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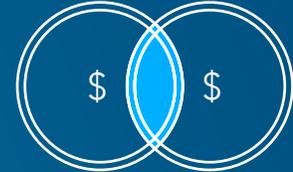
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8 Ways Companies Can Reduce Employer Healthcare Costs

Providing healthcare benefits and managing the associated costs is crucial to staying competitive in attracting and retaining employees. Here are some ideas for reducing healthcare costs.



1 Shift to plans with higher deductibles and health savings accounts (HSAs)

Requiring employees to be responsible for contributing more to their health insurance can reduce costs. Plans with higher deductibles and an HSA can help everyone stretch their dollars.

2 Improve employee education about healthcare

Teach employees about their health plans and how to reduce their costs, such as using urgent care centers instead of emergency rooms or understanding how to review their medical bills for errors.

3 Offer telehealth to lower medical visit costs

Telehealth has become an increasingly accepted and convenient alternative to traditional healthcare.

4 Create wellness programs incentives that reduce insurance claims

Wellness programs can increase employees' awareness of their health, encouraging them to adopt healthier behaviors. Such efforts may lead to a lower number of claims and higher levels of productivity.

5 Support work/life balance and flexible options

Building a workplace that helps employees feel supported, connected, and equipped to manage their responsibilities can ease the stress and burnout that leads to higher healthcare expenses.

6 Consider healthcare assistance programs

Offering additional healthcare assistance programs, like those that help with managing chronic diseases, can benefit workers and reduce costs.

7 Review deductibles and co-pays

Companies may consider changing current deductibles or employee co-pays. Understanding how your workforce uses health plans can help you choose a plan that works for everyone.

8 Negotiate with insurers

Negotiating directly with insurance carriers can be a powerful way to reduce healthcare costs. Even modest changes to your plan or carrier arrangements can result in meaningful savings.

Simplify Benefits Decisions With Paychex

Paychex can guide you through comparing carriers, examining plan details, and how to keep costs in check — so you can choose the coverage that works best for your employees and your budget.

Access the full article on how to control healthcare benefits costs at go.paychex.com/mocpa-nov25.

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Cedar Robinson



Bruce Warner

Warner-Robinson.com

Cedar Robinson, Co-Founder and Managing Director

cedar@warner-robinson.com, or (816) 600-6150

Bruce Warner, Co-Founder and Managing Director

bruce@warner-robinson.com, or (913) 522-6420

Call Us Toll Free: (800) 792-4861