



Small group saves more than 25% on its annual health insurance costs

25+% savings

Richer benefits

No community rating



- + Industry**
Property & Casualty Insurance
- + Location**
Headquartered in Austin, Texas
- + Number of employees**
10
- + Challenge**
Offering its team a high-quality and affordable employee benefits package.
- + G&A solution**
G&A Partners' plan not only helped CAA cut its health insurance costs by more than half, but also gave its employees access to richer benefits and a larger provider network.

Their challenge

Combined Agents of America, LLC (CAA), a managing general agency (MGA) comprised of over 50 independent insurance agencies across Texas, Oklahoma, Kansas, Missouri and Nebraska, has been of the top independent providers of property and casual (P&C) insurance for more than 20 years.

With just 10 employees on its corporate team, CAA was unable to avoid one of the biggest challenges small groups have when it comes to health insurance: **community rating**. Insurance plans are subject to community rating, an individual's premiums are largely based on age (among other factors), causing some of CAA's employees to pay significantly different amounts for essentially the same coverage. So when one of its member agencies shared that it had found a way to bypass community rating and save thousands on health insurance, CAA's leadership team was immediately interested.

Our solution

As one of the **largest privately held professional employer organizations (PEOs)** in the U.S., G&A Partners is able to leverage the employees of all its clients to negotiate health insurance and other coverage from top carriers like Blue Cross and Blue Shield of Texas.

These types of master health insurance plans are not subject to community rating; rather, premiums are based on the coverage an employee elects (employee only, employee + spouse, employee + family, etc.). This allows small groups like CAA to significantly reduce their health insurance costs without sacrificing on the quality of coverage.

Business impact

Joining G&A Partners' Blue Cross and Blue Shield of Texas plan allowed CAA to provide its employees with coverage that offered both **richer benefits** and a **larger provider network** without the additional cost associated with a community-rated plan. The result? Happier, healthier employees and a **savings of more than 25%** on the company's health insurance costs!

Check out CAA's actual health care cost comparison for yourself:

	Previous Carrier	G&A Partners
Cost (Monthly)	\$4,098.64	\$3,009.40
Cost (Annual)	\$49,183.68	\$36,112.80