



“By following Brio’s recommendations, we could invest the \$700K we saved in Rx benefits to cover employees’ copays and deliver what was perhaps the most robust transgender benefits program in the country.”

**DAN HUNT, CFO
CalLEN-LORDE**

How did a global leader in LGBTQIA+ healthcare services find exactly the right mix of benefits for its unique employee culture without breaking the bank?

With Brio, of course!

Callen-Lorde is a global leader in LGBTQIA+ healthcare. Since 1969, Callen-Lorde’s Community Health Centers have provided excellent, comprehensive, and judgment-free healthcare and other services to New York City’s LGBTQIA+ community regardless of ability to pay.

But securing affordable healthcare benefits to meet its own employees’ specific needs proved much more difficult. Hit with double-digit escalations in healthcare premiums – far above the cost of inflation – the organization was hard-pressed to deliver coverages at contributions and copays its employees could afford.

Until Brio.

Affordable, out-of-the-box, employee benefits solutions

According to Dan Hunt, Callen-Lorde’s Chief Financial Officer, “Brio knows what matters to our employees and to us. It’s not just about cost. Although that is important. It’s about the value-add.

Brio took the time to educate us about what was happening

across the national workforce. Then, they showed us how to apply what we learned to deliver exactly what our employees look for in benefits. Brio has really supported us and is the driving force behind a lot of what we offer.”

Helping an LGBTQIA+ primary care organization staffed by the LGBTQIA+ community

An LGBTQIA+ primary care organization, most of Callen-Lorde’s staff are also LGBTQIA+. “This means,” Hunt says, “that our community has a lot of health needs that are not addressed by conventional medical insurance, particularly for our transgender staff.

“What really resonated,” he adds, “is that Brio ‘got us.’ They understood that we are a unique employee population, and this means our healthcare needs are unique.

“Brio helped us design supplementary benefits for our transgender employees so that we can provide supplemental care to our employees and cover some of the additional healthcare costs that would not otherwise be covered.”

Brio moved us from costly, one-size-fits-all, conventional insurance to cost-efficient, employee-specific, self-insurance

Six years ago, Callen-Lorde’s healthcare premiums increased by double-digit every year – beyond the cost of inflation. It was Brio, says Hunt, who urged us to change direction – to leave the conventional carrier model and self-insure.

“At 350 employees, Brio explained we had reached a threshold where we could self-insure cost-efficiently. By acting as our own PBMs (pharmaceutical benefit managers), we could negotiate savings and significant rebates. That first year, we secured \$700,000 in rebates that constituted an enormous, large contribution to our plan’s affordability.”

Nobody really understood us but Brio

Our carrier didn’t understand who we (Callen-Lorde) are, Hunt recalls. They calculated our premiums using conventional metrics – which do not apply to our employee population. They failed to factor in our utilization of benefits, our employees’ uniqueness, or our age demographics, which factored into our premiums’ high cost and escalations. Brio required our carrier to rethink their recommendations and to look at us through a completely different lens when building our plan.

“I’ll say it again. Brio got us. They saw who we were and built our plan accordingly. Following their recommendations, Callen-Lorde ended up with a really robust healthcare offering far less expensive than

conventional insurance – or even the union’s offering.

“The savings were so substantial, we could cover all the copays of our employees, who, if they stay in-network, experience healthcare with no out-of-pocket costs. And our Brio self-insured plan was more affordable than we could have generated by partnering with our union and its plan.”

Brio created a win/win/win insurance plan for us

The financial benefit to Callen-Lorde has been enormous. And that benefit has come from Brio’s ability to tailor healthcare offerings to our population. They understand who we are. They understand the unique needs our employees have. With the money we saved based on the plans they created for us, we were able to reallocate precious budget dollars and, for example, make transgender benefits services available to our teams. When we announced the programs Brio created, a lot of people in our organization stood up and applauded.

Callen-Lorde’s story is not unique

Every Brio employee benefits plan is unique to the client it serves. Want to provide better, more meaningful, and more comprehensive healthcare coverage for your employees without breaking the bank? That’s where Brio comes in. Let’s talk about how you can tap Brio resources to deliver exactly the right menu of benefits your employees need and value, efficiently and cost-effectively.