.50%	0.54%	0.54%	0.54%			
Adjusted/Annualized Claims	\$783,062	\$1,074,589	\$900,123	\$167,836	\$201,382	\$127,090	\$950,898	\$1,275,970	\$1,027,213
Demographic Adjustment	0.14%	-3.78%	-6.34%	0.14%	-3.78%	-6.34%			
Modified Claims	\$784,154	\$1,033,955	\$843,078	\$168,070	\$193,767	\$119,036	\$952,225	\$1,227,722	\$962,114
Annual Trend	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%			
Trend Applied (17/29/41) Months	114.46%	125.90%	138.49%	114.46%	125.90%	138.49%	114.46%	125.90%	138.49%
Trended Claims	\$897,514	\$1,301,769	\$1,167,597	\$192,367	\$243,956	\$164,856	\$1,089,881	\$1,545,725	\$1,332,452
Add Back Large Claims Under Pooling Limit	\$300,000	\$0	\$0				\$300,000	\$0	\$0
Modified Trended Claims	\$1,197,514	\$1,301,769	\$1,167,597	\$192,367	\$243,956	\$164,856	\$1,389,881	\$1,545,725	\$1,332,452
Average Enrollment (2 month lag)	89.8	83.2	76.8	89.8	83.2	76.8	89.8	83.2	76.8
Projected Claims (PEPM)	\$1,111.28	\$1,303.86	\$1,266.92	\$178.51	\$244.35	\$178.88	\$1,289.79	\$1,548.20	\$1,445.80
Experience Weighting	60.00%	30.00%	10.00%	60.00%	30.00%	10.00%	60.00%	30.00%	10.00%
	PEPM	Annual Cost Based on Current Enrollment		PEPM	Annual Cost Based on Current Enrollment		PEPM	Annual Cost Based on Current Enrollment	
Weighted Projected Claims	\$1,184.62	\$1,322,032		\$198.30	\$221,303		\$1,382.92	\$1,543,335	
Manual Claims (Trended Prior Renewal)	\$1,083.31			\$168.78			\$1,252.08		
Experience Credibility	50.00%			50.00%					
Credible Projected Claims	\$1,133.96	\$1,265,501		\$183.54	\$204,829		\$1,317.50	\$1,470,330	
Administration							\$289.21	\$322,755	
Pooling Charge							\$146.39	\$163,370	
Needed Premium							\$1,753.10	\$1,956,455	
Premium at Current Rates							\$1,562.35	\$1,743,588	
Change in Premium							12.2%		
Total Variance from Expected Carrier Projection							(\$51.80)	(\$57,804)	

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- Health Education is one of the more frequently used wellness components (76%). This generally includes counseling or training opportunities relative to physical activity and workplace injury prevention.
- Supportive Social & Physical Work Environment (62%) typically includes policies against tobacco use and classes or counseling on nutrition and fitness.
- Integration of Worksite Program into Organization's Structure (39%) involves the appointments of dedicated staff to the program and/or the allocation of budget support.
- Related Programs (66%) encompass employee assistance, work/life balance focus, and occupational safety and health programs.
- Screening Programs have also become a popular form of worksite wellness programs at 77%. These programs include blood pressure and blood cholesterol screenings.

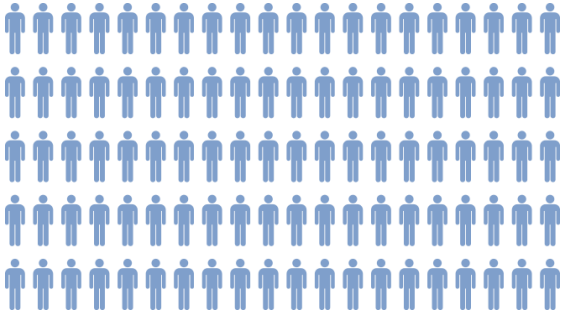


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Health Risk Management – Are You Normal?

