

FINANCIAL SERVICES

CUSTOMER**CHALLENGE**

Lower healthcare costs with the company's rollout of full-replacement consumer-directed health plans (CDHPs) while preventing employee disruption.

SOLUTION

Castlight's health benefits platform seamlessly integrates all of OneAmerica's health benefits, enabling employees to understand their healthcare options and make better healthcare decisions—resulting in lower costs and greater employee satisfaction.

" We continue to see our healthcare spend drop. We did not have any healthcare increases in 2015, which is an unbelievable result of the usage of the Castlight solution as well as our wellness initiatives. "

~ Debby Routt
VP-HUMAN RESOURCES
ONEAMERICA

OneAmerica counts on Castlight to reduce annual spend on healthcare and increase employee satisfaction

OneAmerica's nationwide network of companies offers a variety of products to serve the financial needs of policyholders and other customers. These include retirement plan products and services, individual life insurance, annuities, long-term care solutions, and employee benefit plan products. OneAmerica distributes its products through a nationwide network of employees, agents, brokers, and other sources. The company had over \$36 billion in assets under administration at year-end 2013.

Faced with rising healthcare costs that had recently reached double digits, in 2014 the company dropped its PPO, replacing it with a choice of three CDHPs with varying deductible levels.

To support the rollout and provide its 1,500 employees at headquarters and in 27 regional offices nationwide a sophisticated solution for better healthcare decision-making, OneAmerica teamed with Castlight Health. The two organizations partnered on a multifaceted introductory campaign in 2013 with an ambitious goal of registering 70% of the employees in Castlight within a relatively short timeframe.



Decreased healthcare spend

80%

Castlight household registration rate

“ It’s amazing the personalization that happens. It’s linked to our overall healthcare account, so we can see how we’re tracking toward our deductible. And then to be able to compare costs across [medical] tests and providers—it’s a very beneficial solution. ”

~Brian Pinkins
EMPLOYEE
ONEAMERICA

CHALLENGES

The initial challenge for OneAmerica was to present the advanced benefit designs of the company’s CDHPs to employees, and provide tools and education to help them become smarter healthcare consumers. It was critical to effectively prepare employees and implement the CDHP designs with minimal employee disruption.

“We felt that if we were going to move employees to an all high-deductible health plan structure and expect them to be good healthcare consumers, we would need to provide them with the tools to be able to do that,” said Lori Storms, senior benefits analyst for OneAmerica.

OneAmerica had recently implemented a number of wellness initiatives—including opening a new onsite medical clinic in its Indianapolis headquarters—and the executive team was searching for a way to integrate information for each employee across the full spectrum of initiatives, while helping to promote and increase employee engagement.

In addition, OneAmerica knew that a competitive benefits package was essential for it to successfully

recruit and retain talent. The company wanted to demonstrate to both candidates and current associates that their contributions are highly valued. At the same time, OneAmerica was hopeful it could decrease its healthcare spend while avoiding cost increases for employees.

SOLUTION

The answer was Castlight’s health benefits platform that enables employers to manage and optimize their investment in healthcare benefits and empowers employees to make the best possible healthcare decisions.

IN-DEPTH, INDIVIDUALIZED INFORMATION

The Castlight solution provides employees with the personalized information they need to make better healthcare decisions and proactively manage their care. OneAmerica employees can check specific prices, review their past spend, see reviews and ratings for medical providers they use, and read the comments of other patients who have used providers they may be considering.

This data is individualized and presented to employees in a user-friendly manner that requires no high-tech expertise or medical knowledge. Employees can access needed information using a computer or smartphone, with more than 25% of the workforce using handheld devices to check on prices or procedures at the point of service—in a doctor’s office.

“It’s amazing the personalization that happens,” said Brian Pinkins, a OneAmerica employee. “It’s linked to our overall healthcare account, so we can see how we’re tracking toward our deductible. And then to be able to compare costs across [medical] tests and providers—it’s a very beneficial solution.”

“When we need a television set...we do lots of research,” noted Debby Routt, VP-human resources. “We go online, we go to the store. We take a look at prices, features, and all of that kind of thing. But then when it comes to our healthcare, our doctor says, ‘You

need an MRI.' And we say, 'Okay,' and we go and get an MRI wherever the doctor tells us to. The great thing about Castlight is that you can find all of that out in one place, very quickly and easily, either from your computer or smartphone."

