

From Disparity to Clarity

Regional School

Client Profile:

Students:	Faculty and Staff:
3,269	530

Background:

The school was facing abnormally high medical and Rx claims, **with gross claims up +24% from the year prior, and large claims up +42%.**

Significant Actions:

Borislow Insurance assessed the school's raw claims data, leveraging our Risk Management system to run reports that provided a clear and current picture—significant high-cost claim issues and annual medical spending approaching \$10 million.

Utilizing CedarGate predictive analytics, Borislow uncovered the driver of the claims: inpatient and outpatient hospital care. There was no incentive or guidance built into the plan to steer members to preferred providers. As a result, the hospital claims were extremely high.

Borislow put in place a combination of plan design changes including low fixed copays for ambulatory surgical centers, employee education on the true cost of care, a specialty Rx program, and a cost savings program called Harlowe, which significantly lowered costs for both the school and the employees.

For more information contact:

Borislow Insurance
info@borislow.com • 978-689-8200

Results:

By year one with Borislow, claims and high costs dropped significantly for the school. **Medical claims that were at 30% in year-over-year trends for 2022 dropped to -1% for 2023.**

For the 2024 renewal, there was no increase in employee premium contributions for the medical plan.

Conclusion:

Despite high claims and costs, Borislow was able to course-correct in a short period of time, placing the school's plan on the path to stability. Employees now understand that where they choose to seek care matters, both for themselves and the school.



*Within one year
with Borislow:*

Gross Claims
-8%

Pharmacy Claims
-33%