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OUT OF EVERY 100 EMPLOYEES:

- 75 ARE OVERWEIGHT
- 42 HAVE PRE-DIABETES, 34 DON'T KNOW THEY ARE PRE-DIABETIC
- 25 HAVE A PRIMARY CARE DOCTOR
- 42 ARE OBESE
- 35 MEN / 25 WOMEN HAVE HIGH TRIGLYCERIDES
- 45 HAVE HIGH BLOOD PRESSURE
- 14 SMOKE
- 12 HAVE DIABETES, 3 DON'T KNOW THEY ARE DIABETIC
- 55 HAVE HIGH CHOLESTEROL
- 37 HAVE METABOLIC SYNDROME
- 29 ARE NOT TAKING PRESCRIBED MEDICINES BECAUSE OF COST
- 8 GET ALL RECOMMENDED PREVENTIVE SCREENINGS BASED ON AGE/GENDER
- 21 LIVE IN CHRONIC PAIN
- 70 HAVE SLEEP ISSUES
- 80 FAIL TO GET ENOUGH PHYSICAL ACTIVITY
- 55 ARE TAKING AT LEAST ONE LIFESTYLE PRESCRIPTION



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Health Risk Management - Understanding the Use – The 4/60 Principle

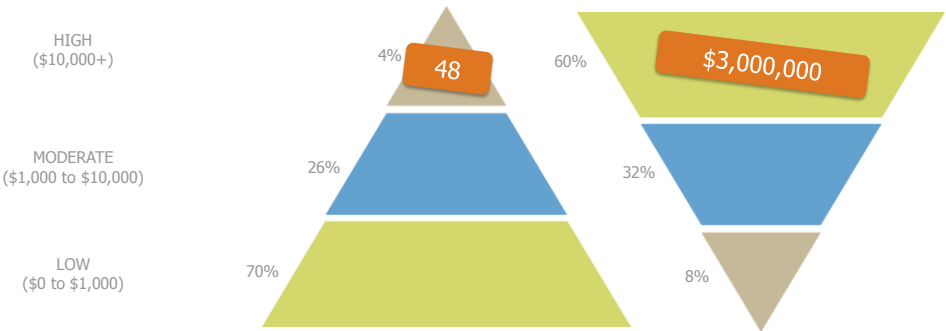
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\$5,000,000 ANNUAL CLAIMS – 1,200 MEMBERS

FINANCIAL RISK

PERCENT OF COST / POPULATION

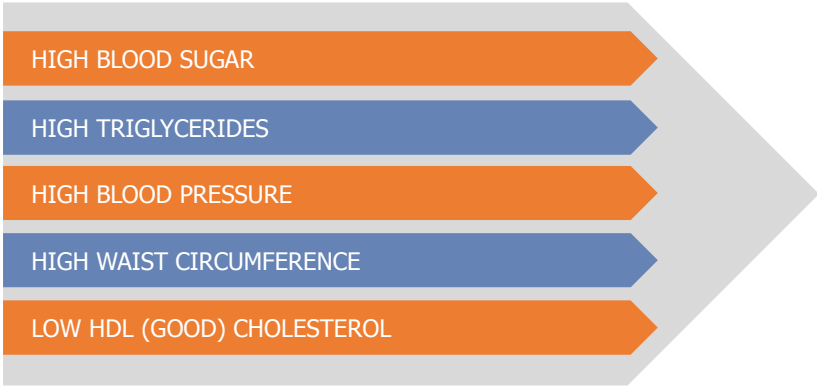


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Health Risk Management - Clusters of Risk Create a Toxic Recipe

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OR MORE OF THESE MEASURES INDICATE METABOLIC SYNDROME

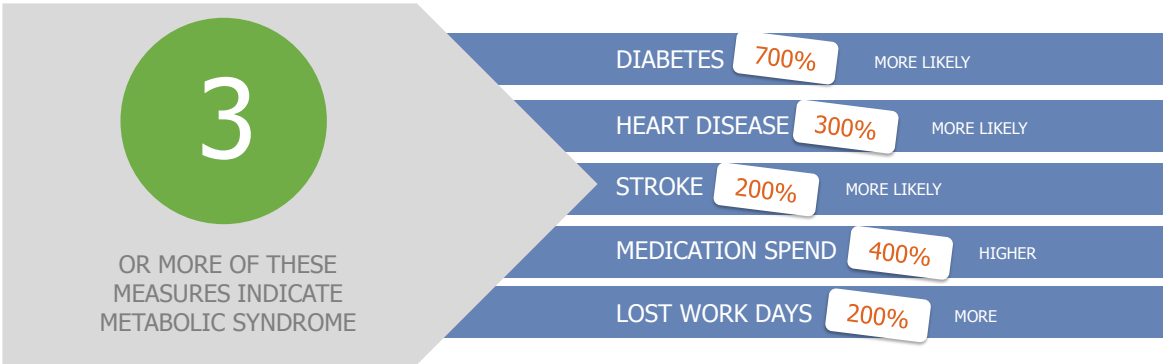


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Health Risk Management - Clusters of Risk Create a Toxic Recipe

