

## Wealshire Case Study

Wealshire is a leading dementia and Alzheimer's care organization in Minnesota focused on providing the very best care to residents so they can live with pride and dignity.

### Wealshire employs:

**210** full-time and part-time caregivers



**Cory Wiskow**  
President of Wealshire

### Since switching to Gravie in 2024, Wealshire has experienced:

**30% savings**  
in health benefits expenses

**Consistent or greater enrollment**  
percentages compared to their previous plan

**A satisfied employee population**  
that appreciates having more options

### The benefits challenge for midsize businesses

In 2019, Cory felt exhausted by the ever-rising prices of his group's fully funded traditional health plan and was looking for something new. On one hand, he had a responsibility to keep costs down, but on the other, he was committed to delivering quality health benefits to his employees.

Cory's team tried a self-funded model for a few years, with hopes of saving money while taking on more of the risk — but costs were still high and unpredictable from month to month. Plus, every dollar billed was a window into each employee's personal, and sometimes vulnerable, health journey.

### A new approach and the right fit

Cory started working with a new broker, Erik, who was instrumental in redesigning Wealshire's benefits offerings to better suit their needs. In desperation one day, Cory posed a question: **"Is there a way I can just pay a set amount per employee and not be the middleman for their healthcare decisions?"** The answer surprised him.

**"It's called an ICHRA plan, and once you see it you won't want to go back."**

**Erik Hinz**  
Senior Vice President, The Horton Group

Erik led Cory to [Gravie ICHRA](#), and then they worked with the Gravie team to design a contribution strategy for the 2024 plan year that aligned with Wealshire's compensation goals.



### What's an ICHRA?

[Individual Coverage Healthcare Reimbursement Arrangements](#)

enable employers to make tax-advantaged contributions to their employees' health benefits, so they can shop for their own plan on the individual market. Employers love the ability to define their own contribution strategy and employees enjoy the freedom to choose the plan that works best for them.



## The result

It became clear from the start that this was the right decision for Wealshire:

- Cory's team now has more control over their benefits expenses.
- They have less administrative burden.
- Employees are empowered to choose exactly what they want in a health plan.

Cory's team creatively took their health benefits offering one step further. With some of their new savings, Wealshire provides an additional \$2,000 to assist employees with out-of-pocket costs that exceed \$1,000 through a medical expense sharing program.

A trusted advisor who helps look at a benefits solution from all sides – cost, employee experience and more – made all the difference for Wealshire. **“It took me working with the right broker who was honest with me and aware of innovative solutions like this that would be a better fit for our business,”** said Cory. **“No other broker I've worked with has done that.”**



It's so much better. There are so many wins and not really any losses.”

**Cory Wiskow**

President of Wealshire & Gravie ICHRA client



Have questions about Gravie ICHRA™?

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