



National Small Business Cooperative: Collective Benefits Sourcing Case Study

This retail cooperative is a national footprint of small businesses (23,000+), with an average size of about 14 full-time employees per small business, ranging in size from 2 employees to 200+. The Cooperative provides retail goods and services through 6,000+ stores, and 17,000 service locations across the U.S.

Finding a Better Way

Built on a culture of empowerment, this cooperative provides its owner/operators with the tools and programs needed to run a successful small business. From finance to training to business insurance, they strive to make their owner/operators better entrepreneurs. However, one service they could not offer was group health benefits.

Owners who wanted to provide group health benefits to their employees had to source them independently of the cooperative. They either sourced small group benefits at a disadvantageous cost, or their employees were forced to purchase individual health policies through the ACA exchanges. Owners were looking for help in one of their highest cost line items after payroll. Even larger, multi-franchise owner/operators that could afford to offer group insurance were interested in collective sourcing and buying power of the combined members.

Decisely was approached by a property-casualty broker with a long-standing relationship with this cooperative to develop a turnkey collective sourcing, marketing, services and solutions program to help address this issue.

The Decisely Solution

Why Decisely? Our unique capabilities that no other brokerage & technology company could provide:

- A call center of licensed brokers with the ability to work in all 50 states.
- Simple-to-use online benefits enrollment and support technology.
- Licensed broker program management.
- Sophisticated marketing.
- Custom HR Services from recruitment to retirement.
- ERISA support and compliance guidance.
- Convenience and service excellence that the cooperative's corporate leadership requires for its valued members.

Program Implementation

The cooperative leadership, the broker-partner, insurance carriers and Decisely worked collaboratively to establish a “medical trust” for the retail collective. Decisely also leveraged its national scale and relationships to develop turnkey options for other benefits such as dental, vision, life, disability and others. Combined, the total benefits solutions offered to members was world class in both cost and coverage.

In addition to the “cost and coverage” heavy lifting, Decisely designed and launched a custom cooperative branded website and toll-free number, supported by custom-designed marketing materials for members, that allowed near instant proposal generation with limited employer and employee data. The trust program launched in less than six weeks to its members.



The Results

In the first 40 days owners saved over \$1,500,000. Additional benefits of the program for the early Trust Members are remarkable, including:

- Cost savings of over 20% on medical insurance, averaging over \$1,000 per full-time employee
- 35% of these small businesses were “first-timers” to group benefits.
- 36% of businesses who had previously offered benefits were able to offer additional benefits to employees, either employer or employee paid, such as dental, vision, life, disability and others.
- Participants all benefited from broader coverage and more robust services, including wellness and disease management programs.
- Access to better talent and retention. Owners/operators found offering benefits gave them a competitive edge when trying to hire and hold on to great employees.

The program has been offered to all cooperative owners and their employees nationwide. By year-end, over 150,000 employees in approximately 23,000 US locations will have access to this collectively sourced and delivered benefits and HR services program.

The Owners Speak...

“My wife is sick; I switched to your coverage because I was told it would cover her. We went to get insulin that I previously paid \$1,800 for and when they said it was \$10, my wife cried like a baby.”

- Larry

“This is a great plan for owners offering significant savings.”

- Tim

“Web portal was outstanding! Very intuitive and functional.”

- Ronald