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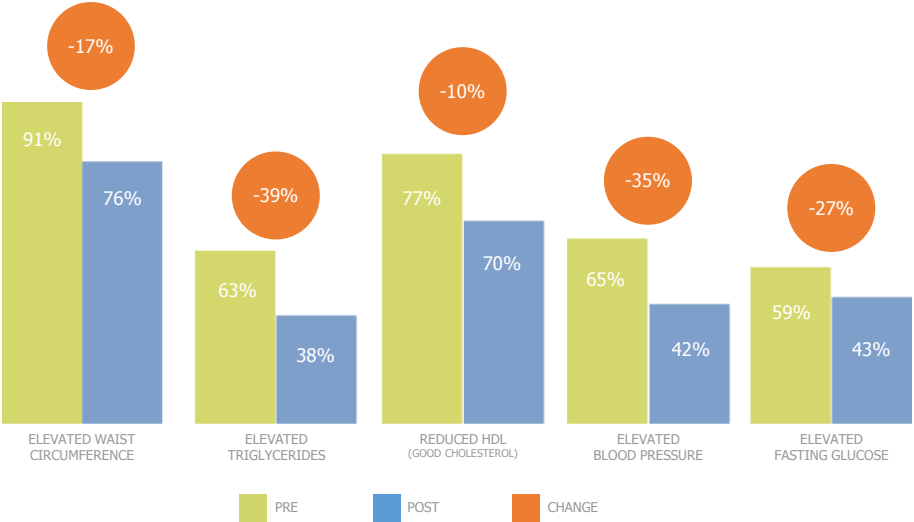


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Health Risk Management - Metabolic Syndrome Reversal at MB

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STRATEGIC CONSULTING: Member Cost Sharing

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Member Cost Sharing - Benchmarking Analysis

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Health Plan Benchmarking - HDHP

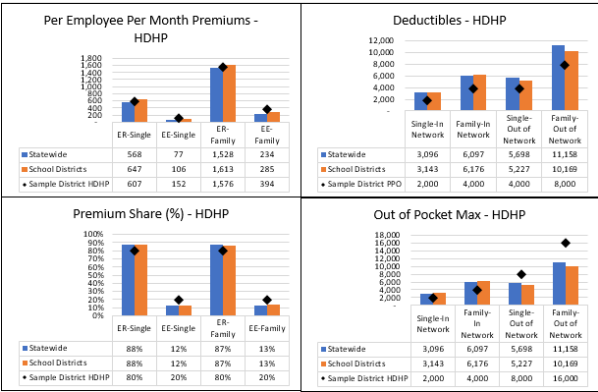
	HDHP PREMIUM SPLIT (\$)							
	SINGLE				FAMILY			
	ER	EE	TOTAL	PEPY	ER	EE	TOTAL	PEPY
Statewide	568	77	645	7,745	1,528	234	1,762	21,141
School Districts	555	78	633	7,601	1,439	227	1,666	19,996
School Districts <1,000	556	70	626	7,509	1,472	193	1,666	19,987
School Districts 1,000-2,499	572	79	651	7,815	1,488	230	1,718	20,622
School Districts 2,500-9,999	525	80	605	7,256	1,327	224	1,551	18,613
School Districts >10,000	532	88	620	7,440	1,336	277	1,613	19,355
Sample District	607	152	759	9,108	1,576	394	1,970	23,640

	HDHP PREMIUM SPLIT (%)							
	SINGLE				FAMILY			
	ER	EE	TOTAL		ER	EE	TOTAL	
Statewide	88%	12%	100%		87%	13%	100%	
School Districts	88%	12%	100%		87%	13%	100%	
School Districts <1,000	88%	12%	100%		89%	11%	100%	
School Districts 1,000-2,499	88%	12%	100%		87%	13%	100%	
School Districts 2,500-9,999	87%	13%	100%		86%	14%	100%	
School Districts >10,000	85%	15%	100%		82%	18%	100%	
Sample District	80%	20%	100%		80%	20%	100%	

