GRAVIE ICHRA™

U.S. UROLOGY PARTNERS

Scalable benefits for sustainable growth

How Gravie helped US Urology Partners scale its benefits—and its business—with ICHRA.

CLIENT SNAPSHOT:

Employer: US Urology Partners

Sector: Health care

Biz focus: Practice Management, Specialized Urological Care

Group size: 1400+ eligible employees across 28 states

Gravie client since: 2026

THE CHALLENGE:

Founded to help physicians focus on care—not the business of health care—US Urology Partners supports a growing network of independent practices across the country. But with expansion came complexity: a diverse, multi-state workforce and decentralized operations that made managing a traditional group benefits model increasingly challenging.

Workforce characteristics:

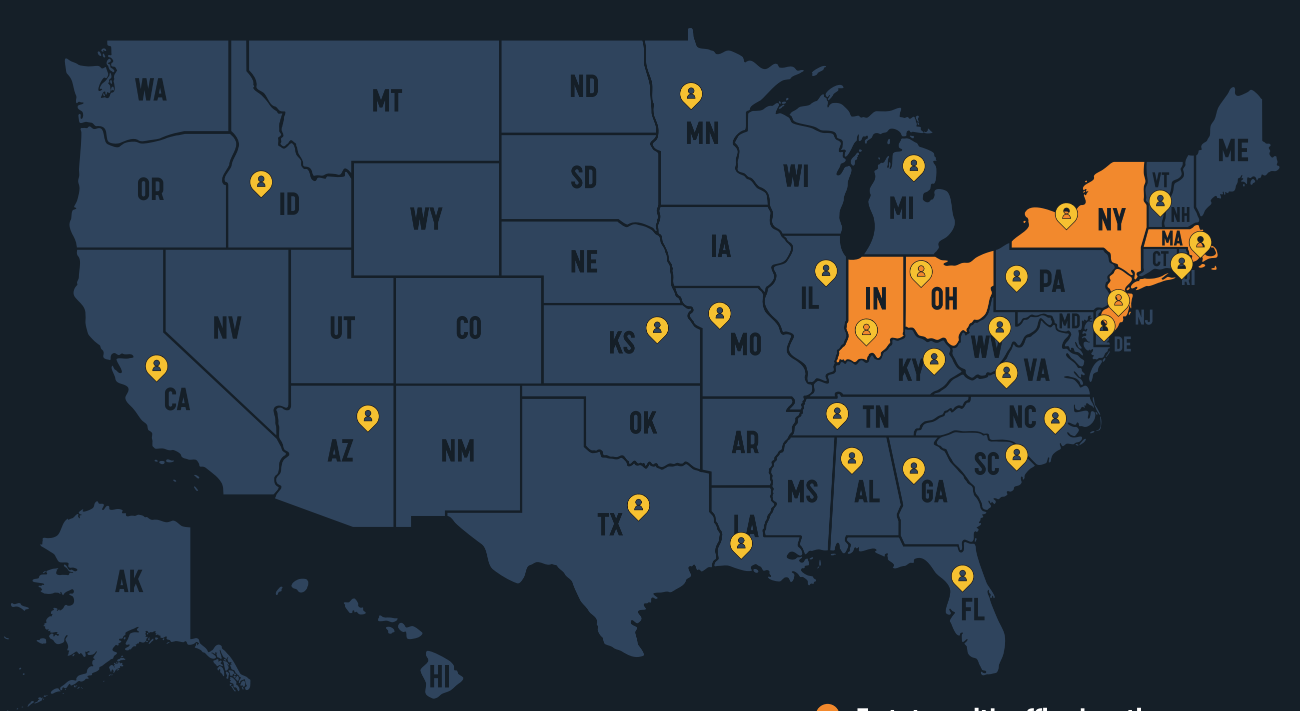
- Highly varied geography with locations in multiple states across East Coast and Midwest
- 6 independent medical practices with separate HR/administrative teams
- Multi-generational workforce of clinical and administrative staff
- Fully-insured by a traditional group plan prior to switching to Gravie

Pain Points!

