

CASE STUDY

Improving Health Benefits for a Unique Organization and its Employees

Executive Summary

Menominee Tribal Enterprises (MTE), which provides sustainable forest products, had growing concerns over its employee health plan. Costs were skyrocketing and the plan could not address long-standing wellness issues that spoke to intergenerational trauma and high-cost medical conditions prevalent in Native American communities. HUB and MTE solved the cost and quality woes in rebuilding its health plan.

Menominee Tribal Enterprises (MTE)

INDUSTRY: Forestry

SERVICES: Sustainable forestry management; lumber and forest product manufacturer

LOCATION: Neopit, WI

CHALLENGE

MTE's health plan costs and regulatory compliance issues were unsustainable. To begin with, its employees used a local emergency room as the first stop for care rather than a tribal clinic, urgent care facility or telemedicine. In addition, the plan didn't fully leverage Indian Health Services (IHS) resources, which meant MTE lost funding. A longer-term issue was the lack of a cohesive strategy to address tribal behavioral issues affecting physical and emotional health.

SOLUTION

HUB led MTE's health plan redesign by consolidating lines with a preferred carrier, saving money while improving coverage. HUB also worked with MTE to offload additional costs to IHS, allowing MTE to roll out a second plan that gave employees another option with lower premiums. Telehealth benefits were enhanced at no cost to MTE employees and, along with employee education, reduced unnecessary emergency room visits. Combined with an employee assistance program through the new carrier, MTE has the building blocks of a strong wellness program. What's more, MTE started a formal health and wellness strategy.

RESULTS

MTE realized savings in its short-term disability plan, a stop-loss refund related to good claims experience and a surplus in the dental plan. As a result, MTE has enjoyed a year-over-year savings of nearly \$300,000. The early success of the partnership promises additional positive outcomes as HUB's three- to five-year strategy drives a stable, competitive and cost-effective benefits plan for MTE employees.

HUB Employee
Benefits Consulting



Added Health
Coverage



Emphasis
on Wellness



**A sustainable health plan that
cut costs and improved health**