

Self-funded policy
Large metals manufacturer

How MEC saved \$116 PEPM on plan costs. Garner drove a 12% first-year cost reduction of \$736K.

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We had worked with benefit brokers in the renewal process, and the conversation was always the same: This is your benefit and it's going up, so what can we cut? That's not a win/win for our employees. Garner aligns with our culture because it eliminates the barriers to getting care and gives our people a better experience. It shows we care when we connect employees with the best doctors and save everybody money.



Becky Parisi

VP, Human Resources



METAL EXCHANGE CORPORATION

Problem

MEC faced an unsustainable upward trend in healthcare costs, limited options to manage its spend without cost shifting to employees and high levels of employee attrition.

Solution

MEC shifted funds from an underperforming wellness program to Garner to ultimately lower total claims spend, deliver a richer benefit offering and provide a better member experience.

	Base Plan Design	Including Garner \$1,000 Incentive
Office visit	\$35	\$0
Deductible	\$1,500	\$500
Out-of-pocket max	\$4,000	\$3,000

MEC was able to keep its existing plan design and network with no changes. Garner was simply layered on top. The Garner incentive gave members \$1,000 to pay for out-of-pocket medical expenses when they engage with Garner and see top-performing in-network doctors.

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We had a health plan tied to wellness initiatives. We replaced that with Garner. So instead of being awarded through their HRA for wellness actions, we now reward employees for using Garner and incentivize them to get the best care.

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Garner aligns with our core values and purpose, and has been a win/win in creating a dual bottom line with reduced medical expenses for the company and employees.



Becky Parisi

VP, Human Resources



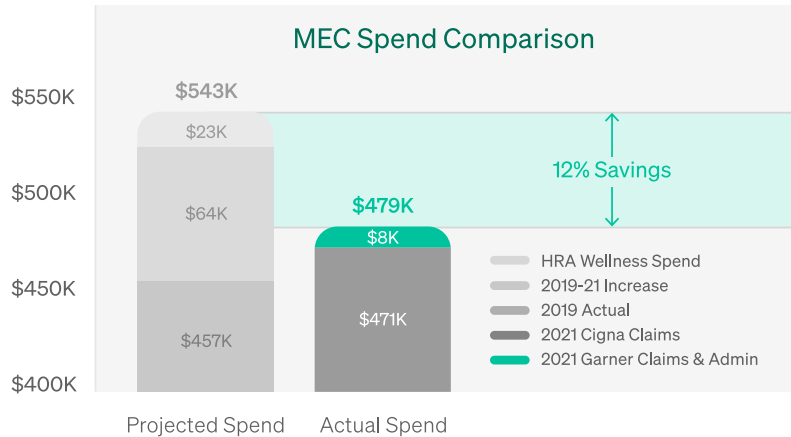
METAL EXCHANGE CORPORATION



Results

In year one, 47% of employees signed up for Garner. Of those, 72% received at least one recommendation for a provider. As members received higher-quality care, they experienced better outcomes and lowered their out-of-pocket medical costs by 11%. This was a 22% decrease compared to the overall market trend.

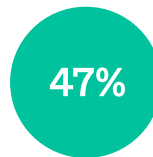
The total actual claims PEPM was reduced by 12%, resulting in an annual cost reduction of \$736K. This saving was generated as a result of members seeking higher-quality providers, which led to lower costs and better outcomes, as well as overall cost reductions on medical plans.



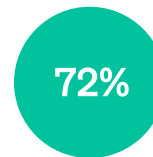
The savings was calculated by looking at 2019 claims data to determine the projected status quo PEPM total cost (claims and HRA funding) for 2021 compared to the actual PEPM spend (claims and HRA funding) that MEC experienced in 2021.



Lower out-of-pocket costs for members with Garner



Employees signed up



Members who signed up received at least one doctor recommendation



Employee satisfaction

About Garner

Garner is a simple plan addition that combines new data science with incentive accounts that drive employees to the best-performing doctors. Garner improves employee health outcomes and reduces costs for employers and employees. This innovative model works with any network and carrier to allow employers to enrich their health benefits and realize guaranteed savings on plan costs.

Learn more about Garner and see how it can benefit your business. Contact us at sales@getgarner.com or 866-761-9586.