

Five-Year Plan Performance Case Study

How ClaimDOC's Program Led to **Staff Hiring** and **Millions of Dollars in Savings**

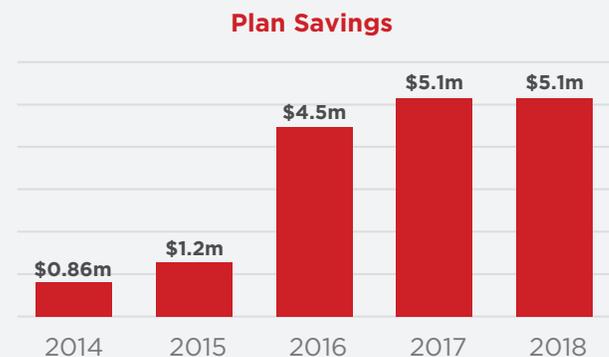
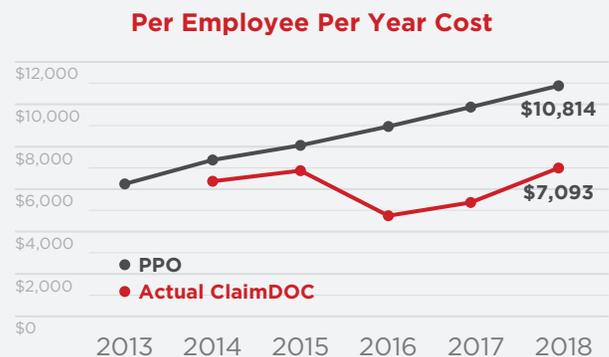
In 2012, a trucking company based in Southern California received yet another double-digit increase to their fully-insured health plan. With just over 800 employees on the plan, they were looking at a \$4.5 million expense. In 2013 they received another 15% renewal increase. Seeing a non-sustainable trend, the executive team started looking for alternatives other than of cost-shifting to employees.

In 2014, their carrier offered their best renewal: a 25% increase. Over \$6.2 million. More than double the expense since 2011 despite having the same number of employees. It was time for a change. **Enter ClaimDOC.**

ClaimDOC's reference-based pricing program was implemented and in 2014 the client increased headcount and expense was held to \$5.4 million — \$860,000 below the fully-insured quote. In 2015, their headcount jumped to an average of 934 and expenses held at \$6.4 million. In 2016, they added another 130 employees and cut costs to just over \$5 million. 2017 saw another 100 jobs added with a spend of \$6.1 million. 2018 produced another year of tremendous savings with the program.

By implementing ClaimDOC, a company in a low-margin, highly competitive environment was able to significantly grow the company, experience no change in turnover and flatten their healthcare spend.

ClaimDOC is second-to-none in the industry. We help clients manage one of their highest expenses, and let them focus on growing their business. Come join us!



Key Findings



* 2014 the plan was self-funded using the ClaimDOC program. The fully-insured premium referenced is the 25% increase quoted from their prior carrier. The fully-insured quote reflected from 2015-2017 is assuming a 10% annual increase.