healia

CASE STUDY

Enterprise Ecommerce Company Drives $164K in Savings with Healia's TCO-HRA

The Challenge

An enterprise ecommerce company with a growing workforce wanted to better control healthcare costs without disrupting its core benefits offering. Leadership aimed to reduce overall spend by shifting eligible dependents off the medical plan, while delivering a faster and more personalized benefits experience for employees.

Their goal was to use data-driven education to guide smarter plan selection, reduce financial risk, and drive long-term savings without increasing employee burden.

The Solution

The company partnered with Healia to implement the Total Care Option (TCO) HRA, supported by Healia's Decision Support Tool (DST) to guide employees through enrollment.

Healia's platform enabled employees to quickly understand their options, compare costs, and receive personalized recommendations based on their household coverage scenarios.

Employee adoption was strong: 46 employees signed up to use Healia, with 43 completing the questionnaire, representing a 94% completion rate. Employees who used the platform represented approximately 20% of the total workforce in year one.

> *"Healia has been really great for our employees. Utilization has been strong, the experience has been seamless, and the return on investment has been impressive for our finance team."*
>
> Strategic Rewards Partner, Enterprise Ecommerce Company

The Results

Plan optimization: When employees uploaded a spouse's plan, the spouse's plan combined with the TCO was identified as the optimal choice in 69% of recommendations.

Financial impact: The TCO moved $244,954 of premium off the company's health plan. The organization is projected to pay $80,500 in claims and premium reimbursements, resulting in net savings of $164,454.

Return on investment: The program delivered a 3.8x return on investment, driven by premium avoidance and efficient reimbursement through the Total Care Option HRA.

Employee savings: Employees who followed Healia's recommendation are expected to save $85,682 in total healthcare costs, averaging $4,510 per family. Overall, 50% of users followed Healia's recommendation.

Key Highlights

$164K

in net savings driven by the Total Care Option HRA

3.8x ROI

on the company's Healia investment

94%

DST completion rate among participating employees

$4,510

average savings per family

Ready to rethink employee benefits? Request a quote at healiahealth.com