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Turning a +49% Renewal Into a 2% Reduction

How Parasol Health created stability in a volatile renewal cycle.

The Challenge

The employer was presented with a 49% renewal increase under its fully insured plan.

They had:

- No control over pricing
- Limited cost transparency
- Ongoing exposure to double-digit increases

Accepting the renewal meant absorbing volatility with no structural fix.

Client Snapshot

COMPANY PROFILE
Virginia-based integrated home services company

FUNDING TRANSITION
Fully Insured → Self-Funded

PRIMARY OBJECTIVE
Reduce renewal volatility while preserving employee access to a national PPO network

The Results

+49% Projected Fully Insured Renewal	-2% Actual Plan Experience

Even when adjusted for run-out, the outcome significantly outperformed the fully insured alternative.

The employer moved from escalation to structural cost control in a single renewal cycle.

The Strategy

- Preserve national PPO access
- Apply Medicare-based discipline to facility claims
- Implement targeted pharmacy controls
- Provide member advocacy and balance billing protection

No benefit cuts. No employee disruption.

Let's Evaluate Your Next Renewal

Parasol Health
health(y) insurance

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