Health Insurance Services inc

Pouring the Foundation for Permanent Predictability

Southwest Construction Equipment Rental

The Challenge

Building on Unstable (& Costly) Ground

Operating with $4.25M in uncapped stop-loss exposure is a massive gamble. For this Southwest construction equipment leader, that risk was already a reality. A genetic health condition affecting an employee and their child meant the company was facing recurring, multi-million dollar medication bills. The existing plan wasn't built to bridge a generational cost of this magnitude. It threatened the company's profits and, eventually, its survival.

The Strategy

Reconstructing Risk into Capped Certainty

To avoid a standard quote-and-hope approach, we blueprinted a Capped Exposure framework from scratch. Instead of leaving the company vulnerable to the recurring costs of specialty medications, we engineered a plan that prioritized certainty. We rebuilt the system to ensure these life-saving meds hit a predetermined cap, protecting the company's bottom line from the volatility of the specialty medication market.

The Mechanics

What We Did

Capped Exposure Pivot

Removed the uncapped stop-loss model and replaced it with a system that defines the max spend for high-cost claims.

Specialty Medication Bridge

Specifically re-engineered the Rx path to ensure the employee's family maintained uninterrupted access to their genetic treatments while capping the employer's financial hit.

Provider Parity

Negotiated a structure where the employer secured a provider capable of covering the full scope of the plan without increasing member costs.

The Result

A Plan Built on Solid Rock

Increasing access to medication is always the best result. For the employer, we turned a $4.25M threat into a stable, predictable asset that has held firm for over three years.

$1.5M Savings

Captured immediate liquidity by removing the risk premium of the old plan.

$4.25M Risk Permanently Capped

Locked in a ceiling to remove the threat of catastrophic spikes

100% Care Continuity

The employee and their child kept their specific, high-cost medications with zero disruption.

3-Year Stability Streak

Maintained a zero-variance budget for three years, effectively killing the cycle of unpredictable annual renewals.

The Bottom Line

We replaced an open-ended exposure with a capped financial structure. By rebuilding the system from the slab up, we proved that a company can provide million-dollar care for a family in need without putting its own survival on the line.