



#### SOLUTION FOCUS

**Benefit:** QSEHRA  
**Industry:** Nonprofit  
**Region/State:** Montana  
**Number of employees:** 38

#### SUMMARY OF BENEFITS

- Saved \$91,827 in taxes per year
- Benefit administration only takes 5 minutes per month
- Employee and family coverage has helped employee retention

*“Without the cost savings we get with this option, we wouldn’t be able to offer a health benefit.”*

**Jeremy Rebas**  
*Executive Controller*

## Great Falls Rescue Mission drops their group health insurance for a QSEHRA to save \$91,827 in taxes per year

*PeopleKeep’s QSEHRA provides this nonprofit with huge savings, increased employee retention, and flexibility.*

### The Challenge

Great Falls Rescue Mission offered group health insurance to their employees for several years. However, rising costs began to worry Jeremy Trebas, Executive Controller, that their group insurance would soon be unaffordable. When their rates jumped up 54% in one year, Jeremy knew it was time to switch to a new option.

### The Solution

Jeremy searched online and found PeopleKeep. He reached out to a Personalized Benefits Advisor to learn about the QSEHRA. With a QSEHRA, he could offer employees a tax-free allowance to pay for qualified medical expenses and stay on budget by choosing an allowance the organization could afford. This would allow Jeremy to continue to offer a generous and flexible health benefit to their employees without the huge annual cost increases.

### The Results

Great Falls Rescue Mission has saved over \$91k in taxes per year with the QSEHRA. Where group insurance only covered employee medical expenses, QSEHRA covers both the employee and their families’ expenses which has helped them retain their employees. Even better, Jeremy administers the benefit and processes reimbursements in only 5 minutes per month with just the click of a button.

## The Challenge

When Jeremy Trebas, Great Falls Rescue Mission Controller, first started with the organization, they were offering group health insurance to their full-time employees. Their current insurance had been a stable and substantial offering however, in 2016, while tracking changes in the health care sector, Jeremy grew concerned that group insurance premiums would increase.

*“We had been pretty generous with the health benefit we offered and we wanted to continue to be generous. That was not possible for us as an organization when our rates jumped 54% in one year.”*

That became a reality once their rates suddenly jumped by 54% in one year. Jeremy knew it was time to start looking for other options that would still allow them to offer a generous and flexible health benefit to their employees but would be more affordable for them in the long run as a nonprofit organization.

## The Solution

Jeremy found PeopleKeep after a quick online search. After going through the website, he quickly scheduled a call with a Personalized Benefits Advisor that was able to explain how a QSEHRA with PeopleKeep works.

A QSEHRA would allow employees to receive tax-free reimbursements for their insurance premiums and other out-of-pocket expenses. With the ability to set their own allowances, Jeremy would be able to stay within his budget—something especially important for a nonprofit where budgets rarely have any wiggle room. PeopleKeep also makes shopping for individual policies easy for employees by partnering with a health insurance concierge to help them compare policies, save money, and answer any questions.

## The Results

*“Employees are really happy with the benefit and the flexibility it allows.”*

Great Falls Rescue Mission is now saving over \$91k in taxes a year with the QSEHRA. Since onboarding, employees have been extremely happy with the new benefit. Most are using their full allowance to pay for their entire premium and other medical costs. That was one of the biggest positives, according to Jeremy. With the group insurance plan, only certain medical expenses the insurance company decided on were covered by their plan. Now, some employees are able to get treatments they couldn't before and those on their spouses' health insurance policies could still get their copays and other expenses paid for with their allowances. The ability to take care of all of their employees and their families—regardless of their insurance situation sets the organization apart in their industry and has helped them retain their employees.

*“The employees submit their requests online and all I have to do is click a button. I add the reimbursement to their paychecks and I'm done.”*

Not only has PeopleKeep helped Great Falls Rescue Mission provide an affordable and valuable benefit, but administering the benefit has been simple as well. It takes Jeremy about 5 minutes per month to make updates and process reimbursements on the platform. In Jeremy's experience, other nonprofits struggle to offer valuable benefits. The ability to offer an impactful and flexible benefit to their diverse employees has been a huge selling point for their organization.

## About the Company

Great Falls Rescue Mission opened its doors in 1963. Nearly 60 years later, the nonprofit Christian organization boasts three shelters in the Great Falls downtown area. The mission serves 17 counties, going north to the Canadian border and east to North Dakota. Among the three shelters, there's one shelter for men, one for women, and one for families. With lunch and dinner available to the public, around 400 total meals are served each day.

In addition to offering free meals, the mission provides overnight emergency shelter, substance abuse assistance, and domestic violence assistance, as well as a volunteer medical clinic. This helps connect homeless individuals and families with a general practice doctor, a chiropractor, eye care, and dental services.