

CASE STUDY

How a Long Island Family Health Center Improved Health Benefits and Saved 7% on Annual Premiums



WEBSITE
lifqhc.com



INDUSTRY
Community Health Centers



LOCATION*
Westbury, New York



NUMBER OF ENROLLED EMPLOYEES
166 (avg)

ORGANIZATIONAL SAVINGS ON NONSTOP WELLNESS

\$1,190,076**

EMPLOYEE OUT-OF-POCKET SAVINGS

\$185,490**

* LIFQHC health centers are conveniently located in Nassau County communities.

** Projected 2021 savings

ABOUT LONG ISLAND FQHC, INC. (LIFQHC) FAMILY HEALTH CENTERS

Long Island FQHC, Inc (LIFQHC) family health centers provides affordable, quality health services to local communities that need them most—regardless of a patient’s insurance status or ability to pay. With six primary locations across Long Island, NY, the organization’s compassionate doctors, nurses, and staff are dedicated to ensuring every Long Islander has a “medical home”: a place where they can access quality care from a team that helps them take charge of their own wellbeing.

CHALLENGE

LIFQHC’s mission extends to its own employees. “We want our employees to feel that they are working in a company that values them,” says Sunny Brown, the company’s Vice President of Human Resources and Compliance Officer. “Benefits are one area where we can attract employees and provide a health plan that gives them an advantage.”

But in 2019, LIFQHC faced a 34.5% renewal increase in their employee health insurance premium. Brown worried they would have to pass some of those costs to employees.

SOLUTION

Brown began exploring new approaches to LIFQHC’s overall health benefits package. That’s when LIFQHC’s CEO David Nemiroff pointed her in the direction of Nonstop Wellness—a program that provides immediate premium savings for employers, and a first-dollar coverage approach to healthcare for employees. That means the plan offsets employees’ out-of-pocket healthcare costs, such as deductibles, copays, and coinsurance. Nonstop Wellness is now a differentiator for LIFQHC in terms of recruitment and employee retention as a result.

RESULTS

Rather than increase, LIFQHC recognized a 7% savings over the previous year. The company has not passed any additional costs to employees, and continues to provide first-dollar coverage with the convenience of Nonstop's medically-coded debit card. After a very positive first year in terms of finances and employee satisfaction, LIFQHC completed its second renewal with Nonstop in 2021.

"The Nonstop Wellness program has continued to allow us to both provide a great benefits package and avoid a cost increase which we would have had to pass onto employees," says Brown.

INSPIRED BY LIFQHC?

Please visit us at nonstopwellness.com or reach out to us at info@nonstopwellness.com to compare your current plan design to Nonstop Wellness.

At Nonstop, we believe that everyone should have access to high-quality, affordable healthcare. Nonstop Wellness is an employer-sponsored group health insurance solution that combines a more traditional High-Deductible Health Plan (HDHP) with a Medical Expense Reimbursement Program (MERP), and an integrated financial dashboard for employers and employees. The result is richer benefits at a controlled cost.

"Our experience with Nonstop has been a positive one from both a benefits and a financial perspective. Give Nonstop Wellness a chance—it is a step above the other options in the marketplace."

– Sunny Brown, VP of HR and Compliance Officer, LIFQHC

Ready to explore a better way to offer health insurance?

Contact us at 877.626.6057 or visit

NONSTOP ADMINISTRATION & INSURANCE SERVICES, INC. // nonstopwellness.com // 877.626.6057

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For a complete list of states and license numbers, please visit www.nonstopwellness.com/licenses.

Nonstop Administration and Insurance Services, Inc.'s mission is to provide reduced barriers in access to healthcare. Nonstop's core product, Nonstop Wellness, uses an innovative first-dollar approach to plan design that provides cost certainty for employers and reduces or eliminates upfront medical expenses for employees and their families enrolled on the plan. Nonstop Wellness uses a Section 105 plan called a Medical Expense Reimbursement Plan, which allows employers to pay for their employees' qualified medical expenses on a pre-tax basis. It's important to note that although similar to an HRA, the biggest difference between an HRA and a MERP is that with a MERP, both employers and employees can contribute. MERPs are proven to lower costs for employers and employees while enabling the elimination of upfront co-pays and deductibles. If you are considering this arrangement, be aware that certain plan design features must be in place to maximize the efficiency of this solution. **Learn more about first-dollar coverage by contacting Nonstop: calendly.com/nonstop-meetings**