



Case Studies - January 2025

Captive Client

- Implemented FEDlogic across the entire captive cell on 1/1/2023
- Total Annual Cost of FEDlogic - \$160,000 per year
- 2023 Total Savings - \$975,000
- 2024 Total Savings - \$1,400,000 (a few specific cases noted below)
 - End Stage Renal Disease - Transition during coordination period. Estimated savings for transition - \$434,244
 - Juvenile Cystic Fibrosis - Estimated savings for transition - \$275,000
 - Joint Degeneration, Knee Replacement, MSK with infection - Estimated savings for transition - \$180,000
 - Aortic Valve Disease - Estimated savings for transition - \$120,000
 - Encephalopathy - Estimated savings for transition - \$100,000

National Manufacturing Company

- Implemented FEDlogic Fall of 2024
- The first Case was a premature infant who spent 48 days in the NICU. FEDlogic was informed of the case after the child was released from the hospital. Our Vice President of Services spent more than three weeks working with the family and was able to get the child on Medicaid. Medicaid paid 100%, retroactive to birth, saving the family their max out-of-pocket and the employer and stop loss carrier more than \$1.5 million. The FEDlogic expert addressed the topic of income levels and successfully obtained Medicaid coverage for the family's remaining minor children.

International Manufacturing and Distributing Company

- Implemented FEDlogic Fall of 2023
- In the first four months, the employer faced three premature infants with extended NICU stays. FEDlogic worked with all three children and their families and successfully transitioned the children to Medicaid. The estimated savings (per the employer) to the employer's plan were more than \$3 million.

International Marketing Firm

- Implemented FEDlogic Summer of 2021
- The average ROI for their first 3 years was 11:1 using FEDlogic conservative averages, not actual claims data. It has been estimated that actual claims data may be as high as 25:1 ROI over the period.

- Transition Rate of 49%

National Manufacturing Company

- Implemented FEDlogic Fall of 2024
- Weeks after onboarding, Hurricane Helene's devastating flooding in Western North Carolina impacted several locations and hundreds of employees.
- One-third of all consultations in the first quarter were related to disaster relief. FEDlogic's Connecting With Care (CWC) team spent more than four weeks focusing on federal and state programs that assist with food, housing, and other necessities.

Small Communications Firm

- Implemented FEDlogic Spring of 2024
- An employee in his mid-40s was diagnosed with ESRD. Upon informing his supervisor that he would need to begin dialysis and, therefore, use some PTO, his supervisor remembered FEDlogic. After speaking with FEDlogic, the employee voluntarily elected to leave the employer and move to Medicare as his primary insurance (with no coordination period). The employee saved approximately \$10,000 per year by declining his employer group health plan, and the employer saved approximately \$450,000.

Midsized Equipment Dealer

- Implemented FEDlogic Winter of 2024
- An employee contacted FEDlogic regarding assistance for their dependent child with cystic fibrosis. The child was over the age of 18, but still dependent on the employer-sponsored group health plan. FEDlogic had 7 consultations with the family while exploring other options. We were able to transition the individual to a plan through healthcare.gov with a full subsidy. The plan provided superior coverage to the employer group health plan at no cost to the individual. The employer's estimated savings (as provided by the employer) was \$275,000 per year.

Large Financial Institution

- Implemented FEDlogic Spring of 2018
- Estimated ROI (as provided by the broker) in their first year was 30:1, with net savings of more than \$1.5 million.
- In the seven years the employer has had FEDlogic, our experts have helped employees with COBRA (specifically transitioning off COBRA), Disability, Medicaid, Survivors' benefits, Retirement, Medicare, and more than a dozen other primary topics of conversation.

Large Regional Healthcare System

- Implemented FEDlogic Spring of 2022

- An employee spoke with a FEDlogic expert after he and his wife lost their newborn daughter. The employee was being faced with high medical bills for an extended NICU stay while also grieving their loss. Our expert counseled the family through several different programs and ultimately worked with the family to file a Medicaid application for the daughter, eliminating the insurmountable medical bills. Our expert joined a phone call with the father and Medicaid, and the adjudicator stated, “I am not sure why you would want to apply for Medicaid when she is not even here anymore. This application will be denied.” Knowing this response was shocking, inappropriate, heartbreaking, and legally flawed, our expert worked with the father to file a Congressional Inquiry. Within two weeks, the daughter was approved for Medicaid retroactively, and the adjudicator was reprimanded for his words and inaction.

Midsized Healthcare Agency

- Implemented FEDlogic Fall of 2024
- The employer recently restructured its health plan, increasing the number of required hours worked to be benefit eligible. The change caused dozens of employees who were previously eligible for benefits to no longer be eligible. The employer engaged FEDlogic to ensure its employees had unbiased education and guidance throughout the process. More than 75% of those who were no longer eligible engaged with FEDlogic.

International Retail Chain

- Implemented FEDlogic Fall of 2022
- The employer saw significant success with FEDlogic immediately upon implementation but says it continues to see extremely high engagement rates regarding healthcare.gov. With an extremely low participation rate and the redefinition of affordability under the Affordable Care Act, hundreds of employees’ families have transitioned to healthcare.gov with either a partial or a full subsidy.

Mid-Size County Government

- Implemented FEDlogic Summer of 2024
- FEDlogic was qualified as “sole source” as defined by the National Institute of Governmental Purchasing. The significance of this was that they did not have to put the engagement out to RFP.
- The county government saw immediate success upon implementation. They met minimum ROI (1:1) for their first year in just their third month and have an ROI term to date of more than 5:1. Transitions in the first six months included the following:
 - Disability application and transition to Medicare for an employee under the age of 65.
 - Transition to Medicaid based on household income.
- Consultations in the first six months also included several federal and state programs unrelated to the medical plan. Specific examples are below:

- Consultation with family regarding FEMA and Red Cross following Hurricane
- Consultation with family regarding housing assistance