



Urban Redevelopment Authority of Pittsburgh

How Benecon & the PA Municipal Health Insurance Cooperative provided more than \$225k in surplus & a retiree-billing solution.



Urban Redevelopment Authority of Pittsburgh aka “the URA” joined PMHIC January 1, 2019. They were introduced to the PMHIC program by NFP Corporate Services and their downline broker. Prior to joining PMHIC, the URA was fully insured with plans through Aetna, Highmark and UPMC. According to their broker, “The URA chose PMHIC for the flexibility in plan design, the cost of the benefit and the potential to earn a surplus.”

Since joining PMHIC, the URA has realized over \$225,000 in surplus.

In early 2020, the URA moved into a new office location in downtown Pittsburgh that included a fitness center. Rather than charging employees of the URA to pay for gym memberships, they were able to cover the cost of memberships using their 2019 surplus dollars. The URA has also taken advantage of United Healthcare’s wellness grant in both 2019 & 2020. In 2019, the funds used to facilitate a wellness fair held during open enrollment. In 2020, the URA used the wellness funds to purchase PPE such as masks, hand sanitizer and disinfectants so employees were able to safely return to work.

In their first 2 renewals, the URA has received a 7.9% renewal for 2020 and 13.10% for 2021. While these renewals are higher than the norm in PMHIC, the URA’s claim fund performance continues to remain steady hovering around 100%. It should be noted that a performance ratio of 115% or less will result in surplus for the plan year.

Benecon also administers the billing of URA’s retirees, providing a huge administrative relief. The URA has two classes of retiree coverage. In order to manage the billing of these retirees, Benecon & the URA worked very closely to set up and manage these coverages. For each retiree, Benecon sends out monthly coupons, collects premium payments and manages enrollment of these members. The URA is then able to access all of their billing invoices and reports via Box.com.