

## UNITED FOOD BANK DISCOVERS ROUNDSTONE:

# The Switch Resulted in Higher-Quality Employee Care at Lower Cost



## THE CLIENT:

United Food Bank Mesa, Arizona

[www.unitedfoodbank.org](http://www.unitedfoodbank.org)

Nonprofit organization

Enrolled Employees: 38

Improved employee benefits coverage and utilization at less cost

One of the ways United Food Bank President and CEO Dave Richins cares for his employees is by providing them with quality health insurance. But he found that his employees weren't using their healthcare benefits because of high copays and difficult-to-understand coverage.

When his fully insured insurance carrier hit him with yet another premium increase without explanation, Dave began searching for a better alternative.

On the advice of his longtime friend and trusted benefits advisor Jentry Harris, he pivoted to a self-funded health insurance plan through Roundstone. Jentry, who is himself a member of a Roundstone plan, helped Dave customize a new plan that would better meet his business and employee needs.

Since implementing a self-funded plan with Roundstone, United Food Bank has realized the following benefits:



**Higher utilization rates.** United Food Bank employees are now taking advantage of their healthcare coverage. With their new self-funded plan, Dave eliminated copays and tailored network providers and coverage levels specifically to their needs.



**Higher-quality care.** Dave crafted a plan that allows employees to seek care for their medical visits without paying out of pocket, enabling them to get the care they need before health problems progress, leading to a healthier and more productive workforce.



**Actionable insights.** Dave now has access to all data related to how his employees are using their benefits. He can now analyze and adjust his healthcare costs, just as he can with any other business expense.



**Cost control.** One of Dave's goals was to encourage people to see their primary care provider before seeking emergency care. He was able to structure the plan document to reflect that, with no copays for primary care and higher copays for emergency department visits.



## THE CHALLENGES

- ▶ Employee benefits that weren't being used, leading to higher long-term costs
- ▶ Coverage that employees found hard to understand
- ▶ High copays
- ▶ Lack of transparency into company's health benefits spend
- ▶ Unexplained annual rate increases

## THE SOLUTION

A self-funded health insurance plan with Roundstone met all of Dave's needs.

- ▶ **Flexibility to create his plan, his way.** Dave now has flexibility over the provider network, third-party administrator (TPA), and pharmacy benefits manager (PBM) he uses.
- ▶ **Control of plan features.** Dave was able to take a test-and-learn approach to his plan by evaluating what worked for employees as he went. His Roundstone plan allowed him to make changes based on hard data until he had a plan he was satisfied with.
- ▶ **Ability to build in features that work for his employees.** Because Dave was able to simplify his plan and build in zero copays, United Food Bank employees are now using their healthcare benefits.
- ▶ **Full data transparency.** With his Roundstone self-funded plan, Dave has full transparency into his healthcare costs just as he does with any other business expense, unlike with his previous fully insured carrier.

- ▶ **Cost-containment opportunities.** This transparency allows him to identify cost-savings opportunities and to implement them, in most cases without having to wait for his next renewal.
- ▶ **Lower cost.** While Dave's goal was to provide his employees with better care, he found that he is also saving money. The fact that they're now paying less for higher-quality healthcare is a bonus for United Food Bank and one of many reasons why they're happy with their switch to Roundstone group captive insurance.

## THE RESULTS

- ▶ Better-quality care at a lower cost
- ▶ Higher employee utilization rates
- ▶ Flexible, customizable coverage
- ▶ No copays
- ▶ A shift from expensive emergency department visits to more cost-effective primary care
- ▶ A healthier, more productive workforce
- ▶ Data transparency that highlights cost-containment opportunities



Learn how switching to Roundstone group captive insurance allowed United Food Bank CEO Dave Richins to provide his employees with high-quality health coverage customized to their needs at lower cost.

**[Book a demo](#)** and benchmark review today.

To learn more about how your company can offer higher-quality benefits at lower cost, download our eBook.

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Why your group health insurance plan is so high, and how to lower it.

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