

HOW A FORTUNE 500 COMPANY SUCCESSFULLY SHIFTED EMPLOYEES TOWARD HIGH-DEDUCTIBLE HEALTH PLANS.

The challenge

Healthcare costs were climbing fast. With 7,000 eligible employees and 5,000 covered lives, this Fortune 500 energy company knew something had to change.

Analysis showed that 60.9% of employees were overinsured, paying for more coverage than they needed. The math was simple: move employees into a high-deductible health plan (HDHP) paired with HSA savings opportunities, and both the company and employees would save money.

The reality was harder. Employees hear “high deductible” and think “more risk,” even when the total costs would likely be lower. The company needed to flip that perception—quickly, during open enrollment, and through its existing benefits system.

The solution

Instead of rolling out the HDHP with generic communications, the company partnered with Reclaim, leveraging their claims driven AI powered healthcare financial advocacy platform to give every employee a personalized view of their options.

Reclaim’s claims-driven platform pulled each employee’s historical healthcare utilization and modeled real-world cost scenarios under different plans. Employees could see exactly what they’d spend—no one-size-fits-all examples, just their own numbers.

To help employees feel more secure, the company paired the HDHP with personalized payout estimates. Encouraging adoption of voluntary benefits—like accident, critical illness, and hospital indemnity coverage—gave employees affordable backup protection that helped offset the higher deductibles.

SPOTLIGHT

"The [Reclaim] tool is great and was a very helpful illustration to our employees on how to evaluate their options and consider their personal needs. It drove much higher participation into our new plan design than we anticipated, which was great!"

Sr. Manager, Health & Wealth Benefits

The results

The impact was immediate and measurable:

82.4%
Engagement

More than four out of five employees activated Reclaim during open enrollment (vs. typical benefits engagement of 15–30%).

2x
Adoption

Doubled the adoption of the new HDHP: 34.8% of activated employees enrolled in the HDHP, compared to just 18.3% who didn’t activate.

+\$1.2M
New HSA
contributions

Meaningful tax savings for both the employer and the employees with increased contributions and HDHP adoption.

+47%
Jump in voluntary
benefit adoption

With personalized payout estimates, activated employees made smarter choices about additional protection.

The bottom line? This wasn't just about getting better enrollment numbers. This company didn't just save money. They proved that when you give employees the right information in the right way, they make better decisions for everyone.

Looking ahead

The energy company isn’t stopping here. Building on the success of open enrollment, they’re deepening their partnership with Reclaim to automate more of the healthcare experience—streamlining claims filing, coordinating payments, and returning owed benefits.

The result? A sustainable platform for ongoing cost management that benefits the employer and that helps employees not only save money, but also feel more confident in their coverage.