



Employer Adds Benefits While Lowering Costs

78% OF DERMATOLOGY CLINICS' EMPLOYEES OPT FOR PEAK CARE

The dermatologists who make up this independent clinic* have decades of experience caring for problems of the skin, hair, and nails. As a provider itself, the practice is committed to helping its employees access the best healthcare. Since it began offering Peak Care in 2019, **78% of employees have chosen the plan**. The predictable year-to-year cost savings has allowed them to offer their employees even more benefits. In addition to delivering value by keeping employee **premiums at \$0** and **significantly enhancing workers' dental benefits**, the practice was also able to **add life, accident, and disability benefits—all at no cost to its employees**.

Situation

"Our core values have inspired us to always provide 100 percent of employees' health and wellness benefits," says Cynthia Jackson, the clinic's practice administrator. "For example, we cover any out-of-pocket expenses for employees who take advantage of our health and wellness program to quit smoking, see a dietician, and so on."

The clinic had always managed to absorb rising costs. Eventually, however, it needed to find a new plan that would continue to meet all its needs by delivering excellence of care while also remaining budget-friendly for management and employees.

*CUSTOMER OVERVIEW

A medical and surgical skin care clinic that provides care for patients of all ages

Plans offered:

Premera PPO plan,
Premera Peak Care plan

Industry: Healthcare

Organization size:
18 employees

Number of locations: 1

Location: Pierce County

Solution

During their benefits evaluation process, the company looked into Peak Care, a sustainable healthcare solution designed specifically for Pierce, Thurston, and Spokane County employers. The administrator said, "Choosing Peak Care was a no-brainer. All the benefits were there and solid. It's offered within the MultiCare system, which we're already familiar with."

The practice added Peak Care as one of its health plans offering in 2019.

Cynthia said she was able to reassure employees that they would have access to care via a high-quality network. The employees quickly learned to **call the dedicated Peak Care customer service team for assistance.**

Impact

So far, **78% of employees have opted for the Peak Care plan.** Cynthia feels the flexibility to add an exclusive provider network plan option gave employees a choice and was a key to adoption. The Peak Care plan also allowed the organization to fully cover employees' premiums. "As a bonus, we were able to **significantly enhance their dental benefits too,**" she said. "It's a win-win for everyone, making us more viable financially and more attractive to employees."

Through a strong partnership with MultiCare, Premera is working to deliver a fundamentally different healthcare experience. The partnership drives down the high cost of care so it stays affordable for local employers with simple, straightforward pricing. Cynthia said, "As far as our bottom line and our ability to offer even more benefits to our employees, it's been a huge success. We were able to **bring our people an affordable health plan that's rich in benefits,** along with life, accident, and disability coverage—that they don't have to pay for. If an employee gets ill or breaks an ankle, it won't financially devastate them. The plan uses a solid network, making it low-risk for us as employers and for our employees."

Cynthia also reports that the customer service and support they have experienced is very good. In addition, **the easy-to-use digital solutions that come with the Peak Care plan help break down barriers** and smooth the path to accessing high-value care.

Conclusion

The dermatology practice is happy with its decision to offer Peak Care to its employees, as it allows the clinic to deliver more benefit options with fewer costs. It can also offer a streamlined healthcare experience thanks to a pricing structure with no hidden costs. Ultimately, this helps the clinic keep employees and their families happier and healthier.

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— Cynthia Jackson, MT,
Practice Administrator

Peak Care, brought to you by Premera Blue Cross and MultiCare, reduces cost, enabling employers to offer comprehensive, affordable coverage for employees and their families.