



Phillip Sanders, MVP Law: Service and Sustainability

How Pareto helps a midwestern law firm continue
a legacy of care for employees and their families.

MVP Law specializes in workers' compensation, general liability, and employment law—with offices across the Midwest and nearly 300 lives on its health insurance plan.

When MVP Law was first established in 1901 in Kansas City, Kansas, the goal of the founders was **“to build something that would outlast them, [and] that would live on to care for their families and communities for generations to come.”** Today, that mission is central to how Chief Operating Officer Phillip Sanders approaches health benefits at the venerable legal firm.

After having been fully-insured for years, in 2016 the company began to look a little closer at their expenditures. Sanders was sure they could both provide better care and cut costs.

“We would find ourselves celebrating a 10-12% annual increase as ‘a good deal,’” explains Sanders. **“But we had little to no information to back that idea up. When we asked for data so that we could improve our utilization, the answer was no.”**

“We just became a victim, year after year,” recalls Sanders.

“Especially as our increases really started to escalate.

When a local broker came to us and introduced ParetoHealth's captive model as a potential solution, we were skeptical at first. Very skeptical. It took a while to work through it, but we went through all the steps and decided to make the investment. **In 2018, we jumped in with both feet.”**



**Kansas City
Headquarters**

Established

1901

Joined Pareto

2018

// From a financial standpoint, we have had exceptional success compared to where we were trending when we were on a fully-insured plan. We are projecting more than \$5.5MM a year in savings by 2027. That's a remarkable number, and it has a lot to do with being in control of our own destiny with regard to plan design, education, and cost containment.”

/// The biggest factor in our success was probably the transparency. Looking at our first year, we had great results. Our utilization was meaningfully higher. But most importantly, we were able to see the data behind the service and learn from that."

That leap has paid off exponentially for the law firm. **"We've become more knowledgeable,"** says Sanders. "We are now able to see the data behind the service. Transparency has been a huge factor. We have the ability to communicate with our employees and ask them what they need or want—and which aspects of the plan are good or not as valuable. We can spend more time educating our employee base and our ownership. We're able to make better decisions and modify our plan to better serve our employees."

The cost savings have also been significant. **"We can now look at the business aspect of our employee benefits plan and manage those costs more effectively,"** says Sanders. The company's passion for long-term sustainability means they have mapped out long-term impacts and Sanders believes they are on track to save nearly \$5.5MM annually by 2027. **"We have always had a passion for the wellness and health of our employees and for the long-term fiscal health of the organization,"** says Sanders. **"Now we're passionate about the Pareto captive."**

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