



**HEALTH INSURANCE BROKERS**

# **REDUCING RENEWAL INCREASES FOR CLIENTS AND PROSPECTS**

**DISCOVER HOW YOU CAN MAKE A DIFFERENCE  
FOR YOUR CLIENTS AND REQUEST A PROPOSAL  
TODAY.**

**[www.DifferenceCard.com](http://www.DifferenceCard.com)**

# Featured Case Studies

The Difference Card has a proven track record in delivering record savings for our clients – both large and small group.

## LARGE GROUP

### How we took a client from a 15% increase to -5% below current

#### Florida-Based Private Equity Firm Saves Over \$800,000 by Utilizing The Difference Card!

Our Southeast Team worked with the group and their insurance broker to **save this customer -17%** on their health insurance costs and reduce their +15% increase down to -5% below current. The client implemented The Difference Card's Guarantee solution, which provides a maximum liability, in order to ensure **\$821,829 in guaranteed savings**.

This firm has over **600 participants** in their triple-option plan design, where the benefits strategy included both in network and out of network benefits.

Using our **MERP solution** and by moving this group to one lower-cost plan within the same network and carrier, The Difference Card was able to fund the difference in each plan to reduce their overall cost. Compared to renewing as-is, the group actually **improved** their employee's out of pocket expenses.

Our team of Data Analysts and Underwriters reviewed the benefits, employee census, and plan rates and came up with a conservative forecast of claims utilization. After benefits were built back to the original dual-option by using The Difference Card Strategy, the **net renewal was \$369,000 less** than last year's health insurance costs.

Many Difference Card customers look for financial protection when taking on the risk of paying claims for their employees. This firm, who specializes in a wide range of funding, from sports and entertainment to aviation, decided to purchase **The Difference Guarantee insurance policy**, which capped the client's liability and guaranteed their savings as opposed to self-insuring and risking much higher costs.

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## SMALL GROUP

### How we took a client from a 24% increase to -1% below current:

#### Kentucky Non-Profit Saves \$97,485 on Renewal Using The Difference Card!

Using our proprietary Difference Guarantee strategy, The Difference Card helped a Kentucky-based Non-Profit create a more cost-effective healthcare plan for their September renewal.

The client was receiving a **24% renewal increase** from their Humana plan when the non-profit's Health Insurance Consultant engaged The Difference Card to help with a solution to reduce their costs.

Our Midwest Team was ultimately able to **save this customer \$97,485** on their health insurance costs.

This employer had about **75 participants** in the medical plan, and their original benefits strategy included two copay plans to choose from.

By moving this group to two lower-cost copay plans within the same network and funding the difference, The Difference Card was able to **reduce their premiums by almost 25%**.

Our team of Data Analysts and Underwriters reviewed the benefits, employee census, and plan rates and came up with a conservative forecast of claims utilization. After benefits were built back to the original dual-option benefit by using The Difference Card Strategy, **the net renewal was flat**.

Many Difference Card customers look for financial protection when taking on the risk of paying claims for their employees. This non-profit decided to purchase The Difference Guarantee insurance policy, which capped the client's liability and guaranteed almost \$87,000 in savings.

Request a free savings analysis