



CONTROLLING HEALTHCARE COSTS

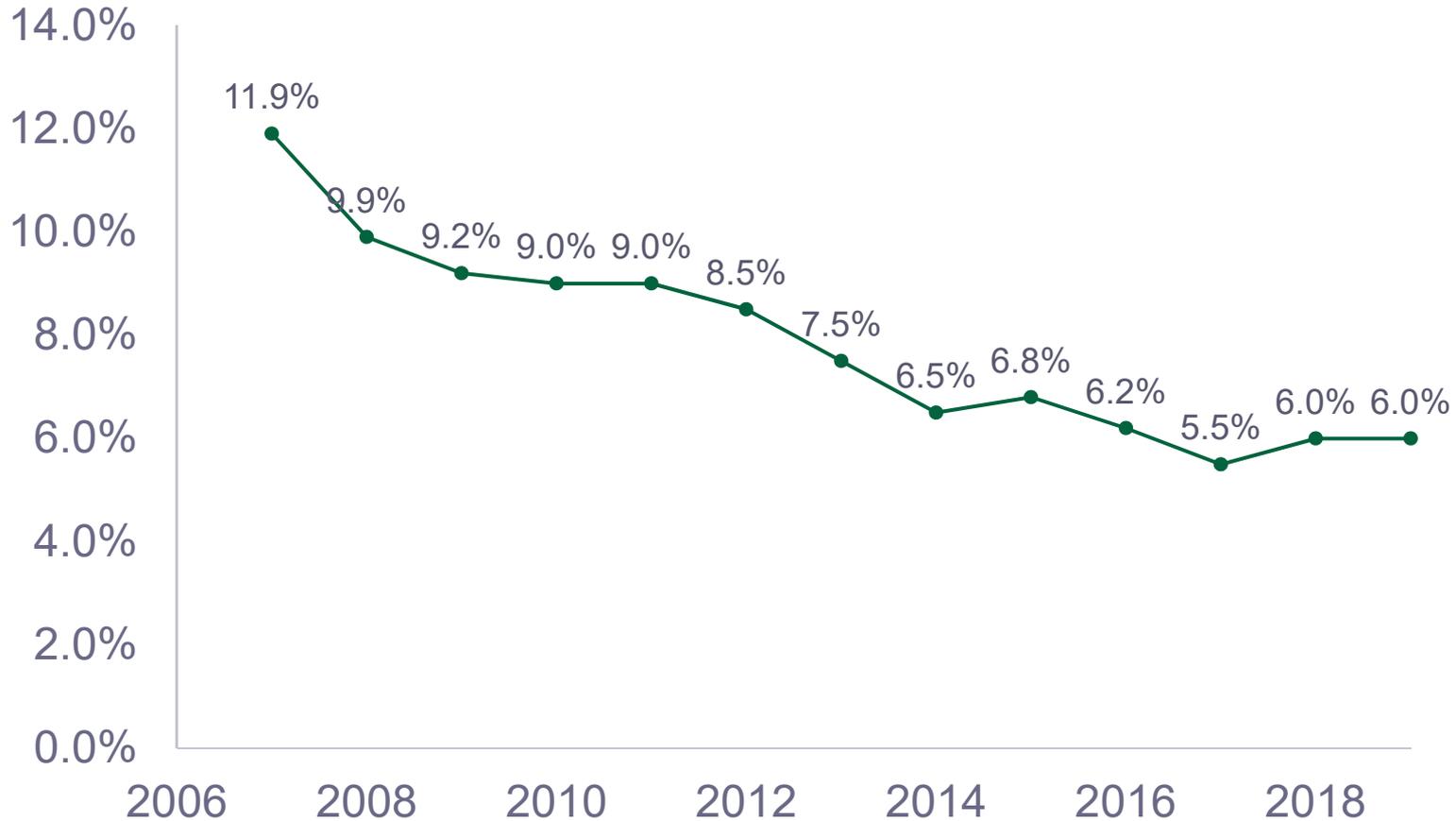
PRESENTED BY: JASON EISENHUT

TOPICS FOR TODAY'S SESSION

- *Healthcare cost trends*
- *Reasons behind medical plan premium increases*
- *Strategies to control costs*
- *Open enrollment tips*



HEALTHCARE COST TRENDS



Source:
PwC Health
Research Institute

REASONS BEHIND MEDICAL PLAN PREMIUM INCREASES

- *Normal inflation*
- *Increased Rx costs*
- *Demographics and health*
- *Government regulation*
- *Consumer demand*
- *New medical technology*



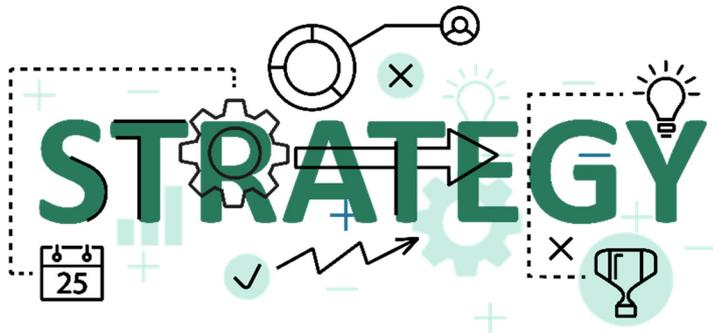
COST CONTROL STRATEGIES

- *Premium shift to employees*
- *Claim cost share shift to employees*
- *Consumer Directed Health Plan (CDHP)*
- *Wellness programs*

