

CASE STUDY

Transportation Company Saves \$331K with Healia's SIHRA

The Challenge

This transportation company with a mobile, dispersed workforce faced a common industry challenge: employees with access to spousal health plans represented untapped savings potential, yet traditional dependent surcharge approaches hurt morale. The benefits team needed a solution that would incentivize smart plan choices while supporting employees who chose coverage through their spouse's employer.

The Solution

The company implemented Healia's Spousal Insurance Health Reimbursement Arrangement (SIHRA) for plan year 2026. The SIHRA reimburses out-of-pocket medical expenses, making the spousal plan option financially attractive while keeping those employees off the company's health plan. Healia's Decision Support Tool helped employees evaluate their options quickly.

"We've definitely seen the cost savings over our previous provider. The app is super user-friendly, and the simplified invoices are very easy to understand and review every month."

— HR Manager, Transportation Company

The Results

The SIHRA delivered solid first-year performance with 49 families enrolled for plan year 2026, with meaningful diversity across coverage tiers: 21 employee + children enrollments (43%) and 20 employee-only enrollments (41%). During open enrollment, 10 employees signed up for Healia's DST, with 9 completing the questionnaire—a 90% completion rate.

Financial performance: The SIHRA helped the company avoid \$653K in premiums for 2026. With projected payouts of \$322K in claims and premium reimbursements, net savings totaled \$331K—a 5.1x return on their investment in Healia.

Smart decision support: When employees didn't upload a spouse's plan to the DST, the company's PPO \$4000 plan was recommended 100% of the time. When employees did upload spousal coverage, the spouse's plan combined with the SIHRA proved optimal 50% of the time.

Foundation for growth: The 49-family enrollment establishes a strong baseline. As more employees discover the SIHRA benefit and see peers successfully using spousal coverage with reimbursement support, future enrollment is expected to grow.

KEY HIGHLIGHTS

5.1x ROI

on their Healia investment

49

families enrolled in SIHRA

90%

DST completion rate

\$331K

in savings from
SIHRA

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