

**LIG Solutions is an organization of licensed insurance experts that utilizes PeopleKeep's health reimbursement arrangement (HRA) software to provide a powerful option for employer-offered healthcare.**



**SOLUTIONS**  
MEMBERS - COMMUNITY - MARKETS

LIG Solutions was founded in 2009 by CEO, Jason Farro. Before founding LIG Solutions, Jason had worked in various national carriers, insurance agencies, and brokerages primarily working with employers on group health insurance policies. Prior to the Affordable Care Act (ACA), the market was dominated by group insurance options, but Farro knew that after the ACA went into effect, people would need help navigating the individual insurance market.

With that strategy in mind, LIG Solutions was founded and has now grown to serve all 50 states. LIG Solutions put together a solution that is member- and consumer-centric. With their concierge service, they are able to walk customers through all the health insurance options available to them, including carriers and plan types.

LIG Solutions works with their clients to create comprehensive benefit plans including health, Medicare, dental, vision, and other supplemental insurance coverage options. Working together with PeopleKeep, LIG Solutions is able to offer even better solutions to their clients.

**“Our partnership with PeopleKeep has allowed us to offer a complete solution for the members of our partner organizations and associations that are looking for group coverage options that are centered around choice and flexibility for the employer and their employees.”**

### The Challenge

LIG Solutions regularly has to clarify misinformation about which insurance solutions are available to their clients, especially when working with association groups.

“There’ve been a lot of companies that have done discount plans, but they’re really not health insurance. What we run into with associations is that they really have no idea of what their options are for their members; they don’t understand an HRA versus an HSA or FSA,” says Tim McNichols, Executive Director of Partnerships with LIG Solutions.

This is where LIG Solutions has been able to make a big difference for these organizations and their membership.

“Some tried to do what’s called an association health plan, these types of programs are being legally challenged and cannot be offered nationally. In the past the biggest issue was that they didn’t cover people with pre-existing conditions and a lot of them were self-funded and went bankrupt.”

Together, LIG Solutions and PeopleKeep have a unique solution that many aren’t familiar with. LIG Solutions works with their clients to educate and assist those who’ve been disappointed by other options or are looking for solutions to their employee health benefits offerings.

### The Solution

LIG Solutions incorporates PeopleKeep in the conversation with the members of our association partners that are looking for an ultimate solution for their organization. In Tim’s experience, when presented

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as the true group plan options that they are, employers become more receptive to an HRA.

“What we’re doing together with PeopleKeep is really still a group plan and solution and we’re able to serve members in the specific way that they need it.

The expertise and resources of LIG Solutions licensed advisors coupled with PeopleKeep’s HRA software creates the total package for employers. The HRA allows employers to offer employees an allowance to be used towards health insurance and other medical expenses. This gives employers the freedom to stay within their budget and gives employees a rare chance to pick the insurance that’s right for them. LIG Solutions is there each step of the way, helping individuals and families find the plans that are best for them.

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