



Benecon  
Health Benefits  
Seminar *2026*

# Cost Containment Through Health Plan Modifications

Sponsored by **revive** 

# Moderator

# Speakers



## **Kate Loble**

*Senior Account Manager*  
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*Director of Employee Benefits*  
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*Director of Benefits*  
Susquehanna University

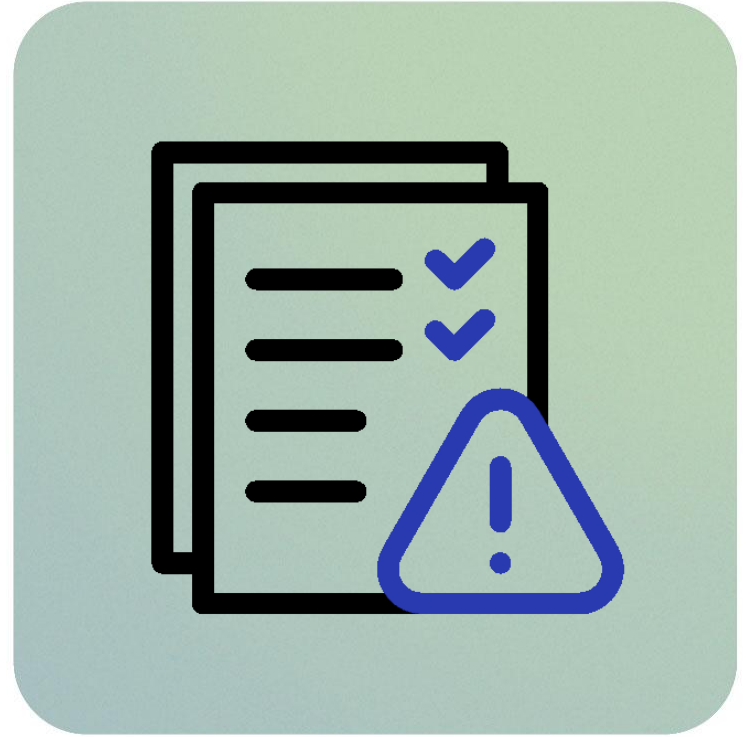
## **Daniel Jones**

*Senior Account Manager*  
Benecon

# Agenda

- ✓ **Framing the Cost Containment Approach**
- ✓ **Incentives & Behavior Change**
- ✓ **Plan Design Levers**
- ✓ **Plan Eligibility and Budget Considerations**
- ✓ **Education, Education, Education**

# Framing the Cost Containment Approach



# Framing the Cost Containment Approach

**Problem:** How do employers control costs without eroding benefits?

**Solution:** Focus on how savings are generated, not just what strategies exist.

## **Four Drivers of Cost Containment:**

- Reduce unnecessary utilization
- Shift utilization to lower-cost settings
- Improve risk profile of population
- Increase efficiency/transparency in purchasing care

# Incentives & Behavior Change



# Incentives & Behavior Change

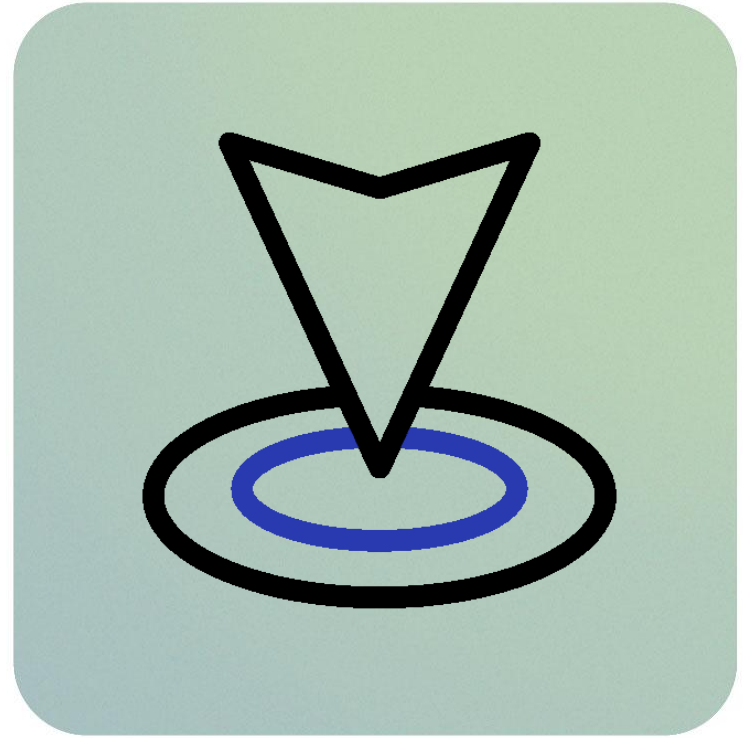
**Problem:** How do you change employees' healthcare consumption behaviors?

**Solution:** Develop incentives that encourages engagement.

**Successful strategies include:**

- Wellness incentives that help promote:
  - Increased preventive care utilization
  - Early detection of conditions
  - Better management of chronic conditions
- Partnerships with cost-containment vendors
- Integration of carrier condition management solutions

# Plan Design Levers




# Plan Design Levers

**Problem:** How do you change employees' healthcare consumption behaviors?

**Solution:** Implement cost-transparent health plans and reward efficient usage.

## **Successful Strategies Include:**

- Plan designs that help reduce unnecessary utilization and promote cost-conscious behavior
  - Tax advantages for the employee and employer
  - A focus on transparency
  - Long-term trend reduction due to consumerism
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# Plan Design Levers

**Plans fail when:** there is no cost incentive for employees to use the plan efficiently.

**Plans succeed when:** Employees understand how use their plans to make informed decisions; and they understand how their decisions affect health outcomes and their out-of-pocket costs.

