



CASE STUDY

National Medical Equipment Provider Saves \$2.5M with Healia's TCO-HRA

The Challenge

A national medical equipment provider with a large, geographically distributed workforce faced rising healthcare costs and increasing financial risk. HR and finance leaders wanted to optimize plan design and encourage dependent carve-outs, but needed a way to simplify employee decision-making and improve benefits education.

Their priority was clear: reduce employer risk and healthcare spend while maintaining a strong employee experience without shifting costs onto employees.

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 made it easy for employees to understand their healthcare options and receive personalized recommendations, enabling faster and more confident decision-making during enrollment.

Employee adoption was immediate: 1,695 employees signed up to use Healia's DST, with 1,607 completing the questionnaire, representing a 95% completion rate. Most employees received a personalized recommendation in under 2.5 minutes.

The Results

Enrollment growth: The TCO-HRA drove 363 families to enroll for plan year 2025, a 4.5x increase from the approximately 80 families who enrolled the prior year.

Risk mitigation: The TCO-HRA shifted \$21M in stop loss liability off the client's health plan while keeping an additional \$153M of liability off the books from prior waivers. This decreased the combined liability of \$174M to just \$4.5M with the TCO-HRA.

Financial impact: The company avoided \$3.2M in premium-equivalent costs and is expected to pay \$714K in claims and premium reimbursements, resulting in net savings of \$2.5M. This represents approximately a 7x return on their investment in Healia.

Employee savings: Employees who followed Healia's recommendation are expected to save \$611,382 in total healthcare costs, averaging \$1,452 per family.

Key Highlights

\$2.5M

in net savings driven by the Total Care Option HRA

7x ROI

on their Healia investment

1,600+

employees completed Healia's DST

360+

families enrolled in the TCO-HRA

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