

TALON Case Study

How a healthcare employer saved more than \$3M+ with TALON.



Healthcare
Industry



3,500
Employees enrolled



HSA | HRA
Benefit





Challenge



Solution



Success

Double-digit increases in healthcare costs

3,250 enrolled employees **15%+** increase each year **63%** overspent

A large healthcare employer offering a self-funded health plan and Health Savings Account (HSA) was struggling with cost control. The cost of the plan, which included roughly 3,250 enrolled employees, was increasing by more than 15% each year. The CFO was concerned about the impact on the organization's bottom line, as well as the financial burden to their people.

The employer worked with their broker and TALON to investigate what was driving the cost increases. Their goal was to ultimately find a solution that would reduce healthcare costs while enhancing the ability of health plan members to choose the care best for them.

After thorough investigation, the team found the employer was **regularly overspending on healthcare due to members' use of high-cost providers**. In fact, in the most recent plan year, the group had overspent by 63% – a figure calculated by comparing the lowest price paid for a healthcare service within the provider network to the price actually charged by the provider the health plan member chose.

Together, the employer, broker, and TALON decided to address the problem by promoting smarter healthcare shopping among health plan members.





Challenge



Solution



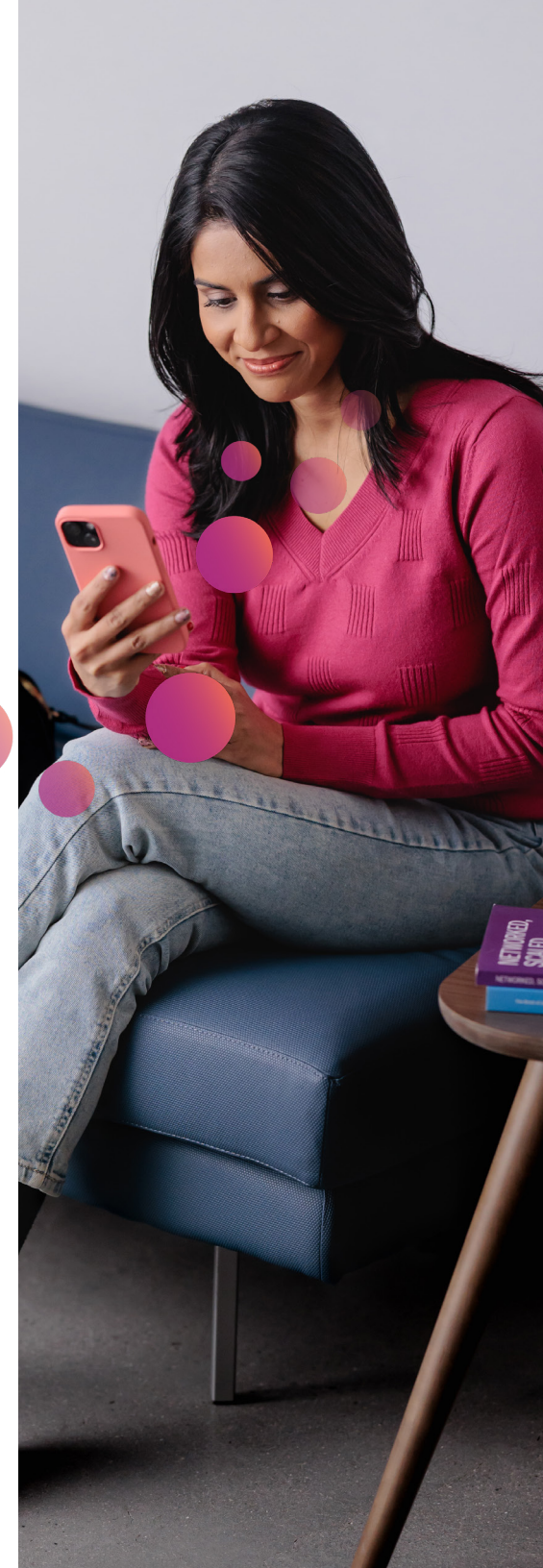
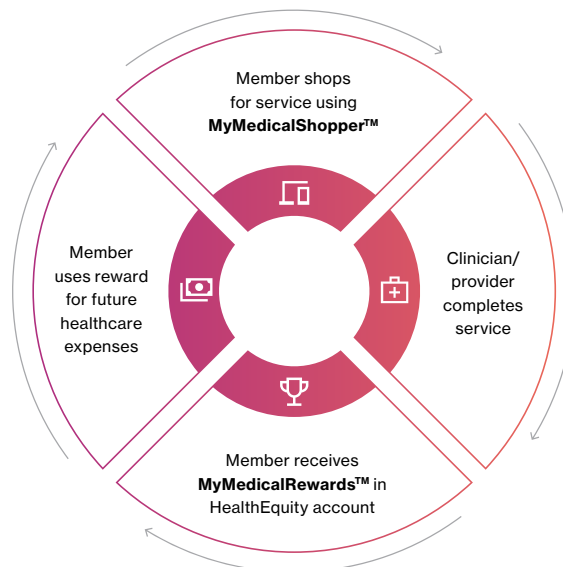
Success