	HDHP IN-NETWORK DED.				HDHP NON-NETWORK DED.			
	SINGLE		FAMILY		SINGLE		FAMILY	
Statewide	3,096		6,097		5,698		11,158	
School Districts	3,143		6,176		5,227		10,169	
Sample District	2,000		4,000		4,000		8,000	

	HDHP IN-NETWORK OOPM				HDHP NON-NETWORK OOPM			
	SINGLE AVG		FAM AVG		SINGLE AVG		FAM AVG	
Statewide	4,251		8,465		9,056		18,155	
School Districts	4,174		8,255		5,227		10,169	
Sample District	2,000		4,000		8,000		16,000	

	HSA EMPLOYER CONTRIBUTIONS							
	SINGLE AVG		SINGLE MIN		SINGLE MAX		FAM MAX	
Statewide	1,260		104		7,794		2,478	
School Districts	1,152		104		6,330		2,291	
Sample District	1,000				2,000			



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Member Cost Sharing – HRA Analysis

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HRA Cost Analysis - HDHP

Fully Insured Rates		Enrolled	3000 HDHP		5000 HDHP		Difference
			Renewal Rates	HDHP/HRA Rates			
Employee Only		46	\$ 759.00	\$ 683.10		\$	(75.90)
Employee + Child		18	\$ 1,403.00	\$ 1,262.70		\$	(140.30)
Family		149	\$ 1,971.00	\$ 1,773.90		\$	(197.10)
Annual Cost		213	\$4,246,164	\$3,821,548			(\$424,616)
			Current Deductible	HDHP/HRA Deductible			Potential HRA Amount
	Single	46	\$3,000	\$5,000			\$2,000
	Family	167	\$6,000	\$10,000			\$4,000
			Total HRA Liability Exposure				\$760,000
Estimated Usage							
			50%	35%	25%	15%	
			\$46,000 23	\$32,200 16	\$23,000 12	\$13,800 7	
			\$334,000 84	\$233,800 58	\$167,000 42	\$100,200 25	
			\$380,000	\$266,000	\$190,000	\$114,000	
Total Annual Cost (Current Plan)			\$4,246,164	\$4,246,164	\$4,246,164	\$4,246,164	
Total Annual Cost (HDHP + HRA Usage)			\$4,201,548	\$4,087,548	\$4,011,548	\$3,935,548	
HRA Administrator (\$6 PEPM)			\$15,336	\$15,336	\$15,336	\$15,336	
Difference			(\$59,952)	(\$173,952)	(\$249,952)	(\$325,952)	
			-1%	-4%	-6%	-8%	
Breakeven Utilization			58.00%				

