

Harpeth Hall School

Success Journey



What would your school do with \$900,000 in savings?

Harpeth Hall School, a leading independent girls' school in Nashville, needed a way to break free from unpredictable healthcare costs while improving employee benefits. Through the Captivated Health program, Harpeth Hall built a more stable, data-driven model that is delivering meaningful savings and long-term value to the school and employees.

The Challenges



Escalating Costs

Premiums climbing year after year with no clear strategy.



Maternity Risk

High, unpredictable claims were straining the budget.



Limited Support

Staff lacked tools for navigating the healthcare system.



Premium Pressure

Risk of employees bearing the burden through paycheck increases.

From Rising Costs to Real Value

Instead of accepting rising premiums, Harpeth Hall took control. Over six years, the school saved nearly **\$1 million** through the Captivated Health model, and was able to reinvest those dollars directly back into employees.

The impact: an expanded maternity and family planning benefit, smarter healthcare navigation tools, and multiple years with **no increases to employee paycheck contributions**, including a premium holiday in 2025.

Captivated Health helped us control costs in a way we never thought possible, and reinvest in benefits our faculty truly value.

~ Tom Murphy, Harpeth Hall CFO

Discover the Results

See how Harpeth Hall controlled costs, funded new benefits, and delivered long-term stability.



Nearly \$1 Million in Savings Reinvested into Employees

Over six years, Harpeth Hall reduced costs by \$923,498 compared to a fully insured model. Just as important, those dollars were reinvested into benefits that directly support employees and their families.

Year	Captivated Health Total Costs*	Fully Insured Total Cost †	Approximate Savings Each Renewal
2019	\$355,185	\$555,611	\$200,425
2020	\$813,799	\$1,111,221	\$297,422
2021	\$1,202,692	\$1,205,675	\$2,982
2022	\$1,364,603	\$1,308,157	(\$56,446)
2023	\$1,170,817	\$1,419,350	\$248,533
2024	\$1,309,414	\$1,539,995	\$230,581
6 Year Total	\$6,216,511	\$7,140,009	\$923,498

* Fixed Costs, Net Claims, minus Surplus/Rebates, 150 enrollees

† Estimated fully insured renewals based on 8.5% trend, 150 enrollees



Baby Bundle

Reduced risk by creating a bundled contract with Vanderbilt Health and offered 1-year of free diapers/wipes as an incentive.



Family Planning

Used surplus savings to add a \$20k annual benefit for IVF and/or adoption, up to a lifetime benefit of \$60k per employee.



Benefits Navigation

Using the Rightway Navigation and Advocacy tool, Harpeth Hall estimates an annual savings of nearly \$150,000.



Premium Stability

Multi-year freeze on any increased paycheck contributions for health benefits, plus a 2025 premium holiday for enrolled members!

What's Next

Harpeth Hall proved that savings don't just reduce costs - they create opportunities. By keeping healthcare spend predictable, the school reinvested nearly \$1M into benefits employees truly value.

Now it's your turn - What would you do with \$900,000?