Smarter healthcare shopping with price transparency and incentives

The employer implemented two key tools from TALON: MyMedicalShopper™ and MyMedicalRewards™

With MyMedicalShopper™, health plan members got access to out-of-pocket cost estimates and provider ratings based on their health plan details, allowing them to make decisions that resulted in lower costs and better health outcomes. They also received feedback on past care choices, including the information of up to three alternative providers where savings could have been achieved.

The employer also used MyMedicalRewards™ to incentivize members for their smart shopping. With MyMedicalRewards™, members received a financial reward (a percentage of savings deposited into their HSA, Health Reimbursement Account (HRA), or an e-gift card) for choosing low-cost, high-value medical providers. They were also rewarded for downloading and engaging with TALON tools, such as the mobile app, and participating in fitness activities like meeting certain daily step goals.





Challenge



Solution



Success

\$3.1M+ savings realized in only 1.5 years

After implementing these TALON tools, the employer saw significant improvements to its healthcare spend. A total of 84% of employees enrolled in the health plan, and over a third (34%) started comparison shopping with MyMedicalShopper™ over the first year.

84%

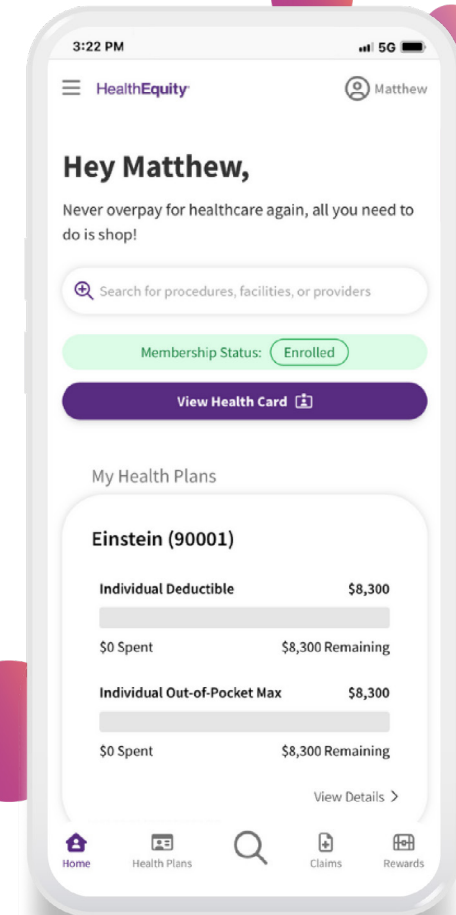
Employees enrolled

22%

Average active shopper realized savings

\$3.1 m

Saved in employer healthcare spend over the first year and half



HealthEquity has partnered with TALON to deliver integrated solutions, empowering healthcare consumers with transparent pricing to simplify benefits and improve lives.

HealthEquity and Talon HealthTech are separate, unaffiliated companies and are not responsible for each other's policies or services.

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life changing decisions. Copyright © 2025 HealthEquity, Inc. All rights reserved.