



**“As the economy changed, we were presented with a difficult business forecast and we needed cost saving solutions... FAST. Intercare was able to provide cost-saving strategies that fit our unique needs. Intercare’s determination to deliver innovative solutions and superior service lets us know we have an advocate in the health care industry.”**



### **Their Challenge:**

The Bridges at Rancho Santa Fe, one of Southern California’s premier golf communities, was faced with large benefit increases three years in a row due to a few very large, unexpected claims. They were given very little information or claims data and were struggling to understand and control their claims. They also received “decline to quotes” from several carriers leaving them with no other options. HIPPA restrictions created barriers to receiving information and left little hope for the future. They felt as if they were trapped with no good options.

### **Our Solution:**

Upon partnering with Intercare, The Bridges was able to achieve significant cost savings while providing richer benefits to their employees. Intercare was able to market their benefit plans and secure The Bridges a reasonable and manageable increase with a new provider. The Bridges has had an incredible experience with their new provider and has had more visits in two months from their new representatives than they did in 3 years with their previous provider. With their new provider, The Bridges implemented a company wide health assessment and gained valuable information about the health and risk factors of their employee population. This information, coupled with Intercare’s cost saving measures, has helped The Bridges reduce their costs by \$66,000.

### **Success:**

- Reduced their cost by \$66,000 over a 15 month time period
- Performed health assessments to gain a better understanding of the overall health of their population
- Consolidated from two carriers to one
- Increased the benefit experience for their employees and dependents
- Solidified a 15 month contract with all carriers

### **Patty Aguirre**

Associate Manager/Controller  
The Bridges at Rancho Santa Fe  
Number of Employees: 90



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