THE CHALLENGE

Mission Health Services (MHS) is Utah’s premier long-term healthcare services provider, and a winner of Best of State Utah in 2012, 2013, 2015 and 2017. Founded in 1990, MHS provides more than $2 million each year in charitable care.

MHS features skilled nursing facilities in Salt Lake City, Pleasant Grove, Centerfield and Tremonton, as well as an intermediate healthcare facility for adults with intellectual disabilities in West Jordan. MHS has also expanded services to include Green River, Wyoming.

MHS provides around-the-clock skilled care for Utah’s elderly and disabled citizens in a warm and welcoming environment. For residents in need of rehabilitation, MHS provides state-of-the-art physical, occupational and speech therapy services, assisting residents to regain their independence and return home. For residents who need long-term skilled nursing care, MHS provides a supportive, caring home and tailors each resident’s care to address individual needs and preferences.

During their five-year tenure as an Intalere member, MHS and Intalere worked on several successful cost reduction initiatives, establishing a track record of collaboration and trust. When Intalere representative Todd Gray approached Mission’s CEO with an insurance opportunity through Intalere Insurance Services, he was immediately willing to listen.

THE SOLUTION

An Intalere subsidiary, Intalere Insurance Services (IIS) offers a proprietary approach to benefit and risk cost containment strategies that provide long-term solutions for healthcare providers.

IIS partners with Gallagher, an industry healthcare insurance leader, to help solve the challenges of operating a sustainable healthcare organization while meeting the needs of providers’ employees and communities. Gallagher’s National Healthcare Practice is dedicated to working solely with organizations in the healthcare industry, and 1 in 3 healthcare organizations across the country utilize Gallagher’s resources and services. Gallagher is dedicated to helping its clients develop the most cost-effective solutions that align with the financial, operational and strategic needs of the organization and its employees.

“The opportunity for healthcare organizations can be quite significant,” said Gray. “It is less about ‘insurance’ and more about reducing costs while enhancing the security and coverage of your organization and its employees.” Also, according to Gray, these improvements can be accomplished with minimal disruption to the organization, its leadership and workflows.

A SHORT TAKE ON SUCCESS

The Challenge:
- Continued cost reduction pressures in all areas for healthcare organizations.

The Solution:
- Intalere Insurance Services’ benefit and risk cost containment strategies that provide long-term solutions for healthcare providers.

The Outcome:
- Increased policy limits and coverages of $18 million, while reducing overall premiums by 12 percent for Intalere member Mission Health.
Gallagher’s advantage is that their programs for benefits like Life and Disability utilize an Intelligent Aggregated Model to group healthcare organizations into a larger pool and provide immediate savings that hit their bottom line right away. The program savings range on average 10-25 percent for the Employer Sponsored Life and Disability spend.

The first step was to schedule a no-cost Diagnostic Benefit and Risk review session. Mission Health provided organizational data to Gallagher representatives to complete a spend analysis. According to Alex Turley, area vice president, Healthcare Practice, for Gallagher, they took about 90 days to digest and understand Mission’s current programs and needs. "We took our initial findings and used those as a basis to partner with Mission to identify potential spend categories to drive savings and efficiencies," said Turley. "We identified high-impact short-term as well as long-term initiatives and defined a mutually agreeable implementation strategy." The decision was made to focus first on property and casualty policies.

**THE OUTCOME**

The Gallagher team of experts brings unparalleled programs, levels of service and the innovation needed to keep pace with the ever-emerging risks and increasing costs associated with healthcare. "Providing innovative solutions means more options, broader coverage terms and lower total costs for our clients," said Turley.

For Mission Health, this resulted in increasing their policy limits and coverages, while reducing their overall premiums by 12 percent. "We identified $18 million of insurance coverage gaps and got this added to Mission Health’s coverage, and still were able to reduce their overall costs," said Turley. Gallagher offers 17 different insurance solutions, and due to this initial success, has subsequently been awarded the broker business for all lines of Property and Casualty insurance (Medical Malpractice, Workers Compensation, Property, etc.) at Mission Health.

An additional important aspect of working with IIS and Gallagher is the availability and choice of legal defense counsel. If a healthcare facility is involved in any sort of litigation, Gallagher can offer experienced healthcare specialists to assist in their defense. This can be critical, Turley explained, because many times facility counsel can lack the general expertise in healthcare-related matters to maximize defense capabilities.

On Intalere’s behalf, Todd Gray continues to provide support as a trusted resource, and the partners are currently reviewing other insurance policies as they come due. “Gallagher is the best in the country at what they do, and we are thrilled to partner with them to provide this important solution offering to our members,” said Gray.

“We identified $18 million of insurance coverage gaps and got this added to Mission Health’s coverage, and still were able to reduce their overall costs.”

**Alex Turley • Area Vice President • Healthcare Practice for Intalere Insurance Services Partner • Gallagher**