



HCM EMPLOYER SOLUTIONS:

# Employee Benefit Consulting

## Overview

A 2011 study by the consulting firm McKinsey projects a radical restructuring of employer-sponsored health benefits after 2014, when provisions of the U.S. healthcare reform law take effect. The study, which surveyed more than 1,300 employers of various sizes and industries, found that 30% of employers will likely stop offering coverage after 2014.

Although repeals or changes to the legislation may occur before 2014, employers of all sizes need to re-evaluate their health insurance and benefit strategies to determine if new and different approaches will better protect their business and employees going forward.

## More than Insurance

Our Human Capital Management (HCM) offering includes two service areas – Employer Solutions and Workforce Solutions – which work together to improve how companies manage, retain and reward their workforce by delivering services that facilitate informed business planning and increased productivity. Our HCM Employer Solutions provide a host of services that address many of employers' top business concerns, including affordable employee benefit strategies – for today and tomorrow.

Designing the right health benefit plan involves much more than decisions about co-pays and deductibles. Before employers can even consider some of the down-stream specifics related to plan design and carrier negotiations, they must first consider their goals and strategies for how to:

- ▲ restructure their plans due to future financial impacts of healthcare reform;
- ▲ manage and reduce their healthcare costs; and
- ▲ leverage the most affordable funding strategies possible.

**HDH** Human Capital Management  
*Transforming How You Benefit™*

*Results from our Healthcare Reform Modeling, Alternative Funding and Health Risk Management services guide our Employee Benefit Consulting plan design recommendations to ensure that our client's health benefit strategy is meaningful for the employees and sustainable for the businesses.*

To ensure that our clients make informed decisions about their health benefit plans, we provide data-driven guidance from our Healthcare Reform Modeling, Alternative Funding Studies and Health Risk Management services. This integrated approach considers the financial implications of the company's insurance strategy and its impact on the company's growth, tax, health management and employee benefit goals. The result is a comprehensive and effective approach for delivering valuable and sustainable benefits to employees while supporting the financial performance of the company.

Once the plan and strategy is clear, our Employee Benefit consultants provide experienced health insurance marketing, negotiating and enrollment services, along with proactive renewal services that feature valuable plan performance reports and financial analyses. In addition, with our international network of insurance partners that spans 500 offices, 80 countries and six continents, we have the ability to support clients' employee benefit programs wherever they do business.



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*Transforming How You Benefit™*

In today's rapidly changing business and regulatory environment, employers must take a broader view of their employee benefit strategies. They need better information about future financial impacts and alternative funding options in order to design and implement health benefit plans that will strengthen and safeguard both their business and their valuable employees over time.

By taking a broader view of human capital management issues, your organization can realize improved financial performance as a result of increased workforce performance and decreased costs to transform how both your organization and your employees benefit.

*HCM Employer Solutions*

**Services that promote business growth, improve the recruitment and retention of top talent, and ensure compliance.**

- Healthcare Reform Modeling
- Alternative Funding
- Health Risk Management
- Employee Benefits Consulting
- Financial Reporting & Analysis
- Technology
- HR Consulting
- Compliance
- Fiduciary Preparedness

**About HDH Group**

The HDH Group is a leading insurance advisory and brokerage firm offering human capital management, risk management, and alternative risk solutions. An owner in Assurex Global, the largest global network of independent insurance brokers with over 500 offices across 6 continents, HDH Group combines specialized industry and insurance expertise with an extensive national and international reach.

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