

Case Study:

Bradley Free Clinic



CHALLENGE

In 2020, Sarah Yeargan, Director of Finance and Human Resources met with Janine Underwood, Executive Director, to review health plan choices for the Bradley Free Clinic. Continued increases meant that it was challenging for both the company and the employees to pay for health insurance. Although the Clinic was already covering a large percentage of the monthly premiums, several employees could not afford the increases in premiums.

Sarah began to evaluate her options. She wanted to stay with Optima Health because her employees had been very satisfied with their provider network options and the responsiveness of the Member Services team. She consulted with her broker and reviewed several plan options.

SOLUTION

Ultimately, Sarah found the Optima Business**EDGE**® plan, a level-funded plan that combines the cost savings of self-funding with the financial security of fully insured plans. Sarah's broker recommended Optima Business**EDGE** because it offered reasonable deductibles, consistent premium pricing and the opportunity to earn refunds if the company's total medical expenses were less than projected. "Business**EDGE** is a win-win solution, allowing our employees to save money while retaining their current provider and coverage options," says Yeargan.

"We appreciate the affordable options that Optima Health and our broker offered us to continue to support our employees' wellness as well as their pocketbook."

– JANINE UNDERWOOD

*Executive Director
Bradley Free Clinic*

RESULTS

In their first year of using Business**EDGE**, over 90% of eligible employees enrolled in the plan. There is continued satisfaction with Member Services, and their employees are aware that there is a cost benefit associated with maintaining proactive care management and staying healthy.