CASE STUDY

Signature HealthCARE

4000+
Members

Louisville, KY
Headquarters

Client since 2019

"We had millions of dollars riding on contracts that we couldn't see."

- Nick Porter, VP, Total Rewards

Signature HealthCARE, a family-based healthcare organization, provides a full continuum of care across 100 locations in 10 states – including skilled nursing, rehabilitation, assisted living, memory care, home health, and technology-enabled services.

CHALLENGE:

As a self-funded employer, Signature relied on a traditional carrier to administer its health benefits, including claims, network access, and care programs. But limited visibility into provider contracts made it difficult to understand – or control – costs.

At the same time, rising healthcare costs forced Signature to increase employee premiums and deductibles – weakening the value of their benefits and making it difficult to recruit and retain critical roles like nurses.

SOLUTION:

In 2018, Signature partnered with Imagine360 to pilot a reference-based pricing (RBP) model – gaining greater control over healthcare costs and more consistent, fair pricing, backed by integrated advocacy support.

In 2019, employees were given a choice between RBP and traditional PPO plans, with more than 70% selecting the RBP plan. That strong adoption led to full implementation across all employees and dependents in 2020.

imagine360

RESULTS AT A GLANCE:

$11M **net savings in year one***

20% **reduction** in premiums and deductibles

70%+ **employee adoption** during initial rollout

40%+ **reduction** in administrative fees

*Savings based on estimated traditional PPO charges.

"The results have been phenomenal. We're taking every dollar that we've saved and reinvesting it to enhance our benefits package."

— Nick Porter

From savings to support:

- childcare assistance
- ride-sharing
- tuition support
- wellness programs

IMPACT:

By shifting to an RBP model, Signature gained greater control and meaningful savings — reinvesting those dollars into programs and plan enhancements that better support employees and strengthen recruitment and retention.

That reinvestment made a direct impact: lowering employee premiums and deductibles, reducing administrative costs for the employer, and funding additional benefits that make the overall package more competitive.

EXPERIENCE:

The shift to Imagine360 gave Signature the transparency they lacked with traditional carriers — and a trusted partner to help employees navigate care with confidence.

Employees now have clearer guidance, better visibility into costs, and advocacy support when questions arise — reducing confusion and easing the burden on both employees and HR teams.

BOTTOM LINE:

Signature HealthCARE proves that with the right partner, employers can rethink how healthcare works — reducing costs while delivering a better experience for their people.

By moving away from a traditional carrier and embracing a more transparent, member-focused model, they've built a benefits program that supports both their workforce and long-term growth.

"If you're going to do RBP, I don't know that I'd trust anyone else to manage a program like this."
— Nick Porter