garner™

Self-funded software firm reverses rising healthcare costs while significantly lowering employee out-of-pocket expenses

A self-funded software firm was facing double digit healthcare cost increases for several years in a row. They needed to provide rich benefits for employees to compete for talent in the tech market and couldn't afford to shift costs to employees.

SOLUTION

In 2024, they turned to Garner to add a unique $2,000 incentive to their existing UMR administered PPO plan and $1,100 to their HSA plan. These incentives cover members' out-of-pocket expenses when they visit one of Garner's Top Providers who proven to reduce healthcare costs by 27% on average per episode of care and provide an average of 3 more healthy days per year to their patients.

Plan Design

	PPO Plan		HSA Plan	
	Base Plan Design	Including Garner 2,000 incentive	Base Plan Design	Including Garner $1,100 incentive
Office visit	$25/50	**$0**	D&C	**D&C**
Deductible	$1,000	**$0**	$2,700	**$1,600**
Out-of-pocket max	$4,000	**$2,000**	$4,000	**$2,900**

RESULTS

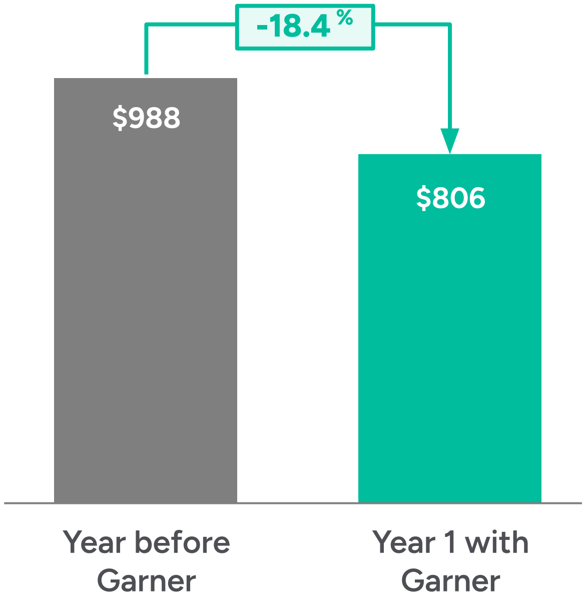
After their first year with Garner, an independent claims analysis found that *"[the] program delivered a substantial [18.4%] reduction in total annual medical costs... especially noteworthy given the 5.9% increase in member months, demonstrating the program's scalability and consistent performance across a growing population."* This included a -62.5% reduction in inpatient service and -18.7% reduction in emergency room costs, concluding that *"This reduction reflects successful implementation of Garner's provider quality analytics and member navigation to high-performing facilities."*

-16% net plan savings
**including Garner fees*

53% of employees used Garner to find a doctor

99% lower member out-of-pocket when utilizing Garner

Plan Costs $PEPM



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