

Callaway County Learns What They've Been Missing

Many **ECCHIC** clients say that when they first joined with the **ECCHIC** Group, they were shocked at what they had been missing out on with their previous plans. This was the case with Callaway County, in Fulton, Missouri. After working with **ECCHIC**, they were surprised by the information they received that they had never even seen before. "We get reports that show exactly where and how much was spent," explained Rosemary Gannaway, Callaway County representative. She continued, "We have never had that ability before."

In fact, Gannaway says her knowledge of where the county's money is going is 100 percent better than it was with their previous plan. "I still have much to learn about this process because something new occurs often, but I feel I can make a better fiscal decision when the need arises because of the information I am given on a regular basis."

Like most employers, Callaway County was facing double-digit increases almost every year before switching to the **ECCHIC** program. Now, Gannaway says, "Costs have increased but at a much smaller amount per year."

Some companies, when considering the switch to **ECCHIC**, worry that benefits will be affected or even decreased. Regarding this issue, Gannaway says, "Benefits have remained constant." She continues, "We have essentially the same benefits we started with, which were very good from the get go."

With **ECCHIC**, benefit dollars are used in the most efficient way possible. "We're paying medical costs, prescription costs and small administrative costs instead of the shareholders in large corporations," explains Gannaway. Because of the efficiencies and cost-management abilities, **ECCHIC** cuts out the middle man in the health insurance plan.

There are many issues for companies and organizations to consider when evaluating the **ECCHIC** program. Gannaway recommends, "Ask questions because it's new to everyone. Call other customers who have been in the plan. Look at the numbers – they don't lie."

Callaway County, MO

LOCATION: Fulton, MO
GROUP SIZE: 150 Employees
CLIENT SINCE: 2002

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