Intalere Member Gateway Clinic Saves 24% on Life and Disability Insurance through Intalere Insurance Services

A SHORT TAKE ON SUCCESS

**Challenge**
Reducing insurance costs while maintaining comprehensive benefits and coverage for healthcare organizations and their employees.

**Solution**
Engagement with Intalere Insurance Services and partner Gallagher to provide broader coverage terms and lower total costs for clients.

**Outcome**
Enhanced benefits and savings of 24% for Life and Disability coverage.

"In addition to the significant savings, Gallagher’s customer service is exceptional. The enrollment process was very smooth."

*Eric Nielsen, Administrator, Gateway Clinic*

THE CHALLENGE

Since opening its doors in Moose Lake, Minn., on July 10, 1972, Gateway Family Health Clinic has been caring for the health of the community for more than 40 years, through its highly skilled and trained physicians, supported by a team of caring and compassionate professional staff.

The group provides a wide range of primary care medical services in its Moose Lake facility as well as clinics in Sandstone and Hinckley. Gateway currently has a medical staff of 20 physicians and 95 total employees, with specialties including family practice, internal medicine, pediatrics and emergency medicine.

Late in 2017, Eric Nielsen, Administrator at Gateway Clinic, was in the process of reviewing life, disability and dental insurance for Gateway employees. He had previously worked with Intalere Insurance Services partner Gallagher in obtaining malpractice insurance for the organization, so was familiar with the cost savings and efficiency of service they could provide. The timing was right in this situation to engage with Gallagher again to see what further value they could bring.
Chris Agnello, Vice President, Intalere Insurance Services, explained that Gallagher provides unparalleled benefits to member hospitals and health systems through a proprietary single-sourced Life and Disability program. Gallagher/Intalere Insurance utilizes an Intelligent Aggregated Model to group healthcare organizations into a larger pool and, as a result, allows these organizations to achieve greater purchasing strength and long-term stability with their employee benefits.

A Diagnostic Benefit and Risk review session for Gateway was conducted, based on organizational data they provided to complete a spend analysis.

The assessment generally includes a full assessment of claims, terms, conditions and contract features that dictate pricing. The end goal, Agnello said, is about reducing costs while enhancing the security and coverage of the organization and its employees. “Gallagher provides a side-by-side comparison and offers savings while still matching the current intent of the client plan,” said Agnello. “Most of the time you end up with better benefits than what you had before.”

Also important is that these improvements can be accomplished with minimal disruption to the organization, its leadership and workflows.

Gallagher’s Life and Disability program typically offers average savings in the range of 10-25%, and for Gateway it turned out to be a savings of 24% locked in for a three-year guarantee. Nielsen also said Gallagher was able to review benefits, cover gaps and, in some cases, enhance benefits.

“In addition to the significant savings, Gallagher’s customer service is exceptional. The enrollment process was very smooth,” said Nielsen. Because of this success Gateway has also moved several other insurance lines under the Gallagher umbrella, including their business policy.

Added Agnello, “We recognize that changes in healthcare continue to exert relentless pressure to find cost savings solutions. As a result, healthcare organizations need to engage in innovative strategies and become more collaborative to successfully leverage all cost reduction opportunities. Insurance coverage is an excellent area of opportunity.”

About Intalere

Intalere’s mission focuses on elevating the health of healthcare by designing highly personalized solutions to improve our members’ financial, operational and clinical performance.