Case study

State Employee Health Plan's Experience with Best-in-Class Benefits at a Sustainable Cost

Overview

The health plan covers a diverse population of state employees, their spouses and dependents age 18-26, and retirees.

Goals

The health plan aimed to provide:
- best-in-class benefits while maintaining reasonable premium costs.
- a range of health and well-being benefits to meet the needs of their diverse member population.
- support chronic disease management, increase engagement in health and wellness programs, and navigate employees to high-quality, cost-effective care options

At a glance

71% Households registered in 2024

83% Established a care team

Industry: Municipality
Size: 240K enrolled members
Customer Since: 2023

Challenges

The state faces significant healthcare challenges, ranking in the bottom 10% in the nation for overall healthcare quality. With only three large cities, there is a greater rural population than the national average. Many areas are facing shortages of medical personnel and limited access to essential medical services.

Additionally, the state grapples with significant social determinants of health (SDOH) with a large portion of the population experiencing low incomes and limited resources. Some extremely rural communities lack reliable internet access or the use of smartphones, making it difficult for residents to engage in telemedicine or access online health resources.

"I had never used Castlight support before but was blown away by the level of service. Beyond just trying to answer my question, Jessica actually called the provider on my behalf, which I was not expecting."

What do members say about Care Guides?

Solution

The health plan partnered with Castlight Health to simplify the member experience by providing a seamless, one-stop-shop for accessing health benefits and resources. Through the Castlight digital app, members are empowered to easily navigate their benefits and make informed decisions about their care, all from a single access point. By connecting members to relevant, health solutions, the platform enhances overall health outcomes and employee wellbeing.

Castlight integrates a wide range of benefits offerings, from medical plans to specialized wellness programs, allowing members to access everything they need in one place. Members are guided to personalized recommendations based on their unique health needs and goals, ensuring they are connected to the right resources at the right time. Castlight offers tailored communications and recommendations based on real-time data, including claims history, gaps in care, and preventative measures.

In addition, human Care Guides engage with members to help close gaps in care, and navigate their health journey in a way that works best for them. Whether it's understanding medical coverage, finding in-network providers, or accessing wellness programs, members have access to expert guides via telephone or asynchronous chat.

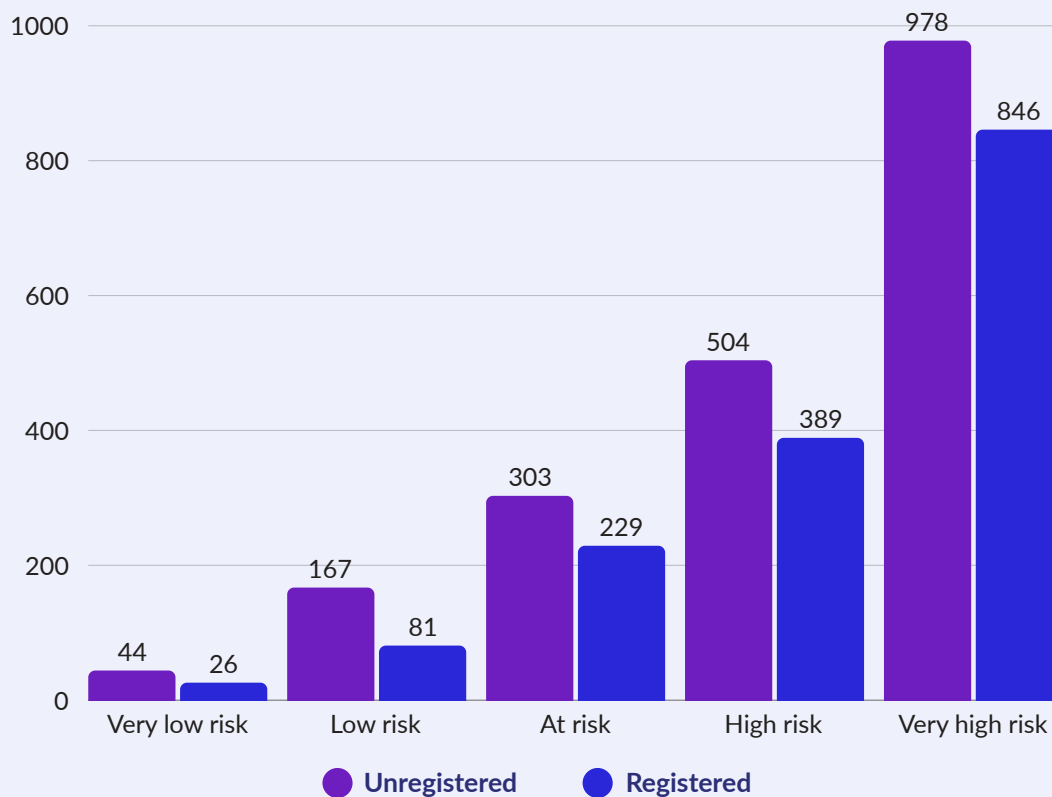|		
29%	**+77**	**98%**
Lower ER utilization rate compared to non-users	Member NPS score	Received a personalized recommendation

Key Benefits

- Simplified Member Experience: centralized hub where members can easily access all benefits, eliminating the need to navigate multiple portals or platforms.
- Personalized Benefits Recommendations: members are directed to the most relevant and impactful benefits for their individual health needs.
- Improved Health and Wellbeing: members can actively engage and gain a sense of ownership over personal health outcomes.
- Cost Containment for Employees: providing members with transparent price estimates and guiding them to high-quality, cost-effective care options.

29%

lower ED utilization for users than non-user members on average across all risk cohorts

ER visits per 1000 by user status and risk cohort

Risk cohort	Unregistered	Registered
Very low risk	44	26
Low risk	167	81
At risk	303	229
High risk	504	389
Very high risk	978	846

● Unregistered   ● Registered

About Castlight

Castlight is a comprehensive healthcare navigation platform, making it easy for members to understand, use, and maximize their healthcare benefits by seamlessly connecting them with the right care at the right time.

Castlight