



A Dedicated Partner in Reducing Healthcare Costs and Increasing Employee Well-being

Griffin Health Employee Wellness specializes in helping companies and organizations improve their bottom line by offering a proven, personalized approach to lower health insurance costs while making their workforce healthier. We offer a true partnership to improve your employee health plan performance with analysis of health claims, an innovative value based insurance plan design, employee biometric screenings and support, health education programs, and plan member navigation services.

Here are two examples of how Griffin Health Employee Wellness has helped area businesses control employee health plan costs and benefit from a healthier and more engaged workforce.

Ion Bank

How Griffin Health Employee Wellness Helped Ion Bank Control Rapidly Increasing Healthcare Costs

“Our employees were running out of options and we had to do something to break that cycle.”

- David Rotatori, Ion Bank President and CEO

Ion Bank headquartered in Naugatuck, CT was facing 5-10% annual increases in its employee health plan costs. More than just a strain on the company's budget, Ion administration worried about the effect continual increases in the employee's share of health plan cost would have on company morale.

Empowering Employees with Health Education and Provider Choice

With Griffin's help, Ion reviewed its health insurance claims to see the root causes of excess cost. They discovered that the two largest drivers in the cost increases were exorbitant charges for potentially avoidable emergency care and that employees were choosing to receive care for routine procedures at expensive healthcare providers that are paid rates by health insurers that are 2-3 times the rates those health insurers pay other providers.

Griffin Employee Wellness Addressed this Issue in Several Ways:

- Griffin conducted on-site biometric screening of employee health plan members that included measurement of weight, blood pressure, cholesterol and blood sugar to proactively identify employees with previously undiagnosed or poorly managed chronic conditions. Griffin Wellness Navigators then confidentially and compassionately connected the employees with a primary care physician to diagnose and treat the health condition as well as provided information on free or low-cost preventive programs to help them understand and safely manage their health condition without the need of costly emergency medical services.
- Griffin facilitated Ion's adoption of a health insurance product in which employees pay a lower deductible and co-pay when they chose to receive care from a high-quality, low-cost healthcare provider in their area.
- An embedded Wellness Navigator was assigned to assess insurance plan design and match coverage with low-cost and effective in-network providers. The Wellness Navigator personally assisted Ion employees in finding maximum savings for routine medical procedures by explaining the health insurance plan design as it relates to tiered savings.

Navigator Results



Example 1 – The Griffin Wellness Navigator helped an Ion Bank employee change a needed knee surgery from an expensive healthcare facility to a low-cost, high-quality hospital for a saving of \$21,000, and an out of pocket savings to the employee of \$1,250.

Example 2 – An Ion Bank employee contacted the Griffin Employee Wellness Navigator about weight-loss surgical services and realized a savings of \$13,000, and an out-of-pocket savings to the employee of \$1,250 by choosing a lower cost facility that produced better outcomes.



A Win-Win for Everyone

The partnership between Griffin and Ion Bank quickly showed benefits for Ion and its employees.

In the first on-site biometric screening session, roughly 10% of participants were found to have unknown health conditions that required attention in order to avoid a health emergency.

In comparing Ion Bank employee health insurance costs from 2021 to 2022, a large number of employees realized substantial savings when they switched to the high-quality, low-cost accountable care insurance plan, resulting in a significant reduction in employee healthcare costs for the company. Conversely, employees in Ion's traditional "Point of Service" insurance plan saw their health costs increase dramatically due to high premiums and deductibles.

Enrollment, Medical/RX Incurred Claims & Utilization Across Ion's 3 Plans
Current Period (1/1/22 – 8/31/22) vs. Prior Period (1/1/21 – 8/31/21)

	\$1,500 HSA Plan			\$2,250 HSA Plan			\$2,750 HSA Plan		
	Prior Period 1/1/21 - 8/31/21	Current Period 1/1/22 - 8/31/22	% Change	Prior Period 1/1/21 - 8/31/21	Current Period 1/1/22 - 8/31/22	% Change	Prior Period 1/1/21 - 8/31/21	Current Period 1/1/22 - 8/31/22	% Change
Average # of Employees Covered	38	71	87%	73	57	-22%	62	36	-42%
% of All Employees Across 3 Plans	22%	43%		42%	25%		36%	23%	
Number of Members Covered	82	134	63%	122	97	-20%	111	63	-43%
Total Medical & Pharmacy Paid	\$161,194	\$336,558	109%	\$601,267	\$930,518	55%	\$323,272	\$374,744	16%
% of Spend of All Three Plans	15%	20%		55%	57%		30%	23%	
Medical & Pharmacy Paid PEPM	\$4,242	\$4,740	12%	\$8,237	\$16,325	98%	\$5,214	\$10,410	100%
Medical & Pharmacy Paid per PMPM	\$1,966	\$2,512	28%	\$4,928	\$9,593	95%	\$2,912	\$5,948	104%
Total Medical Paid	\$123,102	\$282,056		\$388,561	\$737,951		\$220,897	\$278,404	
% of Spend of All Three Plans	17%	22%		53%	57%		30%	21%	
Medical Paid PEPM	\$3,240	\$3,973	23%	\$5,323	\$12,947	143%	\$3,563	\$7,733	117%
Medical Paid PMPM	\$1,501	\$2,105	40%	\$3,185	\$7,608	139%	\$1,990	\$4,419	122%
Total RX Paid	\$38,092	\$54,502		\$212,727	\$192,567		\$102,375	\$96,340	
% of Spend for All Three Plans	11%	16%		60%	56%		29%	28%	
RX Paid PEPM	\$1,002	\$768	-23%	\$2,914	\$3,378	16%	\$1,651	\$2,676	62%
RX Paid PMPM	\$465	\$407	-12%	\$1,744	\$1,985	14%	\$922	\$1,529	66%
Inpatient Paid Amount Per Member	\$219	\$257	17%	\$825	\$3,300	300%	\$628	\$210	-67%
Ambulatory Paid Amount per Member	\$1,287	\$1,855	44%	\$2,373	\$4,298	81%	\$1,358	\$4,191	209%
Total Admissions / 1,000 Members	24	15	-38%	16	103	544%	36	16	-56%
Total Days of Care / 1,000 Members	49	45	-8%	58	371	540%	90	32	-64%
Average Length of Stay	2	3	50%	3.5	3.6	3%	2.5	2	-20%
Total Surgeries / 1,000 Members	343	472	38%	650	772	19%	279	458	64%
Office Visits / 1,000 Members	2,336	2,921	25%	3,473	4,448	28%	2,085	2,640	27%
ER Visits / 1,000 Members	49	150	206%	82	93	13%	72	16	-78%

“Not only did we break the negative cycle, we turned it around and each year are seeing better and better results ultimately reducing or costs for the bank and our employees. And the best part is that we know employees and their families are healthier and happier.”

-David Rotatori, Ion Bank President and CEO