

Optimizing Healthcare Savings in an Hourly Workforce Through Healthcare Financial Advocacy

Overview

This glass manufacturing company employs over 15,000 workers. The majority of the workforce is production line, shop floor staff earning under \$25 per hour. The company has long prided itself on offering health insurance to its full time workforce, viewing healthcare benefits as a cornerstone of its commitment to employee well-being. However, the company recognized that many employees struggled to maximize the financial value of their benefits, often leading to out-of-pocket medical expenses, stress, and missed opportunities for care.

After implementing Reclaim at open enrollment, the company saw much higher enrollment and engagement as compared to typical benefits point solutions. Reclaim drove measurable, real dollar savings for the company and its employees.

Employee spotlight

Thank you for your thorough review! I had no clue I could get this reimbursed. Very much appreciated!!

Senior Logistics Manager

Impact Statement

Employees and the company saw high engagement and measurable savings.

76.8%
of employees signed up for Reclaim's proactive financial advocacy at rollout

\$1.8M
in Reclaimed benefit reimbursements

\$1.65M overall claim savings via bill corrections

\$600k owed patient credits from providers

1.9x
increased adoption of cost-effective benefits

Looking ahead

After implementing Reclaim's financial advocacy platform, employees saw real dollar savings and gained confidence in engaging with benefits. The employer achieved significant increases in employee adoption and engagement with cost-effective health plans and supplemental benefits. The company expects improvements in future years.

A population of predominantly hourly workers experiences powerful healthcare benefits optimization.

Challenge

Despite offering robust health insurance, this employer observed several challenges:

- Financial strain: Escalating costs and high deductibles create financial stress for employees living paycheck to paycheck. KFF surveys also show that excessive medical debt disproportionately affects certain groups, including people with lower incomes.
- Confusion around bills: Workers frequently struggled to understand and resolve medical bills. Contesting a bill can take months, which has traditionally required consistent attention and diligence on the part of the employee.
- Difficulty understanding and navigating benefits: Unfamiliarity with complex insurance terminology, and the overwhelming nature of comparing options without adequate guidance or support.

The HR team realized that simply offering insurance wasn't enough; employees needed expert guidance to navigate the complexities of healthcare billing and benefits.

Solution

This manufacturer partnered with Reclaim Health, the healthcare financial advocacy platform designed to help employees make the most of their employer-sponsored benefits.

- 1. Personalized Support: Always-on technology, powered by Al and claims data, proactively conducts reviews of all medical bills, appeals denied claims, uncovers prescription drug savings, and uncovers other savings opportunities. In addition to technology, human advocates step in when needed to resolve complex issues.
- 2. Proactive Recommendations: All year round, Reclaim recommends, in the context of the employee's actual health events, opportunities to take advantage of preventive care, in-network services, and the company's ancillary benefits programs. Reclaim's targeted outreach to high-risk employees, in the context of bills, is particularly effective.
- 3. Comprehensive Data Insights: The company and its benefits consultant gained detailed insights into healthcare trends, enabling the company to design benefits tailored to its employees' needs.

Contact us: info@reclaim.health

Schedule a demo: www.reclaimhealth.com