

Northeast Missouri Regional Planning Commission Solves Health Insurance Problem with help from ECCHIC

The Northeast Missouri Regional Planning Commission, based in Memphis, MO, focuses on organizing and banding counties together to promote the spirit of cooperatively working together to solve problems and plan the future development of the state of Missouri. While helping Missouri solve its problems, this problem-solving committee decided to join with the **ECCHIC** Group in 2004 to help address one of their own most pressing issues: skyrocketing health insurance costs.

Sue Morton, Fiscal Officer of NEMORPC, says working with **ECCHIC** has helped save the organization money, while allowing them to maintain their benefits. “We have been able to keep premiums at the same level and not reduce benefits,” stated Morton. The **ECCHIC** Program also helps companies and organizations make more efficient and relevant use of their benefit dollars, accumulate surpluses for future year benefits and minimize their fixed-cost premiums within their year-to-year budgets.

Many employers continue to blindly overpay for health insurance, but NEMORPC decided it was time to make a change in their system. Morton explained that she now knows exactly where the organization’s money is going, and has a much better idea of how it is being spent. Like many employers **ECCHIC** works with, Morton had no idea just how much information she was being kept in the dark about. “I have learned so much about health costs that I never questioned before,” explained Morton.

The **ECCHIC** Program helps stave off rising health insurance costs for all clients, but is unique in that it can be molded differently for each individual organization utilizing the program. Morton finds the “ability to customize our program to fit our employees’ needs” to be one of **ECCHIC**’s strongest attributes.

As for companies and organizations that are evaluating the **ECCHIC** Program, Morton recommends, “Ask lots of questions. Take lots of time and don’t rush. Keep employees well informed.”

Northeast Missouri Regional Planning Commission

LOCATION: Memphis, MO
GROUP SIZE: 10 Employees
CLIENT SINCE: 2004

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