

Success Story

Insurance Services



Intalere Member Gateway Clinic Saves 24% on Life and Disability Insurance through Intalere Insurance Services



A SHORT TAKE ON SUCCESS

The Challenge:

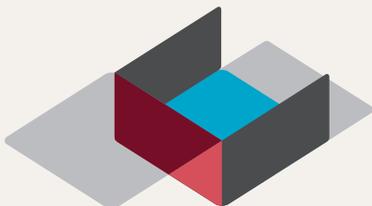
- Reducing insurance costs while maintaining comprehensive benefits and coverage for healthcare organizations and their employees.

The Solution:

- Engagement with Intalere Insurance Services and partner Gallagher to provide broader coverage terms and lower total costs for clients.

The Outcome:

- Enhanced benefits and savings of 24 percent for Life and Disability coverage.



THE CHALLENGE

Since opening its doors in Moose Lake, Minn., on July 10, 1972, Gateway Family Health Clinic has been caring for the health of the community for more than 40 years, through its highly skilled and trained physicians, supported by a team of caring and compassionate professional staff.

The group provides a wide range of primary care medical services in its Moose Lake facility as well as clinics in Sandstone and Hinckley. Gateway currently has a medical staff of 20 physicians and 95 total employees, with specialties including family practice, internal medicine, pediatrics and emergency medicine.

Late in 2017, Eric Nielsen, administrator at Gateway Clinic, was in the process of reviewing life, disability and dental insurance for Gateway employees. He had previously worked with Intalere Insurance Services partner Gallagher in obtaining malpractice insurance for the organization, so was familiar with the cost savings and efficiency of service they could provide. The timing was right in this situation to engage with Gallagher again to see what further value they could bring.

THE SOLUTION

Intalere Insurance Services' broker partner Gallagher is the 4th largest consulting and insurance brokerage firm in the United States and has a national dedicated Healthcare Practice. They touch 1 in 3 healthcare organizations across the country and are the 2nd largest consulting and brokerage firm within the healthcare industry. Part of their organization's continued dedication to hospitals and healthcare systems around the nation is exemplified through their strategic, healthcare industry-focused solutions.

Chris Agnello, vice president, Intalere Insurance Services, explained that Gallagher provides unparalleled benefits to member hospitals and health systems through a proprietary single-sourced Life and Disability program. Gallagher/Intalere Insurance Services utilizes an Intelligent Aggregated Model to group healthcare organizations into a larger pool and, as a result, allows these organizations to achieve greater purchasing strength and long-term stability with their employee benefits.

A Diagnostic Benefit and Risk review session for Gateway was conducted, based on organizational data they provided to complete a spend analysis.



The assessment generally includes a full assessment of claims, terms, conditions and contract features that dictate pricing. The end goal, Agnello said, is about reducing costs while enhancing the security and coverage of the organization and its employees. "Gallagher provides a side-by-side comparison and offers savings while still matching the current intent of the client plan," said Agnello. "Most of the time you end up with better benefits than what you had before."

Also important is that these improvements can be accomplished with minimal disruption to the organization, its leadership and workflows.

"In addition to the significant savings, Gallagher's customer service is exceptional. The enrollment process was very smooth."

Eric Nielsen, Administrator, Gateway Clinic

THE OUTCOME

Gallagher's Life and Disability program typically offers average savings in the range of 10-25 percent, and for Gateway it turned out to be a savings of 24 percent locked in for a three-year guarantee. Nielsen also said Gallagher was able to review benefits, cover gaps and, in some cases, enhance benefits.

"In addition to the significant savings, Gallagher's customer service is exceptional. The enrollment process was very smooth," said Nielsen. Because of this success Gateway has also moved several other insurance lines under the Gallagher umbrella, including their business policy.

Added Agnello, "We recognize that changes in healthcare continue to exert relentless pressure to find cost savings solutions. As a result, healthcare organizations need to engage in innovative strategies and become more collaborative to successfully leverage all cost reduction opportunities. Insurance coverage is an excellent area of opportunity."



About Intalere Insurance Services

At Intalere Insurance Services (IIS), it is our goal to provide your company with greater coverage along with cost savings. We strive to be a long-term partner for all your insurance needs and are confident we can help you find the perfect plan to achieve your goals. IIS is committed to providing you with industry-leading products and unmatched service. We can help you plan intelligently to deal with situations via a wide range of insurance and financial services products.

www.intalereinsuranceservices.com



About Intalere

Intalere's mission focuses on elevating the operational health of America's healthcare providers by designing tailored, smart solutions that deliver optimal cost, quality and clinical outcomes. We strive to be the essential partner for operational excellence in healthcare through customized solutions that address customers' individual needs. We assist our customers in managing their entire spend, providing innovative technologies, products and services, and leveraging the best practices of a provider-led model.

INTALERE

Two CityPlace Drive, Suite 400

St. Louis, MO 63141

877-711-5700

Intalere.com

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