

# SMALL GROUP LEVEL FUND



## CASE STUDY



37 enrolled



2/1/22  
effective



22% below  
renewal



\$70k annual  
savings



better  
benefits

When a small group with employees based primarily in Northern Kentucky got a 24% increase, their advisor knew it was time for a real change. Although they had moved to level funding a few years before, they saw this as an opportunity to work directly with the leading health systems in their market, **St. Elizabeth Healthcare and Mercy Health.**

The DirectHealth Connect small group product promised a \$500 deductible and \$10 copays at a lower cost.

What actually came back was a monthly cost equal to current, *effectively wiping out the entire renewal increase.*

Lower employee out of pocket expenses, overall plan savings, and a direct relationship with the region's leading health care systems.

### Network Level Fund Plan

Plan	Current Rates	Renewal
<b>Deductible \$5000/ \$10000</b>	EE (27): \$472.64	EE: \$582.75
	EE+SP (3): \$1072.24	EE+SP: \$1327.19
	EE+CH (2): \$941.30	EE+CH: \$1164.61
Office Visit Copays \$40/80	FAM (5): \$1456.72	FAM: \$1804.55
	\$25,144/month	<b>\$31,068/month</b>

### DirectHealth Connect Level Fund

Plan	Proposal
<b>Deductible Tier 1: \$500/1000 Tier 2: \$3000/6000</b>	EE: \$501
	EE+SP: \$1099
OV Copays Tier 1: \$10/10 Tier 2: \$30/30	EE+CH: \$760
	FAM: \$1358
	<b>\$25,134/month</b>

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