Innovative Medical Plan



How Growth Credit Work

You automatically get \$10 per employee with the opportunity to earn even more as participation in the program grows.

Adaptable

- Open-sourced solutions, based on member input and feedback
- Innovative solutions lower costs
- Plan sponsors maintain full control over their health plan
- Preferred pricing for medical escalators and enhanced resources help your employees navigate their benefits and connect quickly to providers and care management services with a best price guarantee

Accountable

- Member-driven contracting and plan design process
- Achieve never-event payment protection
- Automatically earn \$10 per participating employee with the opportunity to gain more as participation in the program increases
- Plan advisor averaged a NPS of 79

Efficient

- Paid over \$2.1 million in Growth & Loyalty credits in 2024
- Nearly 50% of eligible UMR employers utilize Plan Advisor for a higher level of support and navigation.
- Members enjoy 4.1% trend advantage over the PwC trend of 6.8%
- Program governed by member-driven Board of Directors
- Saved \$5.8 million for utilization management in care programs 2023



Saved \$25.4 million in medical and administrative fees and growth credits since 2014

Take control of your employee healthcare & benefits costs

Call us at 216.328.2200 or email info@healthactioncouncil.org



Health Action Council is a not-for-profit, member-driven organization offering more than 230 employer members and their 2.6 million individuals flexible health benefits and wellness services.