OneAmerica employees also receive timely alerts from the Castlight solution to help them save money on healthcare, such as going to an urgent-care center rather than a hospital emergency room for non-emergency care. And because OneAmerica's wellness programs are fully integrated into the Castlight solution, employees are continually reminded about the wellness options available to them, such as when using OneAmerica's onsite medical clinic can provide the quality care they need—at a considerable savings in time and cost.

In addition, employees are directed as needed to the "Past Care" area of their Castlight portal, where they can review their personal claims details showing actual billed amounts for services, what was paid by them and OneAmerica, and money-saving alternatives available had they chosen different providers or facilities.

SUPER USERS CHAMPION CASTLIGHT

One of the first steps toward maximizing engagement was to identify more than 30 employees across the various departments and train them to be Castlight super users. Castlight conducted both hands-on, onsite training and online, real-time web sessions, and supported the super users in a variety of ways. These individuals became champions for the Castlight solution, sharing information with other team members and answering questions.

STRATEGIC MULTIMEDIA CAMPAIGN

Castlight also created a sophisticated multimedia campaign to help promote registration and repeat utilization of the resources, as well as to spread the word about OneAmerica's various wellness initiatives and programs.

"Many times, employers roll out a plan and expect

employees just to get it and use it," said Christie Gardner, senior HR director. "Castlight put everything together for us in one place. I think it really helped employees to grasp the concept."

RESULTS

Working together, Castlight and OneAmerica—with the help of OneAmerica's super users—were able to surpass their ambitious household registration rate target for the Castlight solution.

"My team had a 70% goal to get our employees to sign up for Castlight," explained Routt. "Within a very short period of time, we not only had 70%, but in our initial implementation, we were also close to 82%."

In addition to registering a high percentage of its employees, OneAmerica also reached out to spouses. To date, more than 40% of spouses are using the Castlight solution, another exceptionally high figure. And those OneAmerica employees who have tried Castlight seem to love it. The typical user is averaging about 13 page views within the Castlight solution.

"Castlight is unique in that they offer an opportunity for our employees to...see what medical costs are being charged in our particular area," Gardner remarked. "So, if you have an MRI and you need to have that procedure done in Indianapolis, you can check on the pricing and... determine where you want to go for services and how much those would cost."

"One employee came up to me and said he was supposed to have surgery in Indianapolis, but found out he'd save \$3,000 by traveling to Cincinnati," added Storms.

NO COST INCREASES IN 2015

In an environment where, year after year, healthcare costs continually rise, OneAmerica just received very good news. With the introduction of its CDHPs, supported by Castlight, the company has seen its healthcare spend decline. This is beneficial not only for OneAmerica, but also for its employees.

"We will not have any healthcare increases in 2015, which is an unbelievable result of the usage of the

Castlight solution as well as our wellness initiatives that we have put into place,” commented Routt.

“As our employees are going out and using the Castlight solution, they’re finding opportunities to save money,” Gardner stated. “And that’s a win-win for everyone. By doing that, we can control the costs of our health plan and...minimize any type of increases in premiums.”

With Castlight as a vital resource, OneAmerica employees for the first time feel in control of healthcare for themselves and their families.

“Any time that someone has something that happens to them or their family, we want to ensure that our employees...[are] able to deal with that—to have solutions that are readily available—and Castlight is one of those,” Routt summed up. “That helps them minimize the drama in their lives and take care of what needs to be taken care of at home, and then be able to come here and focus on [doing] what’s best for our customers.”

Castlight Health, Inc. (NYSE: CSLT) is a leading health benefits platform provider. Our mission is to empower people to make the best choices for their health and to help companies make the most of their health benefits. We offer a health benefits platform that engages employees to make better healthcare decisions and guides them to the right program, care, and provider. The platform also enables benefit leaders to communicate and measure their programs while driving employee engagement with targeted, relevant communications. Castlight has partnered with more than 190 customers, spanning millions of lives, to improve healthcare outcomes, lower costs, and increase benefits satisfaction.

For more information, visit www.castlighthealth.com and connect with us on [Twitter](#) and [LinkedIn](#) and [Facebook](#).