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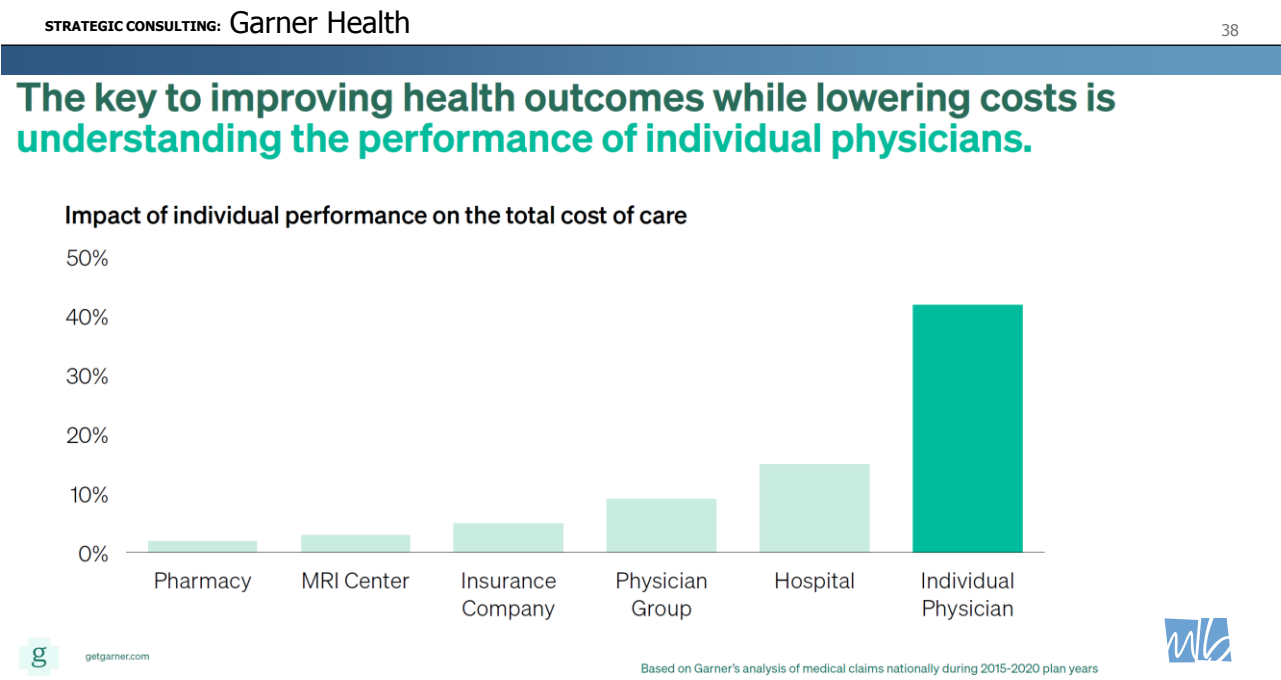




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STRATEGIC CONSULTING: Garner Health

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garner

Garner is a simple plan addition that drives more care to the highest quality doctors in the local market, generating significant savings and better health outcomes for both fully and self insured employers.

5-20%+ savings

for employers

Lower out of pocket

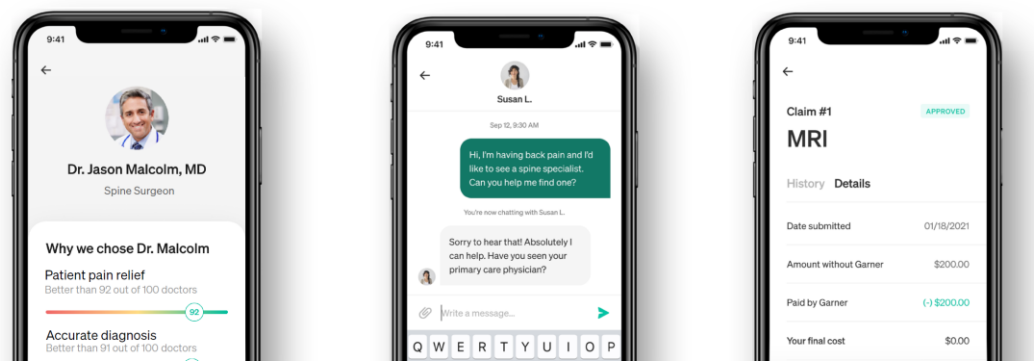
for employees

Simple setup

Keep your existing network and carrier

How Garner Works

- We use **more data and new analytics** to identify top doctors better than ever before
- Our **concierge team** makes it **simple** for members to find the best doctor for them
- We reinforce engagement with our **innovative engagement incentives**



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Garner creates strong engagement, clear savings and high member satisfaction