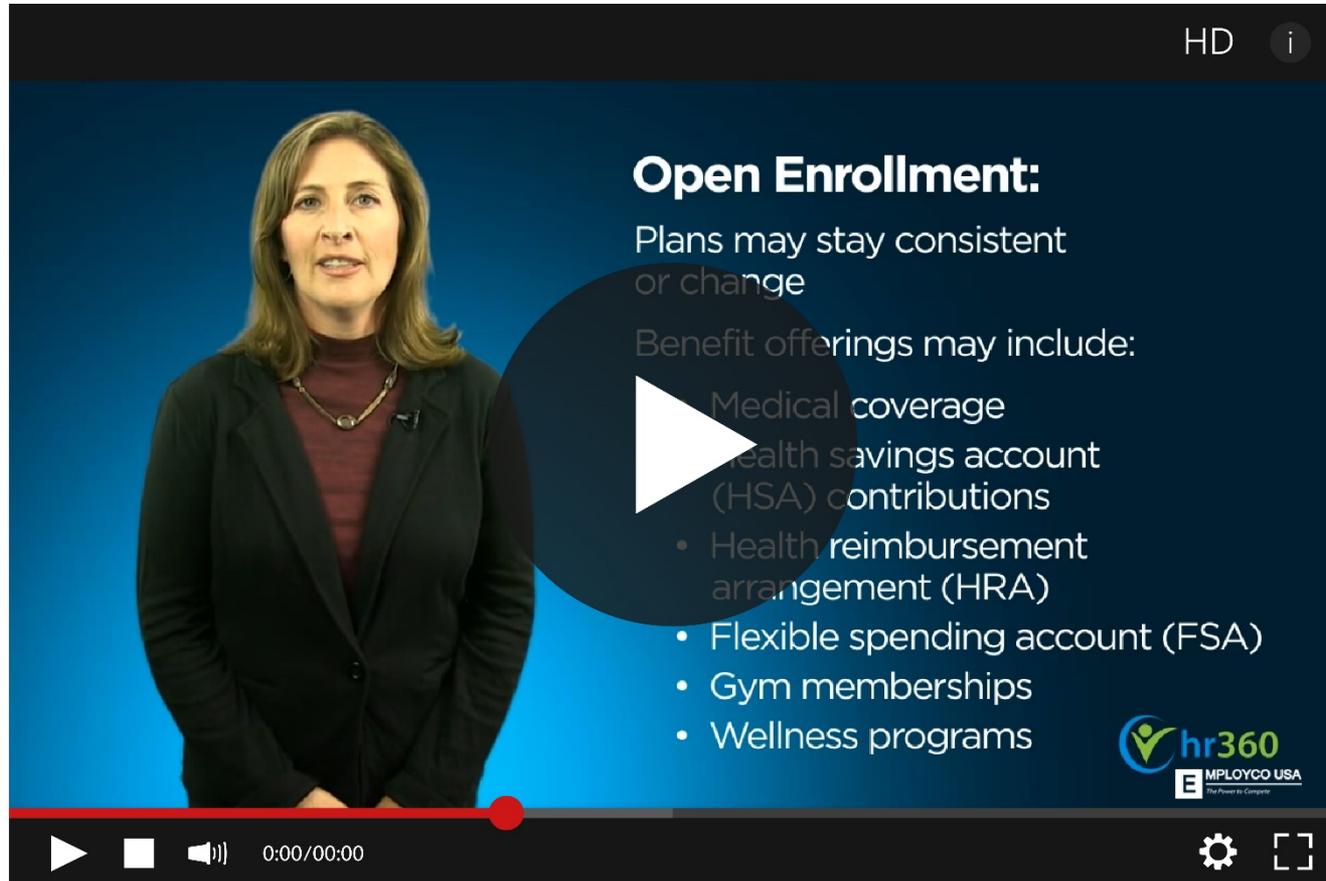


COST CONTROL STRATEGIES (CON'T)

- *Spousal surcharge*
- *Dependent eligibility audit*
- *Telehealth or virtual office visit*
- *Member education*



OPEN ENROLLMENT TIPS VIDEO



HD ⓘ

Open Enrollment:

Plans may stay consistent or change

Benefit offerings may include:

- Medical coverage
- Health savings account (HSA) contributions
- Health reimbursement arrangement (HRA)
- Flexible spending account (FSA)
- Gym memberships
- Wellness programs

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KEY POINTS TO REMEMBER

- *Healthcare cost trend has slowed down, but it's outpacing general inflation*
- *Cost increases are affected by a variety of factors*
- *Employers have several options to control costs*
- *Annual open enrollment is a great time review strategy and re-educate your employees and their dependents*



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Jason Eisenhut

Vice President of Human Resources

350 East Ogden Avenue
Westmont, Illinois 60559

DIRECT 630.286.7341

MAIN 630.920.0000

FAX 630.920.0157

jeisenhut@employco.com