

Customer Story: North Suffolk Mental Health Association

→ **Situation**

North Suffolk Mental Health Association, Inc., is a private, non-profit corporation dedicated to providing community-based services to children, adults and families who are confronting emotional difficulties, developmental disabilities, substance abuse, or other challenges in daily living. Founded in 1959 with a mission of providing mental health services to children especially, the association grew into a Community Mental Health Center through the 1970's and added new types of services through the next two decades to become one of the largest providers in the state of Massachusetts.

Today, the association operates 4 clinics, 38 residences and offers over 73 programs on a budget of over \$30M. It continues to help people achieve independence by providing a wide array of treatment and rehabilitation services, by intervening as early as possible, by promoting prevention and education, and by participating in training and research.

→ **Critical Issue**

The agency wanted to continue providing as rich a benefits package as possible to its employees and their families, with low co-pay and a low deductible without out-of-pocket expenses, but it was facing drastically increased premiums beyond the agency's budgetary capability.

With three healthcare plans in its portfolio and the requirement to meet contractual obligations for a small group of unionized employees, the agency wanted to evaluate their options in order to keep good benefits with low co-pay and deductibles as well as keeping affordable premiums in line with the agency's budget constraints.

→ **Solution**

United Benefit Services' Stephen Peck and his staff developed several alternatives based on quotes from multiple plans, and assisted the agency with a what-if scenario using enrollment assumptions for each plan. This in-depth analysis led the association to eliminate one plan, a step that affected very few employees but that helped shape a better financial picture for the agency. The scenarios went through many iterations over a period of several months and ultimately led to the adoption of a benefits package that met the agency's requirements of affordability for its employees, was approved by the unions and that enabled the association to control its costs.

→ **Result**

With barely any changes in co-pay and deductible, the agency saw its increases year over year decline to <8%. Further, the restructured benefits package proved to become an attractive tool to recruit new employees.