



WellStar Health System Realizes \$7.7 Million in Cost Savings by Participating in Georgia ADS' Stop-Loss Program

WellStar Health System

Nationally ranked and locally recognized for its innovative care models which are focused on improving quality and access to health care, WellStar Health System is one of the largest and most integrated health care systems in Georgia. Staying ahead of the curve in technology has enabled WellStar to be a leader in both the diagnosis and treatment of an extensive array of health conditions. WellStar serves a diverse population. That is why it's more than 24,000 health care professionals consistently look at total patient wellness and provide personalized care for patients at every age and stage of life. WellStar also prioritizes taking care of its caretakers and team member, so they can take care of their patients.

Challenge

WellStar and other health systems were seeking ways to better manage annual medical claims and smooth out the annual variability in medical claim costs and stop-loss reinsurance premiums, while maintaining the integrity of their medical benefits plans.

Solution

In 1991, WellStar Health System co-founded the Stop-Loss Program through Georgia ADS. Georgia ADS, a subsidiary of Phoenix Health Care Management Services, Inc., provides a unique and innovative medical claims shared financing and stop-loss reinsurance program for the self-insured claims generated by members' employees and beneficiaries.

Results

WellStar, in collaboration with other members of Georgia ADS' Stop-Loss Program, has been able to better manage and plan for the annual cost of claims through actuarial projections while leveraging the group purchasing power of Georgia ADS' Stop-Loss Program 14 participants to help reduce the cost of medical reinsurance.

Claims data gathered through this program allows Georgia ADS to provide insights into claims utilization, thus helping WellStar and other members better identify cost drivers. Contributing to and benefiting from the learning networks and information sharing available through Georgia ADS' Stop-Loss Program has led to \$7.7 million in cost savings at WellStar.

"Since I've been at WellStar, we have seen savings year-after-year from working with Georgia ADS. They offer an outstanding stop-loss program that has been a benefit to our hospitals, as well as other participating member hospitals."

Teresa Hamilton
Executive Director – Employee Benefits
WellStar Health System

Contact Us

For more information, contact Robert Taylor at (770) 850-7441 or rtaylor@phoenix-healthcare.com.

