

Western Michigan Health Insurance Pool

# Significant Savings & Enhanced Services for Seven Groups in The Pool



**Health  
Insurance  
Services, Inc.**  
reliable resources  
you can count on

# Challenge

Groups within the Western Michigan Health Insurance Pool (The Pool) needed a new offering for their Medicare-eligible retirees starting January 1, 2026. Several factors—such as the impact of the Inflation Reduction Act (IRA), increased utilization, and aging populations—had put pressure on renewal rates and substantially increased long-term financial liability for non-pension retiree benefits, referred to as Other Post-Employment Benefits (OPEB).

### The new Medicare pool needed to achieve these shared goals for groups in The Pool:

- Reduce costs and OPEB liability
- Offer equal or better health benefits
- Enhance service levels
- Reduce administrative workload for plan staff
- Improve member services and satisfaction

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“One of our biggest concerns was making sure our retirees felt supported, informed, and comfortable with the change. Our transition with RetireeFirst was a very positive experience. The team provided knowledgeable guidance, clear communication, and responsive support throughout the process. RetireeFirst helped make the transition much smoother for both our retirees and our staff, and we appreciated their willingness to assist with questions and resolve issues along the way.”

**Kevin Plockmeyer**

**Assistant City Manager/Finance Director**

**City of Zeeland, The Pool**

## Western Michigan Health Insurance Pool

# Solution

Several organizations collaborated on a Medicare offering for The Pool: the plan administrator RetireeFirst, the general agent Health Insurance Services (HIS), the insurance carrier Humana, and a consultancy. All worked together on a strategic solution that met every measurement of success for seven groups to date.

## Savings

By pooling together, groups could secure preferred rates for Humana Medicare Advantage with Prescription Drug Coverage (MAPD) and The Hartford Medicare Supplement plans. Seven groups in The Pool have transitioned in 2026, resulting in **an average annual savings of 30%, ranging from 8 to 58%**, compared to their current plan's annual renewal cost. **All seven groups also significantly reduced their OPEB liability in compliance with Public Act 202**, or the Protecting Local Government Retirement and Benefits Act. For many employers and unions, OPEB liability represents one of the largest long-term financial obligations on their balance sheet.

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“Through our partnerships, we have reduced costs while improving the quality of life for retirees in seven groups within The Pool. RetireeFirst’s award-winning administration and advocacy services have helped elevate the overall healthcare experience and improve satisfaction among all stakeholders.”

**Samuel Molnar, President, Health Insurance Services**



30%

Average Annual Savings  
for Seven Groups in  
The Pool

\$22.7M

Total Estimated OPEB  
Liability Reduction for  
Seven Groups in The Pool

# Featured Group | City of Farmington Hills

“The City of Farmington Hills has been extremely pleased with the partnership and support provided by RetireeFirst. **Throughout our engagement, the team has demonstrated professionalism, responsiveness, and a genuine commitment to understanding the unique needs of local government.** Their expertise has helped us streamline processes, improve efficiency, and better support our retirees. We appreciate their willingness to collaborate and provide practical solutions. The level of customer service and attention to detail has consistently exceeded our expectations. We value the relationship we have built with RetireeFirst and would confidently recommend their services to others seeking a knowledgeable and trusted partner.”

**Lori Brown, Director of Human Resources**  
City of Farmington Hills  
The Pool



**\$1.5M**

Savings in 2026  
Compared to Annual  
Renewal Cost

**\$17.4M**

Estimated OPEB  
Liability Reduction

## Western Michigan Health Insurance Pool

# High-Touch Client Support

From initial plan implementation to ongoing support, every group has two dedicated teams for Client Support and Member Advocacy Services.

### Seven Seamless Implementations Completed

- Converted enrollment data and managed filings to Medicare
- Integrated with eligibility and billing systems
- Assigned dedicated member advocacy telephone lines and opened for pre-enrollment and enrollment support
- Created customized member communications and mailings
- Hosted a virtual Retiree Education Meeting to educate members on their new plan and answer questions live
- Launched a dedicated online resource hub

### Comprehensive Benefits Administration

- Eligibility maintenance: Medicare age-ins, disenrollment, and retirees returning to work
- Billing and premium remittance
- Reporting and plan performance data

## 4 CASE STUDY | Public Sector



# 180+

**In-House, U.S.-Based  
Service Team Professionals**

# 90+ NPS

**from Clients and Members  
since 2022**

# 3 Stevies

**Stevie® Award Winner for  
Customer Service (2026,  
2025, & 2024)**

# RetireeFirst

# Western Michigan Health Insurance Pool

## Member Advocacy Services

Our Advocates help retiree members understand and navigate their health benefits. Members in The Pool have a dedicated line to their Advocate team listed on materials like their insurance ID card. Whether it's answering questions, making outbound calls on a member's behalf, or increasing adoption of preventive care, our personalized advocacy improves outcomes and satisfaction.

For The Pool members, the average speed of answer from a live Advocate was about 17 seconds with no call menus. Our Advocates are measured on call quality, not time to completion or daily-call quota. Advocates spend as much time as necessary to provide one-on-one support, resolve issues, and follow up with a completion call to ensure a stress-free experience. To date, our Advocates have resolved 1,587 cases for members in The Pool. This effort led to happier, healthier members and reduced call volume to plan staff and carriers.

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“Jana was a great listener, professional, friendly and returned my call with follow-up answers. Very knowledgeable!!!”

**Retiree Member  
The Pool**



568

**Total Retirees  
in The Pool**

1,587

**Total Cases  
Resolved  
(Oct. '25–June '26)**

1,886

**Total Calls  
Handled**

17 sec.

**Average Speed  
to Answer**

### Top Three Reasons These Members Called

1. Member Enrollment Verification
2. Plan Design Questions
3. Pharmacy Lookup

# About RetireeFirst

RetireeFirst, a LaborFirst solution, delivers comprehensive Retiree Benefits Management. We partner with employers and unions to control costs, reduce liability, and preserve the value of retiree benefits. Every member has access to a dedicated team of Advocates that help them understand their benefits, navigate Medicare, resolve issues, and close gaps in their care.

To learn more and connect with us, visit [RetireeFirst.com](https://www.RetireeFirst.com).



**RetireeFirst**

Retiree Benefits Management