Rising costs: Under its incumbent plan, US Urology was facing a nearly 30% YoY premium increase at renewal.

Inflexibility of traditional plans: Rigid, one-size-fits-all health plan offerings are not tuned to the needs of a multi-generational, geographically diverse workforce

Moving target created by continued growth: With continued expansion into new markets expected in 2026, the acquisition of new employee populations makes it difficult to predict healthcare spend



5 states with office locations
28 states where employees reside

THE INSIGHT:

To sustain rapid growth, employers like US Urology need a benefits strategy that can scale as fast as they do.

A single health plan—no matter how comprehensive—cannot meet the needs of a diverse, distributed workforce.

What worked for US Urology when managing two facilities no longer met the needs of 6 practices and 1,400+ staff. While traditional fully-insured models force uniformity, today's employees value different coverage, providers, and price points.

GRAVIE ICHRA™

THE SOLUTION:

The case for ICHRA was clear.

While the advantages of ICHRA were clear, implementing a solution of this scale required a high level of precision. Gravie's expertise allowed US Urology to transition seamlessly from traditional group insurance while simultaneously expanding into new geographies—turning a multifaceted logistical evolution into a streamlined success.

Gravie's approach focused on three main components:

Dynamic contribution strategy: Gravie designed a multi-state model that varies contributions by rating area, employee/dependent age, and enrollment tier to ensure equitable buying power across all locations. This framework was flexible enough to absorb a mid-implementation acquisition of 400 new employees, ensuring a seamless enrollment despite the sudden increase in scale.

Navigating self-enrollment states: To address the complexities of "self-enroll" states like NY, MA, and NJ where carrier guidance is often minimal, Gravie deployed a dedicated care line and 1-on-1 virtual appointments. This provided the "hand-holding" members expected, leading to satisfaction scores consistently above 90%.

Continuous education & HR relief: Gravie partnered with NFP to lead 14 enrollment kickoff meetings and developed custom internal documentation to clarify the individual market for both staff and HR partners. To keep the burden off the client's HR team, our team implemented daily morning Zoom appointments for the entire plan year, giving members direct access to experts for complex payment and carrier inquiries.

Removing complexity. Reducing cost. Supporting employees.

THE EXECUTION:

SCALABLE & SEAMLESS TECHNOLOGY

Leveraged Gravie's agile platform to **automate** complex contribution logic across the entire organizational structure, delivering a **streamlined enrollment experience** tailored to the specific needs of each location

DEDICATED CUSTOMER SUPPORT

Created **dedicated Gravie Care** line for employees with extended call hours and virtual appointment bookings

ONGOING ACCOUNT SUPPORT

Led weekly **implementation** meetings with the client and their broker

THE IMPACT:

18% TOTAL PREMIUM SAVINGS moving from fully-insured to Gravie ICHRA

980+ ENROLLED employees across 28 STATES

90% EMPLOYEE SATISFACTION with service provided through dedicated Gravie Care call line

"ICHRA fundamentally changed our design approach from 'one group plan and network that must work for everyone' to 'a consistent employer strategy with local-market execution.' It also gave us a repeatable framework for acquisitions—our diligence work can focus on mapping incoming populations to the existing ICHRA contribution logic, rather than renegotiating or re-platforming a single group plan with every deal. In short, ICHRA let us deliver a scalable benefits 'operating model' that can keep pace with the client's M&A velocity.

- **Paul Ashley** - VP / Consultant, NFP

EMPLOYEEE - NY

"Having the ability to have so many different options to choose from was awesome!"

EMPLOYEEE - IN

"I found it easy to navigate and compare plans, I appreciated that it saved my options until I was able to make a final decision."

EMPLOYEEE - OH

"At first, I tried to sort through the plans myself and it was a little overwhelming but once I called the support line at Gravie, they walked me through everything and helped me select the best plan for me. They were so helpful and patient, it was a really good experience!"

GRAVIE ICHRA™

Deliver better outcomes for your clients—with a model built for today's workforce.

Learn how Gravie can bring more flexibility, control, and value to your clients' benefits strategy. Book a meeting today at gravie.com.

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