


# The Right Group Health Insurance Strengthens Workplace Productivity

Rely on The Henehan Company to design, co-manage, and implement your employer-paid health plan. We'll evaluate all options—from respected carriers and plan benefits to funding options—to help you make a well-informed decision. You may wish administrative services only. We're ready because we've developed the right platform to save you time.



Of equal value to you, we leverage our group-buying power and solid carrier relationships to negotiate competitive rates and reduce client costs.

Consumer-Driven Health Plans (CDHPs) originated in response to rising healthcare costs. Designed to reduce employer costs, these high-deductible plans also reduce monthly premium costs to those insured, although they carry more out-of-pocket costs before coverage begins. Employees who choose CDHPs tend to be healthier and more informed on healthcare and the tax benefits of CDHP-related Health Savings Accounts.

**To Support Your Health Plan, the Henehan team:**

- Serves as your intermediary with carriers
- Relieves major HR administrative burden
- Ensures successful plan enrollment online
- Clarifies participant eligibility and benefits
- Engages employees with aligned communication
- Handles claims analysis and resolution
- Assists with plan risk management
- Analyzes plan experience to improve outcomes

 Henehan

800.909.7040 [Henehan.com](https://www.henehan.com)

## HEALTHCARE CASE STUDY:

### Cast & Crew Open Health – Breakthrough in Entertainment



Alongside legal counsel and trusted advisors, the Henehan team helped develop a unique healthcare solution for a premier payroll company in the entertainment sector. Considered a one-of-a-kind Affordable Care Act solution, and not offered anywhere else, the insurance offering had to accommodate thousands of people from different employers who move from one entertainment production to the next.

#### The objectives:

- Provide employers with an ACA-compliant solution
- Make insurance coverage available to non-union, project-based employees in entertainment
- Create a portability structure for employees regardless of payroll-service provider

Henehan created a Multiple-Employer Welfare Arrangement (MEWA) for employees at various employers to offer medical coverage. Like industry guild plans, our structure uses a percentage of gross wages and offers monthly premium rates for staff employees.

Today, this structure enables Cast & Crew Open Health to apply large-group pricing and benefits far superior to market-based coverage. With benefits offered through Anthem Blue Cross, which operates the largest national network with 900,000+ providers nationwide, Anthem members access 90 percent of hospitals and 80 percent of physicians nationally through the BlueCard® program—more than any other insurer.

The ERISA- and ACA-compliant plan funds through a trust established for the exclusive benefit of its participants; the trust holds all insurance contracts and pays the premiums.

#### A shortlist of the many benefits:

1. Simplifies budgeting
2. Removes burden of allocating cost across multiple productions
3. Eliminates tracking of employee hiring status and terminations
4. Eases year-end reporting
5. Provides HMO/PPO options; dental, vision and life coverage
6. Insures larger populations of employees
7. Automates Notice of Exchange and COBRA distribution
8. Remains eligible for most tax incentives
9. Paid as fringe on the invoice

Share with us your unique situation. It's highly probable that Henehan can create a substantial group health insurance plan tailored to your organization, one that pleases everyone on the team.