Average first year engagement rate



% of employees that have a positive experience with Garner



Average savings per episode of care



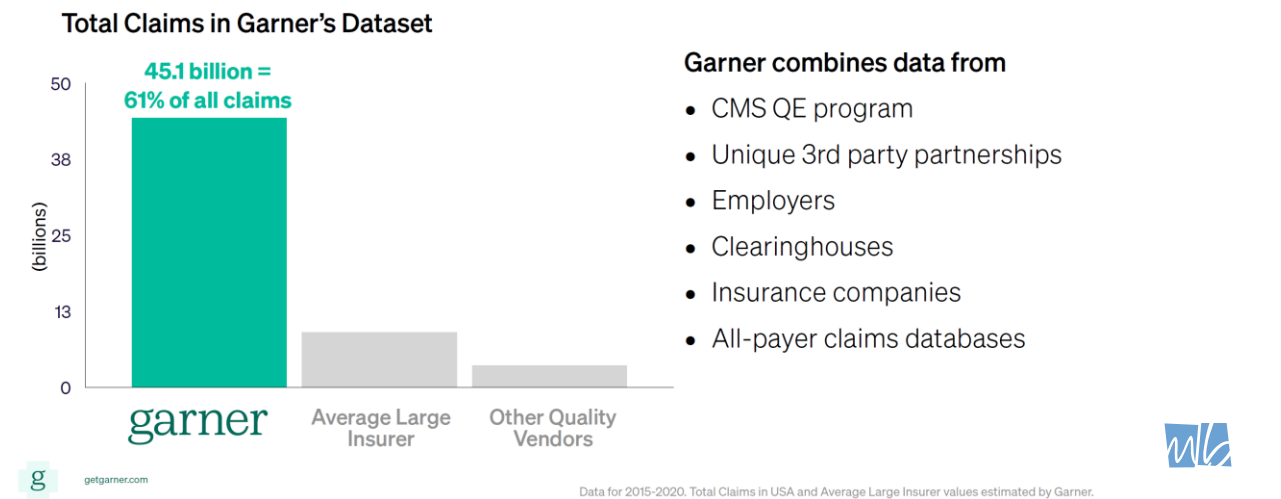
getgarner.com

Engagement rate is calculated as percentage of eligible employees who perform a search or message Garner's concierge
Satisfaction rate from Garner employee surveys
Average of realized total claims cost of employees seeing Top Doctors as compared to all other employees with in the same diagnosis group

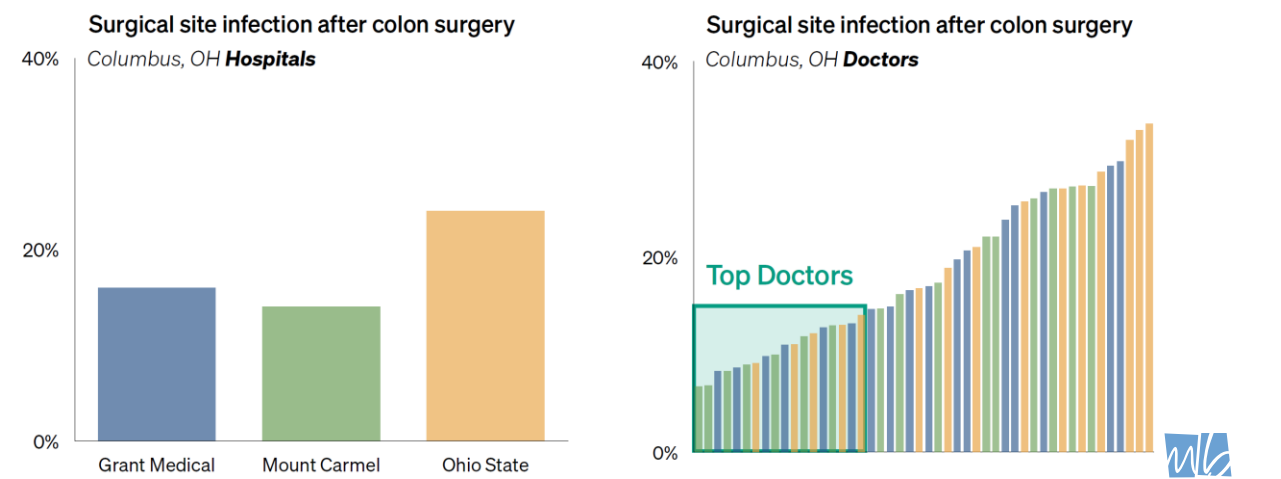


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Garner’s national claims database gives us a richer perspective on physician performance than previously possible



