



Two Smart Moves. \$16M+ in Projected Savings.

An HSA launch and a telemedicine-first program changed how West Shore School District uses healthcare, and the results keep compounding.

\$16M

total projected
five-year savings

\$1M

saved in year one of
HSA launch

46%

below industry norm
for ER utilization

80%

HSA enrollment
rate

THE CHALLENGE

Lower Costs & Direct Members to Smarter Care

West Shore School District set out to solve a common but complex problem. Cut rising healthcare costs while encouraging smarter utilization across roughly 1,000 employees.

Instead of incremental changes, the district chose a long-term strategy. An HSA plan design in coupled with adding a telemedicine benefit the following year to reshape how employees use their care.



THE STRATEGY

Two Foundational Moves

1 HSA Launch: \$1M in Year One

In 2016, BSI introduced a high-impact HSA program for West Shore School District.

By aligning financial incentives with smarter utilization and greater cost transparency, employees made more informed, value-driven choices without compromising access or quality of care.

The impact was immediate. \$1 million saved in the first year, with HSA enrollment above 80% driving lasting behavior change.

2 Telemedicine: \$3.36M Savings To Date

Telemedicine became the first point of care, not a backup. BSI implemented Teladoc Health and HealthiestYou, then drove adoption with education across 11 schools, incentive-based registration, and seasonal engagement.

ER VISITS PER 1,000 MEMBERS

Before telemedicine

278

Industry norm

247

After year one

161

THE RESULTS HELD

Utilization changed, and stayed changed.

Within the first year, West Shore's ER visits fell from 278 to 161 per 1,000 members. That reduction held. ER utilization now averages 46% below industry norms, urgent care use declined in parallel, and the telemedicine program has generated \$2.19 million in cumulative savings.



ADDITIONAL INITIATIVES

30%

Ancillary redesign

Competitive market placement. Life, disability, and supplemental coverage.

\$90k

Stop-loss savings

Plus continued favorable renewals. Year after year.

Spousal

Surcharge strategy

Costs controlled. Without shifting the burden to employees.

Real savings come from aligned strategy, sustained over time.

RESULTS AT A GLANCE

Result	Impact
Total projected five-year savings	\$16M+
HSA program launch (year one)	\$1M in savings
HSA enrollment	80%+
Telemedicine savings	\$3.36M since 2017
ER utilization	46% below industry norm
Ancillary benefits redesign	30% cost reduction
Stop-loss savings	\$90K with continued favorable renewals

YOUR NEXT STEP

Build a benefits strategy that compounds.

Connect with BSI for a no-obligation assessment of your plan design, utilization, and vendor contracts.

[Schedule a No-Obligation Assessment](#)



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