

CASE STUDY

Family Health Centers
LONG ISLAND FQHC, INC.
• Your Health • Our Mission •

How a Long Island Family Health Center improved health benefits and saved 7% on annual premiums

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.

INDUSTRY

Community Health Centers

LOCATION

Westbury, New York*

ENROLLED EMPLOYEES

166 (avg)



\$1.2M organizational savings on Nonstop Health**



\$185,490 in employee out-of-pocket savings**

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.”

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

** Projected 2021 savings

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 Health—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 Health 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.

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

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

“The Nonstop Health 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,”

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

FIRST-DOLLAR COVERAGE WITH NONSTOP HEALTH

Nonstop Administration and Insurance Services, Inc.'s mission is to reduce barriers in access to healthcare. Nonstop's core product, Nonstop Health, 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 Health uses a Section 105 plan called a Medical Expense Reimbursement Plan (MERP), which allows employers to pay for their employees' qualified medical expenses on a pre-tax basis. MERPs are proven to lower costs for employers and employees while enabling the elimination of upfront co-pays and deductibles. Visit nonstophealth.com so that you or your broker can learn more about Nonstop Health.

EAGER TO LEARN MORE?

Please visit us at nonstophealth.com to connect with us and compare your current plan design to Nonstop Health or connect Nonstop with your broker.

At Nonstop, we believe that everyone should have access to high-quality, affordable healthcare. Nonstop Health 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. Explore how the Nonstop solution can work for your clients.

Ready to explore a better way to offer health insurance?
Contact us at 877.626.6057 or visit nonstophealth.com

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

Through NACHC's Value in Benefits (ViB) program, Nonstop Administration and Insurance Services, Inc. is proudly changing the way health centers and their employees access healthcare. Nonstop's core product, Nonstop Health, is an innovative first-dollar approach to plan design that does not require broker, carrier or provider change. Nonstop Health provides cost certainty and savings for employers, and reduces or eliminates upfront medical expenses for employees and their families. **For more information about Nonstop, or to receive a savings analysis visit nonstophealth.com.**

