



Top 5 Ways Employers Can Slash Health Insurance Premiums:

- 1. Contribute a flat amount toward employee premiums as opposed to a percentage. This will keep your out-of-pocket expenses lower by eliminating your participation in renewal increases.*
- 2. Determine if your current plan has benefits that are increasing your premium significantly but may not be necessary.*
- 3. Look at the possibility of implementing a cost share plan. If you have a young, healthy population, a plan with a higher deductible can significantly reduce your premiums. If your risk pool is low, this might greatly reduce your costs even if you offer employer-paid reimbursement to employees.*
- 4. Take the time to shop every single year. Healthcare is an ever-changing industry. While a carrier or plan may not be optimal this year, it may be next year.*
- 5. Have a health insurance expert meet with you to discuss your corporate culture, review your plans and make suggestions.*

