

Breaking the Cycle of Rising Healthcare Costs



Meet the Manufacturer Behind the Results



REGION:
Northeast U.S.



PLAN MEMBERS:
168



CLIENT TENURE:
5 Years with 90 Degree Benefits

Facing Unsustainable Premiums

When this company came to us, they were facing a challenge that has become all too common: annual premium **increases ranging from 15% to 30%**. In 2020 alone, the manufacturer was spending approximately **\$1.1 million** on employee benefits. It became clear that the (leverage) trend had to stop, or they would be forced to take drastic measures.

Our Strategic Response

Partnering closely with our broker partners, 90 Degree Benefits implemented a comprehensive and data-driven strategy.

1. **Rx Cost Relief:** Many plan members qualified for manufacturer drug assistance or government programs, significantly reducing pharmacy spend.
2. **Medical Management:** Proactive medical management was implemented to ensure appropriate care and utilization without member disruption.
3. **Smart Plan Redesign:** We restructured the plan to guide members toward high-quality, cost-efficient providers and facilities.

Results: Five Years. One Steady, Downhill Trend.

The transformation produced exceptional, sustained savings over five years:

27% reduction in PMPM costs:

- **2020 PMPM (Projected):** \$504
- **2025 PMPM (Actual):** \$368

Zero member premium increases:

- Employees have not seen a premium hike in over five years, despite rising healthcare costs.

A Shift with Measurable Impact

This strategic shift empowered the employer to break free from the fully insured cycle of unpredictable rate increases, delivering measurable cost control while increasing member satisfaction.

Are you ready to break the cycle of rising healthcare costs?

Contact us today to see how we can help.