

Morgan County School District is Taming the Beast

The problem of affordable health insurance can seem like a monster. For many organizations, skyrocketing premiums have been gnawing away at employee benefits or taking massive bites out of the budget; and it only seems to get worse every year.

It's a dilemma rearing its ugly head all over the business world, but it's even more daunting to school officials who are trying to stretch their district-dollars as far as they can go. Luckily the Morgan County school district – in Versailles, Mo – has found a way to slay the beast.

Jeff Carter, Morgan County superintendent, says prices were out of control. That was until they enlisted the help of **ECCHIC**. Carter credits the organization's pro-active approach to health insurance in helping stabilize district costs.

"Financially, costs were spiraling out of control and exceeding our means to keep up" says Carter. "We wanted to have our cake and eat it, too." Now Carter says, thanks to the **ECCHIC** method, the district is doing just that.

The Morgan County school district's previous health insurance budget was \$1.3 million. Under the **ECCHIC** plan, its budget has remained \$900,000 over the past few years – without cutting benefits.

"Costs are significantly lower, and benefits are unchanged," Carter adds. Carter says part of the **ECCHIC** program's magic can be explained as simple, common sense. **ECCHIC** shows employers exactly what their benefit dollars are buying. That means school officials know where district money is going, which is different than what the district received before they switched.

"We had no idea where (the money) was going before. We were not allowed to access that information," says Carter. However since switching to **ECCHIC**, he knows exactly what healthcare the district is buying – "One hundred percent!"

Simply knowing is not enough, though. **ECCHIC** put the school district in control of their money. School officials worked with **ECCHIC** agents to create a custom-made plan – one that provides the best benefits at the lowest price. Even after the district came up with the coverage that worked for them, **ECCHIC** continued to help them find simple solutions to short-circuit the rising cost of healthcare.

"We have a lot more decisions to make and far more control over how we're constructing the program," Carter adds. "The **ECCHIC** program isn't really about taking a risk, but understanding the process of health insurance."

Morgan County, MO School District

LOCATION: Versailles, MO

GROUP SIZE: 190 Employees

CLIENT SINCE: 2001

TO LEARN HOW TO GET YOUR COSTS UNDER CONTROL THROUGH PROACTIVE COST-MANAGEMENT, CALL US FOR A FREE CONSULTATION AT (314) 997-8865, TOLL FREE AT (800) 280-0010 OR VISIT US ONLINE AT WWW.ECCHIC.COM.