

## Bright Outcomes: Following Up With Hometown Provisions

### Background

Hometown Provisions is a 30-year-old family-owned, regional distributor of 4,000+ food and paper products whose 32 employees serve over 500 customers in southeastern Pennsylvania, Maryland and Delaware.

When Hometown Provisions adopted the Bright Choices exchange model in fall 2013, there were key considerations that influenced their decision:

- ▶ Offering employees variety in their health insurance services
- ▶ Establishing a set investment in employee healthcare cost
- ▶ Enabling employees to take more ownership in their healthcare decisions

### Update

As Hometown Provisions neared its first renewal period, Marketing and HR Director Kristy Mellinger looked back at the initial enrollment process and at management of the program over the past year.

"Most of our employees were very familiar with online activity, but about 20% were not very tech savvy. That made it a little more challenging. Stoudt Advisors was always available to assist and answer questions."

### Results

Hometown Provisions will stay with the exchange model in the coming year, feeling its employees are now more familiar with the program and the process.

For any company owner or HR director considering a switch to an exchange model, Mellinger offers some words of advice:

"I would stress educating employees that they need to take more responsibility for their healthcare and understand that they have the right to choose their doctor. Be as frank as possible prior to the enrollment. For a company making this decision, when you're making a change for your employees, just expect that it's going to take more time for them to embrace it. Make sure they know you're looking out for their best interests in giving them these options."



*"Having a set dollar amount really helped with our budgeting. It was helpful to know that we were not going to exceed the amount that we were putting into our healthcare expenses."*

*– Kristy Mellinger, Marketing and HR Director*

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