



Client Success:
Shouldering High-Value Claims
(and \$1.5M Saved)

Company Name:

EML Payments

Location:

Global

Client Since

2015

Enrolled
Employees

85

Previous
Insurance Model

Fully-
Insured

About:

A company that makes payment processes more efficient and secure and empowers brands with more control, transparency, and flexibility.

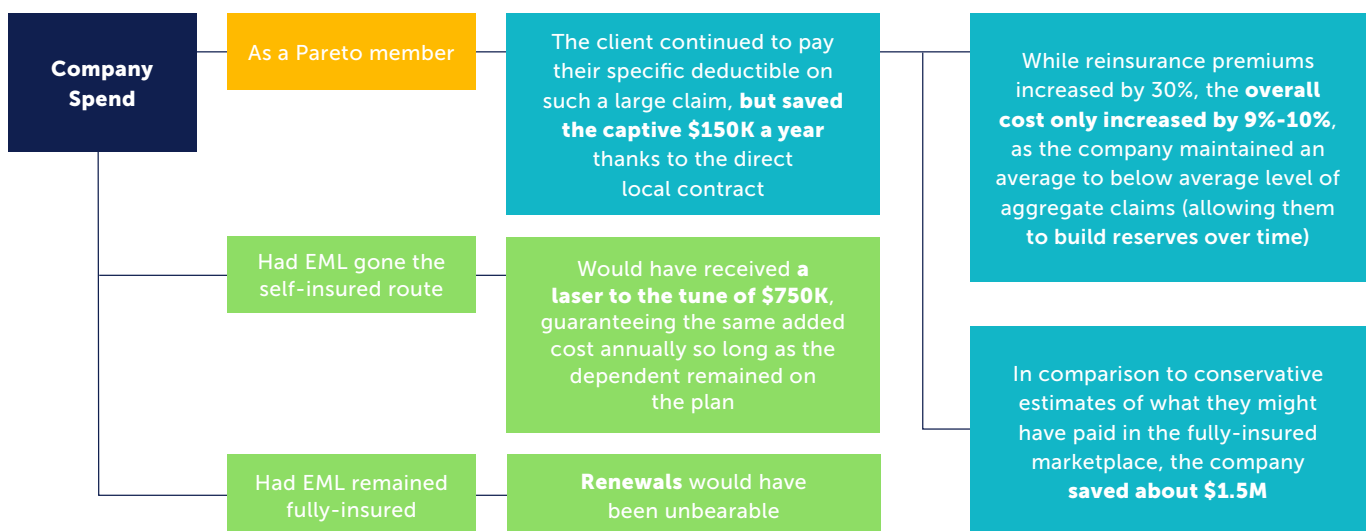
Challenge:

Tired of unpredictable and increasingly costly renewals and eager to regain control of their claims and expenses, EML Payments abandoned their fully-insured plan in favor of a ParetoHealth captive. 18 months into their membership, Pareto learned that a dependent plan member had joined the plan with hemophilia, a rare bleeding disorder with no long-term cure. To pay for treatments and an exceedingly expensive drug, this one person alone would rack up claims in excess of \$750K a year—EML's total approximate fully-insured spend prior to joining the captive.

The Solution:

A newly formed direct contract with a local hemophilia infusion company.

The Results (By the Numbers):



The Takeaways:

With such an expensive claimant on the plan, EML Payments partnered closely with Pareto to decide on the most cost-efficient approach. The results speak for themselves:

- Had EML Payments stuck with the status quo (and their traditional, fully-insured plan), they would have spent an additional \$1.5M come renewal time
- While fully-insured plans and price tags are generally stomached in exchange for protection from large claims, **ParetoHealth's model proved to be not only the more affordable solution, but also offer the greatest sense of predictability and peace of mind**

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