

Customer Story: Walker

→ **Situation**

Walker is a nationally accredited, non-profit organization that educates and supports children, adolescents, and their families by providing a range of services to 3- to 22-year-old emotionally, behaviorally, and learning disabled students and their families. Walker's multidisciplinary programs extend specialized therapeutic environments beyond classrooms into family homes, public schools and community settings. Walker provides its world-class mental health services, state-of-the-art special education, expert professional training and consultation, and child welfare advocacy through Walker's Needham Campus programs, the Walker Trieschman Center (a division of the Child Welfare League of America), Beacon High School, and Walker Partnerships organizations.

→ **Critical Issue**

One of the cornerstones of Walker's employee benefits is its healthcare program, which provides comprehensive coverage under a 2-tier plan, one for individuals and one for families. But in 2004, the organization had experienced such cost increases that it no longer could keep up the pace. A first attempt to restructure the program by offering two alternatives with different levels of deductibles, accessible to employees, did not perform as expected. Employees found they were not able to get their money back, causing not only financial hardships but had also a morale busting effect.

→ **Solution**

Upon a recommendation from a local non-profit organization, Walker contacted Stephen Peck of United Benefit Services to initially review its plans and develop alternatives to its current healthcare program. Stephen conducted a thorough analysis of the historical claims data in order to understand and assess the risk, and to formulate cost containment strategies that would have minimal impact on the scope and quality of the healthcare benefit. He guided Walker towards its decision to maintain its 2-tier plan as a third option to offer an individual+one plan proved to be prohibitively expensive. Walker benefited from Stephen's access to several plans offered in Massachusetts, an access that translated into a competitive proposal tailored to Walker's needs in the future and helped the organization get out of the bad situation described above.

→ **Result**

Since 2004, Walker has enjoyed years of flat, slightly decreased and slightly increased rates in its healthcare benefit costs, without compromising coverage by adding a deductible to the 2-tier plans. Stephen Peck prepared the organization for an inevitable increase in 2007, and worked with Walker to adapt the plans in order to continue minimizing the rate of increase. By monitoring the healthcare market place in a consistent manner and keeping Walker apprised of developments that may affect its benefit programs, Stephen provides valued services well beyond the design of the plans themselves.