

# HSA For America Announces Strategy to Help Large Employers Slash Health Plan Costs

*HSA For America unveils a cost-saving strategy that helps large employers cut health plan expenses by up to 40% while maintaining ACA compliance.*

FORT COLLINS, CO, UNITED STATES, January 30, 2025 /EINPresswire.com/ -- HSA For America, a Fort Collins-based insurance broker and benefits advisory firm, has introduced an innovative strategy to help large employers cut health plan costs by up to 40%.



By using level-funded plans and integrating health sharing options with MEC coverage, companies can reduce costs while still providing quality protection for employees and their families"

*Wiley Long*

By offering employees a choice between a level-funded health plan and a health-sharing plan combined with a minimum essential coverage (MEC) plan, companies can significantly reduce expenses while maintaining compliance with the Affordable Care Act (ACA).

"Employers are struggling with rising healthcare costs," says Wiley Long, Founder and President of HSA for

America. "By using level-funded plans and integrating health-sharing options with MEC coverage, companies can reduce costs while still providing quality protection for employees and their families."

## Rising Healthcare Costs Are Driving Employers to Seek Alternatives

In recent years, employers have faced exploding healthcare healthcare costs.

Premiums for employer-sponsored health insurance rose 7% in both 2023 and 2024, reaching an average of \$25,572 in 2024 per covered family, according to information from KFF. Cumulatively, employee healthcare costs have increased some 24% over the past five years.

This has left many employers looking for an alternative.

A growing solution is to offer employees two distinct choices: a level-funded, self-insured plan or a health-sharing plan paired with a low-cost MEC policy.

This approach can often save large employers up to 20 to 45 percent compared to the cost of a

traditional group plan. It also allows applicable large employers (ALEs) to sidestep the onerous [employer mandate penalties under the Affordable Care Act](#).

That's because the level-funded plan offered to employees is designed to meet both the ACA's minimum value and affordability requirements.

### A Dual-Option Approach to Lower Costs

Under the ACA, applicable large employers (ALEs) with 50 or more full-time employees must provide health coverage that meets minimum value and affordability standards.

Failure to do so can result in steep penalties, amounting to thousands of dollars per employee. HSA For America's strategy allows companies to remain compliant while lowering costs by offering two options:

1. A level-funded plan – a self-insured option that eliminates the traditional insurance carrier middleman. This structure allows businesses to control claims costs, receive refunds for unused claims, and use stop-loss coverage to cap financial risk. Employees with pre-existing conditions or ongoing health concerns are more likely to select this plan. It typically offers 10-20% savings over a fully insured group plan.
2. A health sharing plan combined with a MEC policy – a lower-cost alternative ideal for younger, healthier employees with no major medical concerns. The MEC plan meets ACA preventive care requirements, while the health-sharing plan pays larger medical expenses. This option can reduce costs by up to 50% compared to traditional group health insurance.

### Substantial Savings for Employers

Savings depend on how many employees choose the health sharing + MEC option, Long explains.

"Younger, healthier employees often prefer health sharing due to its much lower costs. The more employees that choose the health share + MEC option, the lower the cost for the employer," he says.

Compared to the cost of a traditional health insurance plan, a level-funded plan for a larger employer will save about 10 to 15 percent per employee. However, the health sharing + MEC option saves up to 40 to 50 percent per employee.

"With the cost of a traditional group plan topping \$25,000 per family on average, we're seeing even medium-sized companies with younger and healthier workforces see savings in the millions of dollars, first year, just by switching to this concept," Long says.

## Implementing the Strategy

Employers interested in exploring this strategy to help reduce employee healthcare costs should prepare an employee census, and contact an [HSA for America Personal Benefits Manager](#).

"HSA for America PBMs are among the very few group health insurance experts who are also appointed to present health-sharing solutions. This is important because much of the savings potential from this strategy comes from converting traditional insurance plan beneficiaries to members of much lower-cost health-sharing plans" says Long.

### ABOUT HSA FOR AMERICA

HSA for America is dedicated to helping individuals and small businesses find the most cost-effective health insurance and healthcare solutions. Specializing in Health Savings Accounts (HSAs) and alternative healthcare options such as Direct Primary Care (DPC) and healthshare plans, we empower our clients to make informed decisions about their healthcare and maximize their savings.

Readers can find more information at [www.HSAforAmerica.com](http://www.HSAforAmerica.com).

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