

CASE STUDY

Health center saves 34% on health insurance and brings back furloughed employees



ABOUT BORIKEN NEIGHBORHOOD HEALTH CENTER

Boriken Neighborhood Health Center (Boriken) was established in 1965 through the efforts of East Harlem residents to address their challenges with providing crucially needed services to their community. Boriken's mission is to maintain excellence in providing comprehensive medical, dental, health education and social services to the residents of East Harlem without regard to the individual patient's ability to pay.

INDUSTRY

Community Health Centers

LOCATIONS

East Harlem,
New York

ENROLLED EMPLOYEES

185



\$230k

Estimated
employer savings
on Nonstop Health



\$41k

Estimated
employee savings
on Nonstop Health

CHALLENGE

With health insurance premiums for Boriken increasing anywhere from 7–11% year-over-year, offering competitive and equitable health benefits to staff was a challenge. In early 2020, Boriken's Director of Human Resources Angie Rodriguez realized she had to find a new way to fund their employer-sponsored health benefits coverage. "I knew that our health benefits weren't the best, because at one point I myself had to opt out of seeking a regular medical service that I needed to access for my health," she said. "It was just too expensive. Even I couldn't afford it." The health benefits status-quo was no longer sustainable and in order to retain and safeguard their workforce, Rodriguez began to explore nontraditional approaches to employee health benefits.

SOLUTION

Providing Boriken's employees with more affordable and more accessible health benefits was a priority for Rodriguez - including finding a way to drive down employees' contributions to their monthly premiums. "Especially during this pandemic, your employees need to be able to seek medical care but if they don't have great insurance, they're not going to do that. So I knew I needed to focus on health benefits moving forward." After learning from her CEO that Nonstop Administration and Insurance Services, Inc. was a Value in Benefits partner of Community Health Ventures (CHV), the business affiliate of the National Association of Community Health Centers, Rodriguez began evaluating the Nonstop Health program.

Though she was concerned that changing health benefits options in an already uncertain situation would be "chaotic," Rodriguez was able to confidently move forward. "I wasn't alone, and that made a huge difference. During a time when there was already so much stress and change in protocols and change in the world going on, Nonstop made every effort to make things seamless. All I wanted to do was give better, more affordable benefits to our employees without adding in stress and Nonstop helped me do that," Rodriguez said.

RESULTS

Boriken reduced their annual employee health benefits spend by more than \$230,000 by transitioning from a traditional fully-insured health plan to the Nonstop Health. Such a dramatic impact in their budget allowed them to bring back some employees who were furloughed due to the pandemic while also reducing employee contributions to premium and eliminating employee out-of-pocket expenses because of Nonstop's first-dollar approach to plan design. "To me, honestly, benefits are more important than compensation because without benefits, there is no health and without health, nothing else matters," Rodriguez said.

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**– Angie Rodriguez,
Director of HR for Boriken**

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EAGER TO LEARN MORE?

Please visit us at nonstophealth.com for a brief introduction and compare your current plan design to Nonstop Health or connect Nonstop with your broker.

At Nonstop, we believe that everyone should have access to high-quality, affordable healthcare. Nonstop Health is an employer-sponsored group health insurance solution that combines a more traditional High-Deductible Health Plan (HDHP) with a Medical Expense Reimbursement Program (MERP), and an integrated financial dashboard for employers and employees. The result is richer benefits at a controlled cost. Explore how the Nonstop solution can work for your clients.

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– Angie Rodriguez, Director of HR for Boriken

Ready to explore a better way to offer health insurance?
Contact us at 877.626.6057 or visit nonstophealth.com

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Through NACHC's Value in Benefits (ViB) program, Nonstop Administration and Insurance Services, Inc. is proudly changing the way health centers and their employees access healthcare. Nonstop's core product, Nonstop Health, is an innovative first-dollar approach to plan design that does not require broker, carrier or provider change. Nonstop Health provides cost certainty and savings for employers, and reduces or eliminates upfront medical expenses for employees and their families. **For more information about Nonstop, or to receive a savings analysis visit nonstophealth.com.**

