



Success Story

How Ohio Highway Patrol Retirement System made their retiree health care benefits sustainable



VIA BENEFITS®
By WTW

Ohio Highway Patrol Retirement System (HPRS)



The Challenge

Rising health care costs threatened HPRS's ability to continue offering exceptional benefits to retirees.

Background

HPRS has always offered its retirees rich medical benefits and excellent service. Over the last decade, however, the ever-rising cost of health care started to endanger its ability to continue providing the benefits retirees were accustomed to receiving.

"It became apparent in the last few years that prescription drug costs were getting out of hand," said Brian Fike, Finance Director. "When we did our actuarial evaluations every year the solvency of our health care fund just kept dropping lower and lower."



“ We needed to find a solution that would, one, take care of our members, and two, take care of our health care fund.”

– Brian Fike, Finance Director, HPRS

The Solution

HPRS chose Via Benefits to ensure retirees could continue to receive the benefits they were promised.

Strategy

The HPRS team prided themselves on the excellent benefits they provided to their retirees. Enter Via Benefits, with a proposal to transition HPRS members to individual Medicare plans. The HPRS team knew they had to convince the board and their retirees that this was the right move – but Via Benefits helped them make the case with a solid financial analysis showing that the vast majority of retirees would be better off choosing their insurance from the individual marketplace.

"As we started looking at the Via Benefits model, our top priority was to take care of our retirees," says Carl Roark, Executive Director. "Once we had a solid understanding of all the variables, we were highly confident that this was the right solution." Our benefits team was convinced that with thoughtful planning and the first-class support of the experienced team at Via Benefits, the process would go well and the retirees would be better off.

The initial analysis showed that HPRS retirees would see a savings of about **\$1,700** on average on their total annual cost, and that HPRS would reduce its costs as well. However, about 11% of retirees would reach “catastrophic” drug cost levels. With Via Benefits’ help in the design, HPRS created a fund for the impacted retirees to help defray the cost of their prescriptions. “We knew that to those folks, this was going to be kind of a shock,” said Brian Fike. “We surfaced that issue in our communications and told them, once you hit a certain level there’s more assistance for you.”

Making sure the retiree group knew what to expect was key to the rollout. “**The communications and implementation support from WTW was extraordinary,**” said Brian. “We worked closely with our Via Benefits implementation team to make sure we were on top of any issues and, overall, **I don’t think the rollout could have gone any smoother.**”

\$1,700

estimated average total annual savings per retiree



Via Benefits has experts that field Medicare coverage calls, which frees us up to focus on projects that we might not otherwise have had time for in the past.”



44%

Ohio Highway Patrol Retirement System’s projected annualized savings for 2022

The Result

Via Benefits helped HPRS find sustainable financial footing, and the retirees are better off too.

Before the transition, HPRS estimated its health care funds would be exhausted within a decade. Now the retiree medical fund is on sustainable footing and post-implementation results, both in terms of financial savings and retiree satisfaction scores, show that retirees are better off.

Brian also points out that by providing more plan choice, their retirees have been able to find coverage that better meets their needs.



[OptimizeRetireeBenefits.com](https://www.optimizeRetireeBenefits.com)

About Via Benefits by WTW

Via Benefits Insurance Services has helped more than two million people evaluate and enroll in individual health insurance. Via Benefits is a resource offering personal service to help retirees understand coverage options through a robust online experience supported by an award-winning customer service team. Founded in 2004, it operates the first and largest Medicare marketplace in the country and, in 2014, expanded to include individual and family plans for Pre-Medicare retirees.



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