

# GRAVIE

**With Gravie, employers can offer their employees high-quality benefits that they'll actually be able to use.**

Mark Brown, the CFO at [RICS](#), an inventory management software, was looking at the numbers. As a software company that runs pretty lean, there are only so many levers they can pull to reduce costs and increase profitability for stakeholders. One of those levers is health benefits. “Rent, salaries, and health insurance are 85% of our expenses, the rest is not worth spending time managing,” Mark says. **As he evaluated the current health plan that he was offering his employees, Mark just wasn't thrilled. For the cost and the limited options it provided, he knew he could do better.**



## **RICS**

Indianapolis, Indiana

- Inventory management software
- 35 employees
- Gravie customer since 2018 plan year

Mark had been in conversations with Gravie for some time, and when Gravie rolled out their level-funded private marketplace solution, Mark's interest was piqued even further. At this point, Mark's population of employees was relatively healthy. With their traditional plan, there wasn't any incentive or credit for having a healthy population. Instead, as a small business of under 50 employees, they were subject to [community ratings](#)—rates that reflected the average health of collective small businesses in their region, not the actual health of Mark's team. With Gravie's private marketplace solution, Mark could cut back on overspending with rates that credited his healthy population.

**“I tell a lot of people about my experience with Gravie and point them in that direction. It's always reflected positively on me.”**

**Mark Brown, CFO, RICS**

But price isn't the only thing Mark cares about. He approaches health benefits with a focus on four things: 1) Providing an extensive network; 2) offering variety and choice; 3) controlling the cost of the plan and 4) offering a competitive employer-to-employee cost sharing model. “Gravie offers the best of all four of those,” Mark says.

Mark cares about offering high-quality benefits that employees will actually be able to use. Why? “Because eventually someone will get sick. And you don’t always hear about a good health insurance experience, but you will always hear about a bad one.” He knows that his company’s reputation is on the line. He also knows that people pay closest attention to the details of their health plan when they need it the most, and Mark wants solid coverage in place should employees have to use it.

In his second year with Gravie, some of Mark’s employees did get sick, and they became high utilizers. While this raised RICS rates with Gravie’s private marketplace solution in 2020, the rates Gravie offered, as well as the expansive network, the plan variety, and year-round administrative support for Mark and his employees, made signing on again more than worthwhile.

“With previous health insurance providers, we were able to offer employees just one to two options, max,” Mark says. Gravie lets employees choose from up to eight plans—all at affordable prices and with an extensive network of preferred providers that give Mark and his team the peace of mind they need.

Mark knows that health insurance is a journey, and he’s glad to have Gravie in his corner providing forward-thinking benefits options, a great user experience, and year-round support for his employees from licensed experts.

### Partnering with Gravie has helped them:

- Control costs
- Provide more variety
- Provide the best possible coverage

#### Interested in partnering with Gravie?

Call **844.540.8701** or send an email to [info@gravie.com](mailto:info@gravie.com)  
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