

The Healthcare Renewal That Almost Cost People **Their Jobs.**

How Medicare guidance changed the outcome.

A 300-employee multistate manufacturer cut its renewal hike from 20%+ to under 5%, saved \$300K+ a year, and kept its full workforce intact, through strategic, white-glove Medicare guidance.



\$300K+

ANNUAL SAVINGS

<5%

RENEWAL INCREASE

Down from 20%+

1,000%+

ROI

Fully loaded

0

LAYOFFS REQUIRED

Full workforce preserved

THE PROBLEM

With 16 employees aged 65 and older on the company plan, the upcoming renewal projected a devastating 20%+ premium increase. For a company on tight margins, the math no longer worked. The internal HR team didn't have the bandwidth, or the specialized expertise, to walk individual employees nearing 65 through the trade-offs between staying on the company plan and moving to Medicare.

Without intervention, layoffs were becoming inevitable to offset the surge in healthcare costs.

THE SOLUTION THAT CHANGED EVERYTHING

With a strong culture and deep commitment to its people, leadership has always believed their workforce is their greatest asset. But a perfect storm was about to put that belief to the test.

Then they partnered with Doctor's Choice. Our white-glove Medicare guidance helped each employee nearing 65 make an informed decision. The result: 16 employees exited from the group plan resulting in reduced claims, improved risk profile, and decreased the renewal from 20%+ to under 5%.

THE CHOICES LEADERSHIP THOUGHT THEY HAD



ABSORB THE INCREASE

Take a 20%+ hit to the bottom line, jeopardizing profitability, growth investments, and long-term stability.

OR



REDUCE HEADCOUNT

Lay off valued employees, damaging culture, morale, and the company's ability to compete.

Neither option was acceptable. Both felt inevitable. We knew there was a better way

“ We were facing an impossible choice between our people and our business sustainability. This didn't just solve the immediate crisis, it gave us a strategic approach to managing an aging workforce while maintaining quality benefits for everyone.”

Better Benefits. Lower Costs. **Zero** Layoffs.

How a projected 20%+ renewal increase became less than 5% while improving employee support and saving over \$300,000 annually. Employees received clarity and confidence. Leadership regained control of healthcare spending. The workforce remained fully intact.



THE CHALLENGE

- Projected renewal increase exceeding 20%
- 16 Medicare-eligible employees
- Risk of unnecessary healthcare spending
- Employees confused about Medicare options



THE SOLUTION

- Workforce-wide Medicare education
- Personalized consultations
- Medicare enrollment & implementation
- Ongoing advocacy and support



THE RESULTS

- **5%** renewal increase
- **\$300,000+** annual savings
- **\$500,000** high-cost claim mitigated
- **0** layoffs required

HOW WE DID IT



DISCOVERY

Aligned on goals, data, challenges, and renewal realities.



EDUCATION

Company-wide education for all 300 employees.



1:1 CONSULTATIONS

Personalized reviews for 16 Medicare-eligible employees.







ENROLLMENT



Seamless transition into the right Medicare path.



LIFETIME SUPPORT

Ongoing advocacy through every future enrollment period.

FINANCIAL IMPACT AT YEAR ONE		
	Premium Increase	<5% (was 20%+ projected)
	Annual Savings	\$300,000+
	High-Cost Claim Mitigated	\$500,000+
	Return on Investment	1,000%+

HUMAN IMPACT AT YEAR ONE		
	Layoff Required	Zero
	Employees Who Transitioned	6 → Medicare
	Personal Savings Per Mover	\$1,000+/yr avg.
	Coverage Satisfaction	100%

WHY IT WORKS

- 1

SALARIED ADVISORS

Our advisors earn the same regardless of which plan a participant chooses. No steering, no hidden incentives, and it's the only way we operate.
- 2

WORKFORCE-WIDE INTELLIGENCE, NOT JUST RETIREES

The 284 other employees watching how you treat the ones turning 65 are forming an opinion about your organization. We educate everyone. That's how cultures of trust are built.
- 3

A RELATIONSHIP, NOT A TRANSACTION




We don't disappear after open enrollment. Every participant has a dedicated advocate through every future enrollment window. This is the standard that makes clients stay.



Your workforce deserves this level of care.

Concierge Medicare advisory, at no cost to your employees. Reach out for a proposal. We'll show you the numbers specific to your plan before you commit to anything.

REACH US DIRECTLY

-  **1 (800) 656-0894**
-  doctorschoiceusa.com
-  help@doctorschoiceusa.com