



FOR IMMEDIATE RELEASE
Nov. 11, 2010

CONTACT: Mandy Rogers
Williamson Medical Center
615.435.5357

WMC to potentially save hundreds of thousands of dollars, maintain premiums for employees

FRANKLIN, TENN. – Fall typically marks a time called Open Enrollment, when employers have shopped around for the best health insurance benefits and begin presenting them to their employees for the following year. This particular fall, however, has employers scrambling to manage increases to their benefit plan based on provisions in the new health care reform laws. National conservative estimates project employers' costs rising between 1.5 percent and 3 percent in 2011.

“Making changes to benefit packages can be unsettling even in the best of times,” says Tim Burton, WMC associate administrator for Operations. “While cutting costs has been on the forefront at many organizations including WMC, we have committed to retaining our competitive benefit plan.”

WMC's goal in reducing costs for the 2011 benefit structure is twofold: 1) to better control and manage pharmacy costs through a larger emphasis on generic prescription drugs, and 2) to further reduce network pricing.

Williamson Medical Center, along with the City of Spring Hill and the State of Tennessee among others, took a look at insurance providers as a way to reduce network pricing. As a result, each entity provided options to move from BlueCross BlueShield PPO-P Network to BlueCross BlueShield PPO-S Network, potentially saving hundreds of thousands of dollars.

Most significantly, this change in policy eliminates HCA physicians and medical facilities from coverage. Williamson Medical Center's disruption analysis was 96.64 percent of similar providers in both the P and S networks. The difference in percentages in those plans were primarily the HCA facilities.

“We were able to recognize extensive cost savings by shifting to a plan that excludes HCA from our network,” Burton says. “As the community’s Medical Center and a major employer in Williamson County, we are proud to be able to maintain premiums for our employees.”

Williamson Medical Center, a 185-bed hospital fully accredited by The Joint Commission, provides comprehensive inpatient and outpatient care including emergency services, with credentialed physicians in 53 specialties and sub-specialties. The community-focused hospital offers a wide range of wellness services, screenings and classes. For more information about Williamson Medical Center, visit www.williamsonmedicalcenter.org.

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