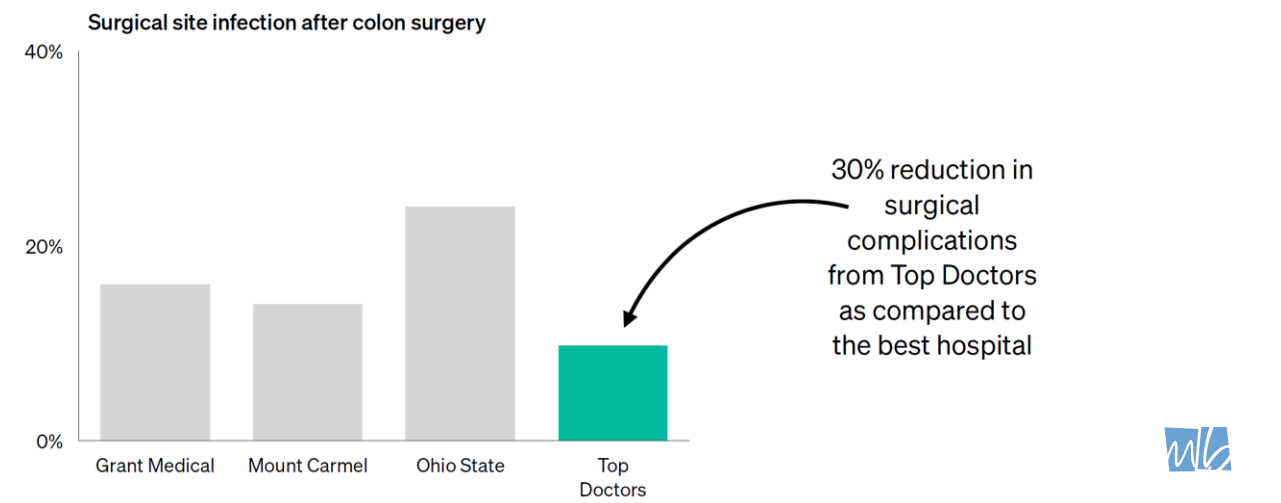
Garner’s data shows the variation of doctor quality within major hospital systems



STRATEGIC CONSULTING: Garner Health

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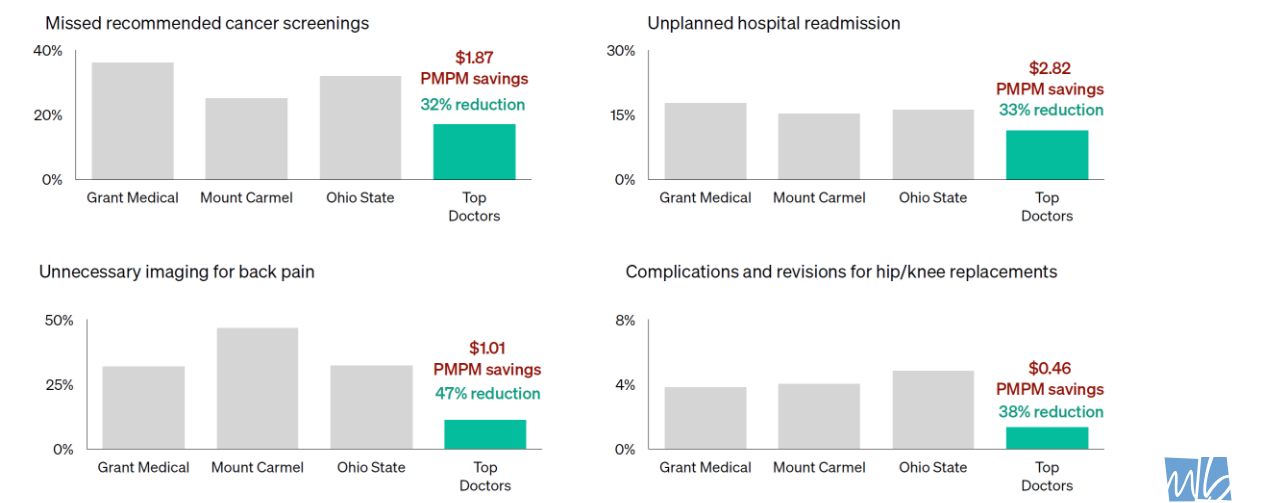
Garner’s data shows the variation of doctor quality within major hospital systems



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Top Doctors outperform the best hospital across many different quality metrics



The Garner Experience

9:41

Doctor search

What do you need to see a doctor for?

Try searching for a symptom, procedure, condition, or specialty.

