Curtail Your
Health Insurance Costs

Looking for solutions to help slow down the escalation in your health insurance costs? Look no further than these 5 tested ways that schools, cities, and counties have tried with success.

#1 Implement a Wellness Program

If you already have a wellness program, perhaps it's time to take it to the next level. And if you don't have one yet, now is the time to start. A thoughtfully organized wellness program can help you control your healthcare costs by getting a picture of the health of your employees.

#2 Consider Self-Funding

Many public sector organizations are moving toward self-funding their health insurance. Self-funding isn't just for large employers. And it isn't as scary or risky as you might think.

#3 Encourage Medical Consumerism

Americans tend to be savvy consumers of most products and services... except when it comes to medical services. Empower employees to make daily healthy choices and improve their decision-making skills when making healthcare decisions.

#4 Health Insurance Alternatives for Retirees

Are your early retirees (under 65) choosing to stay on the employer-sponsored health insurance plan? With the Affordable Care Act, retirees may have access to more suitable and affordable plans without being subject to pre-existing condition exclusions.

#5 Switch to Employer-Managed Care

Many employers have improved their employees' health and controlled costs by implementing an on-site clinic or wellness center. These facilities may offer free or reduced cost services for certain health issues.

Interested in learning more about reducing your health care costs? Click here and download our guide:
Health Insurance Rx for School, City, and County Employers