**Additional plan options to affect premium and encourage consumerism:**

- Deductible (High vs. Low)
- Tiered copays (Fixed amount)
- Coinsurance (Percentage of cost)
- QHDHP paired with an HSA
- Tiered networks (Lower cost-sharing for high value providers)

# Plan Design Levers – Rx Strategies

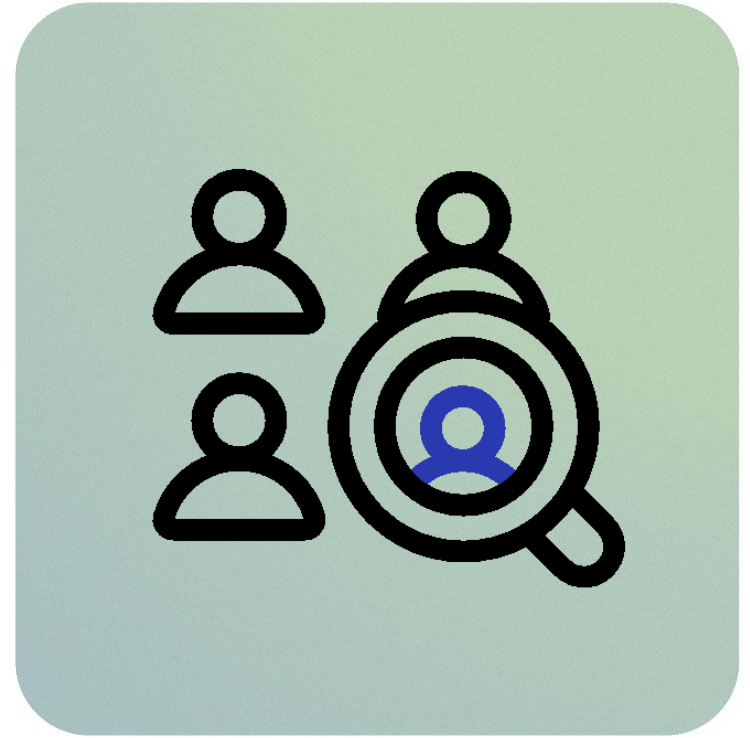
## **Rx Carve Out - Cost Savings Mechanism**

- Reduced employer cost
- Improved rebate transparency
- Better control over formulary and specialty drugs
- Stronger utilization management

## **Rx Formulary Design**

- Move to a more strict/narrow formulary
- Alternative coverage options for weight loss drugs
- Generic substitution policies
- 90-day fill and mail order requirements

# Plan Eligibility and Budget Considerations



# Plan Eligibility

**Problem:** How do we reduce our costs by focusing on health plan enrollees?

**Solution:** Verify dependent eligibility through a **dependent audit**. Consider a **spousal surcharge** or a full **spousal exclusion** to reduce plan risk.

## **Successful Strategies Include:**

- Removes ineligible dependents – reduces both claim and fixed costs
- Removes higher-cost spouses who have access to other coverage
- Improved cost savings and future trend impact – lower claims → lower renewal  
→ more surplus

# Budget Considerations

**Problem:** How do you reduce enrollment through employee financial decision factors?

**Solution:** Implement a contribution strategy and an opt out plan to **incentivize** health plan participants to seek other available coverage.

## **Successful Strategies Include:**

- Option to waive with an **opt-out incentive** payment
- Evaluate employer-provided **retiree plans**
- Provide **Medicare education** to all employees with the hope those who are Medicare-eligible would voluntarily move off the plan

Education,  
Education,  
Education



# Education, Education, Education


**Problem: Information Overload!** What is the most important information to highlight when educating employees and how do you disseminate?

## **Employee Education Checklist:**

- ✓ Carrier programs: case management, chronic conditions, carrier tools
- ✓ Mental Health and EAP Benefits
- ✓ Choosing appropriate care settings and avoiding unnecessary services
- ✓ Utilize preventive care
- ✓ Drug consumption: generic → 90-day fill → mail order , check GoodRx
- ✓ Benefits of an HSA, FSA, DCAP

# Education, Education, Education

- **Key Considerations:**

- **Educating on self-funding and how healthcare decisions affect plan performance**
  - **Ask for feedback** – consider a survey to learn what to focus on, best timing of education, and method for education (recorded webinars, in-person, off hours, invite spouses, etc.)
  - **Celebrate and reward success** – i.e. Premium Holiday, Wellness Incentives, HSA contributions
  - **Health Plan Literacy:** helps employees evaluate and efficiently use their health plan to make informed healthcare and financial decisions.
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# Thank you!



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# Up Next:

Time	Session		Location
10:15 am	Pharmacy Update	Sponsored by <b>revive</b> 	Heritage Ballroom
11:15 am	Lunch		Heritage Ballroom
11:45 am	Keynote Speaker: Dr. Marc Milstein	Sponsored by  <b>CRUM &amp; FORSTER</b> <small>EST. 1922 A FAIRFAX COMPANY</small>	Heritage Ballroom
12:45 pm	Closing Remarks		Heritage Ballroom