Lower back pain

Current location

Find a top doctor

9:41

We recommend these 5 high performing doctors for Lower back pain

Dr. Jason Malcolm, MD

Spine surgeon

2.3 mi

Dr. Zhang Lee, MD

Spine surgeon

6.4 mi

Dr. Delia Guevara, MD

Spinal surgeon

6 mi

Dr. David Jensen, MD

Spinal surgeon

6 mi

Dr. Robert Rosman, MD

Spine surgeon

3.6 mi

Need more options? Try our concierge

9:41

Dr. Jason Malcolm, MD

Spine surgeon

Why we chose Dr. Malcolm

Great outcomes after back surgery

Better than 92 out of 100 doctors

92

Minimizes complications for back surgery

Better than 91 out of 100 doctors

91

Accurately diagnoses back pain

Better than 94 out of 100 doctors

94

About this data

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Garner administers a unique engagement-based HRA, enriching the plan for members who use Garner to find high quality care

Use Garner's search tools

+

See the recommended Top Doctor

=

Unlock funds to pay out-of-pocket

9:41

garner

✓

Your bill has been paid

MRI on 06/17/19

Your medical bill was \$429.97

Garner paid -\$429.97

Your bill after Garner \$0

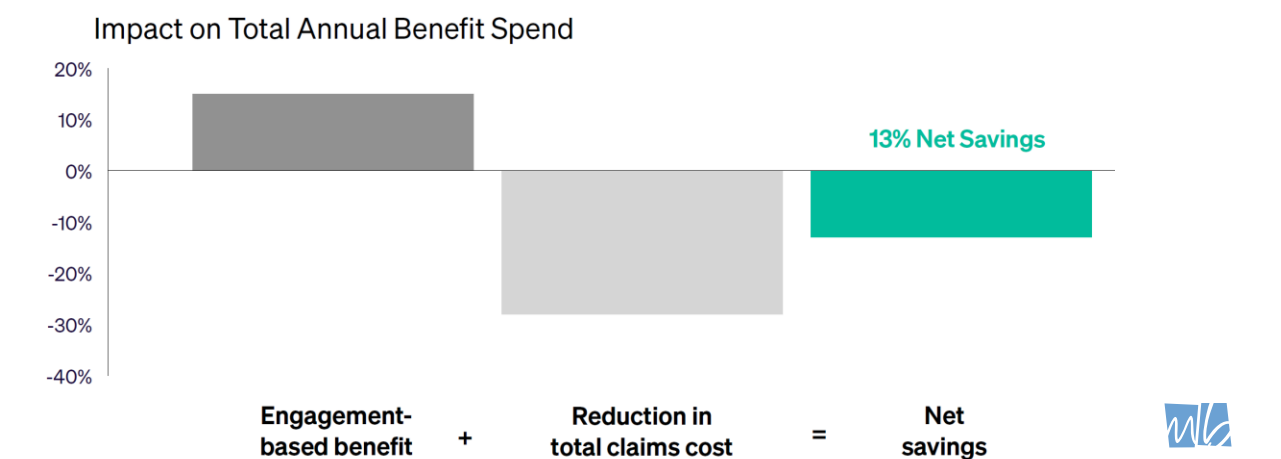
Ask your concierge about this bill

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STRATEGIC CONSULTING: Garner Health

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Garner’s unique engagement-based incentive account allows employers to enrich benefits while guaranteeing plan savings



STRATEGIC CONSULTING: Garner Health

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Self insured case study: Garner guarantees savings while adding a zero-deductible, high-quality benefit

	Current plan		New Base + Garner Enhanced	
			New Base	Including Garner
Deductible	\$1,000	Garner "Enhanced" Model ➔	\$2,000	\$0
Out-of-pocket max	\$4,000		\$5,000	\$3,000
Coinsurance	20%		20%	20%
Physician visit	\$35		\$35	\$0
Plan Cost (\$pmpm)	\$610		\$565 (7% Plan Savings)	

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Case study: 382 employee manufacturer in Pennsylvania



“By far the best employee benefit we have ever had”



STRATEGIC CONSULTING: Garner Health

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Garner’s savings guarantee: if an employer does not achieve the quoted savings, Garner will refund the difference up to 3x our fees.

CLIENT	Renewal Estimates
Expected Annual Claims Trend	6%
Garner Year 1 Savings Guarantee	5%
Fully Guaranteed Claims Trend with Garner	1%



Sample client quote. See your client specific savings guarantee for details.
Quoted savings include all plan design changes as well as Garner admin and HRA expenses.



<https://www.mcgohanbrabender.com/podcast/side-affects-episode-95-trusting-your-healthcare-hero/>

