CASE STUDY

Turning Wellness Into Savings

How a Massachusetts Nonprofit Received a $12,000 Health Insurance Rebate

THE CHALLENGE

Like many organizations, this Massachusetts nonprofit sought to provide employees with affordable, high-quality health insurance while maintaining control of the benefits budget.

THE STRATEGY

Universal Benefit Plans helped the organization look beyond traditional health insurance costs. By using the Massachusetts Health Connector for Business and participating in the ConnectWell Wellness Program, the organization was able to support employee well-being while also becoming eligible for a significant wellness rebate—turning everyday wellness efforts into potential employer savings.

HOW THE STRATEGY WORKED

Massachusetts Health Connector for Business

The organization gained access to a variety of quality health plans at competitive rates through the Massachusetts Health Connector for Business.

ConnectWell Wellness Program

Employees were encouraged to participate in wellness activities that promote healthy habits and overall well-being.

Employee Engagement

Employees actively participated in wellness programs and activities throughout the year, meeting participation requirements.

15% rebate opportunity

The organization qualified for a wellness rebate based on employee participation and engagement. This resulted in a $12,000 rebate received in 2025.

Key Message

The goal wasn't simply to reduce health insurance costs. It was to maximize the value of the benefits the organization was already providing.

THE RESULT

$12,000 REBATE

After successfully participating in the wellness program, the Downtown Boston Alliance received a **15% rebate on its eligible employer health insurance contributions**—resulting in a remarkable **$12,000 refund.**

The rebate helped reduce the organization's overall cost of providing employee health insurance without reducing benefits or shifting additional costs to employees.

How the Wellness Rebate Works

1. **The employer offers health insurance through the Massachusetts Health Connector for Business.**
2. **Eligible employees complete approved wellness activities** focused on preventive care and healthy behaviors.
3. **The employer may receive a rebate of up to 15%** of the amount it contributed toward employees' health insurance premiums.

A Win for the Employer

- **Lower net health insurance costs**
- **A potentially substantial annual rebate**
- **Greater employee engagement in health and wellness**
- **Quality coverage without sacrificing the benefits employees value**

A Win for Employees

- **Access to affordable, quality health insurance**
- **Financial encouragement to complete healthy activities**
- **A potential $100 individual wellness reward**
- **Professional enrollment and ongoing benefits support**

KEY TAKEAWAY

Smart benefits strategies can create savings without sacrificing the quality of employee coverage.
For Massachusetts employers, reviewing available Health Connector for wellness opportunities may uncover additional value within an existing benefits strategy.

CLIENT TESTIMONIAL

Real Businesses.
Real People.
Real Results.

UNIVERSAL® BENEFIT PLANS

As a nonprofit organization, we wanted to provide our employees with affordable, quality health coverage, and ***Edan and his team*** *delivered on both fronts. He guided us through the process of enrolling with the Massachusetts Health Connector and is available to answer questions and help with employee onboarding and offboarding.*

I especially appreciate his guidance regarding the Health Connector's wellness rebate program. We received a refund of $12,000 in 2025!

Rosemarie Boardman
Chief Financial Officer

Downtown Boston Alliance
(formerly the Downtown Boston BID)