CASE STUDY

How a 10-Person Roofing Company **Strengthened Hiring** with Flexible Coverage Options



The following use case includes comparisons between traditional major medical (ACA-compliant) coverage and MedMutual Protect (MMP) products. MMP products are designed to be complementary solutions and are not a replacement for major medical coverage.

MedMutual PROTECT®
A Medical Mutual® Company

Company Overview

- Industry: Roofing & Exterior Services
- Location: Midwest
- Growth: 4 → 10 employees (over 18 months)
- Partner: MedMutual Protect

The Situation

In early 2024, a Midwest roofing company owned by a second-generation contractor was at a crossroads. Business demand was strong, but growth stalled due to hiring challenges.

At the time, the company had 4 full-time employees and relied heavily on subcontractors. Candidates frequently chose competitors offering health insurance benefits.

> “We were losing candidates at the finish line. They liked the pay, but they needed benefits for their families.”

Turnover was also increasing, with 2 out of 6 employees leaving within a year driving up hiring and productivity costs.

The Challenge

The owner recognized the need to offer benefits, but traditional group (major medical) plans felt out of reach:

- $600–$800 per employee per month estimated cost
- Participation requirements did not fit a small, flexible workforce
- Ongoing administrative complexity

At the same time:

- Roles remained open for 30–60 days
- Offers were declined due to lack of benefits
- Employees were actively requesting coverage options

The owner needed a solution that was:

- Affordable
- Flexible
- Simple to manage

Exploring the Options

With help from a licensed MedMutual Protect agent, the business evaluated several approaches:

Option 1: Traditional Small Group (Major Medical) Plan

- Higher employer financial commitment
- Limited flexibility
- Participation thresholds difficult to meet
- Outcome: Ruled out due to cost and complexity

Option 2: Increase Wages Instead of Benefits

- Additional $2–$3/hour (~$4K–$6K annually per employee)
- Did not address employees' need for health insurance coverage
- Outcome: Not effective for recruiting or retention

Option 3: Flexible Strategy with MedMutual Protect

The owner explored a more flexible approach using MedMutual Protect solutions alongside the broader individual market:

- Employees independently select ACA-compliant individual major medical plans that fit their needs
- MedMutual Protect provides access to additional options to enhance individual coverage
- Agents offer education and guidance to help employees understand coverage options
- No minimum participation requirements
- Reduced employer administrative burden

MedMutual Protect does not offer ACA-compliant major medical plans but instead provides supplemental products that complement employees' primary coverage

The Solution

The company implemented a strategy centered on simplicity, flexibility, and employee choice:

Access to Individual Coverage + Supplemental Solutions

- Employees secure their own ACA-compliant major medical coverage through the individual market
- MedMutual Protect offers a portfolio of supplemental products (e.g., accident, critical illness, indemnity benefits coverage) to help round out protection
- Employees can choose the combination of coverage that best fits their personal and family needs

Education-Driven Support Model

- Licensed agents provide one-on-one consultations to help employees:
  - *Understand their major medical options*
  - *Evaluate gaps in coverage*
  - *Explore appropriate supplemental solutions*

Support is informational and consultative, helping reduce confusion without adding employer workload

Simplified Employer Role

- No requirement to sponsor or manage a traditional group plan
- No need to administer complex reimbursement arrangements
- No minimum participation thresholds
- Easy onboarding for new hires

Scalability

- Approach can grow alongside the business
- New employees can quickly access guidance and available solutions
- No need to renegotiate or restructure a group plan

The Results

Within 12–18 months:

Workforce Growth

- Expanded from 4 to 8 full-time employees
- Reduced reliance on subcontractors

Improved Hiring

- Job acceptance rate increased
- Roles filled ~40% faster

Employee Retention

- No voluntary departures in the following year
- Benefits support cited as a key retention driver

Operational Simplicity

- Minimal administrative burden on the business
- No complex benefits management required

Employee Confidence

- Employees reported improved understanding of their options
- Greater confidence in building coverage aligned to their needs

Why This Approach Worked

MedMutual Protect helped address key small business challenges:

- Flexibility: No rigid group plan requirements
- Simplicity: Education-focused support model reduced employer burden
- Scalability: Easy to support a growing workforce
- Choice: Employees select coverage aligned to their individual needs

> “I used to think health insurance was something we couldn’t afford. Now I see it as something we couldn’t afford not to offer.”

Key Takeaway

This case study demonstrates how a small business can evaluate major medical options alongside supplemental solutions to create a more flexible benefits approach, without the complexity of traditional group plans or structured reimbursement arrangements.

For this roofing company, that meant:

- Competing more effectively for talent
- Supporting employees with meaningful coverage options
- Scaling the business with confidence

Explore Your Options

If your business is facing similar hiring, retention, or cost challenges, MedMutual Protect can help you explore flexible, supplemental solutions that align with your needs.

MedMutualProtect.com/Small-Business-Solutions