Revolutionizing healthcare economics: An analysis of Garner client case studies.

Employers use Garner to generate plan savings while enriching benefits for their employees. To measure the impact of the Garner program, we aggregated longitudinal claims data from all Garner clients where it was available and performed a comprehensive "book of business" ROI analysis. This study combined data from 19 clients and over 20,000 members. The results were clear: We found that 90% of employers realized significantly lower medical claims trend net of all fees by implementing Garner with the average reduction being 15%.
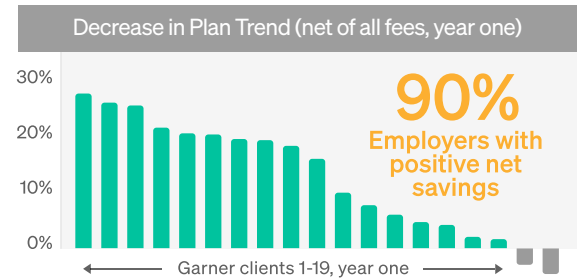
15% ($1,520)
Average cost savings per employee

74%
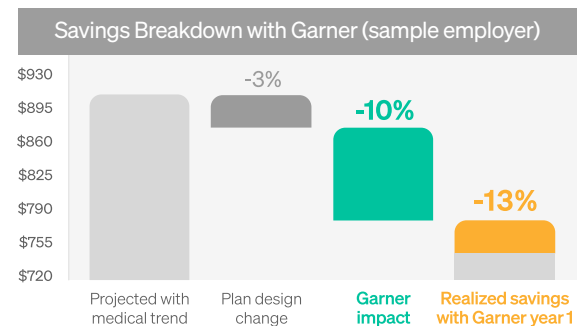Member out-of-pocket reduction when using Garner

Consistent savings for a wide range of employer types and plan designs

An analysis of four years of claims data is performed for each new client to establish a baseline in medical spend. Once the Garner benefit is in place for 15 months, a second analysis is performed to determine the exact reduction in medical trend. The results are consistent savings regardless of employer type, geographic location, health plan design, and employee mix.

Decrease in Plan Trend (net of all fees, year one)

90% Employers with positive net savings

Garner clients 1-19, year one

Harnessing the gold standard in ROI calculations for optimal savings

Most point solutions use an arbitrary bottoms-up approach to ROI, relying on the vendor's estimated savings per engaged member. Garner's approach to ROI calculation is a significantly clearer and more accurate way to prove value. Garner measures the total realized medical trend in the first year, net of all fees. We isolate Garner's impact by accounting for plan design modifications and any other changes that would impact the employer's overall trend. This creates a simple, clear savings analysis that is not reliant on unreliable assumptions or complicated calculations. This trend analysis is often known as the "gold standard" in objective ROI reporting.

Savings Breakdown with Garner (sample employer)

Projected with medical trend · Plan design change (-3%) · Garner impact (-10%) · Realized savings with Garner year 1 (-13%)

To learn more about how Garner can help you win with regional partnerships, contact us at **sales@getgarner.com** or **866-761-9586.**

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