



Rush Memorial x Zorro

# How Rush Memorial Balanced Cost Controls and Community Care with Zorro

**\$2.25M**

in annual premium savings

**60**

total plan options from  
6 carriers

**72%**

participation rate



Employee number  
370+ employees in 3 states

HQ Location  
Rushville, IN



"Implementing an ICHRA-based healthcare benefits model with Zorro enabled us to ensure that our employees felt informed, confident, and supported when navigating the transition."

**Katelyn Green**

Senior Generalist & Payroll Coordinator,  
Rush Memorial Hospital

## The problem



Surging healthcare costs made the existing group plan unsustainable.



Traditional coverage didn't flex to meet the wide range of staff needs and income levels.



As the largest employer in a close-knit, rural area, Rush had to maintain trust and transparency.

Balancing employee healthcare costs, care quality, and community trust is never easy. But when Rush Memorial Hospital received a steep renewal rate on their already unsustainable group health plan, leadership faced a critical choice: find a way to absorb more costs, shift the burden to employees, or explore a new path forward.

But this decision went beyond financials. With a wide range of roles—from clinicians to service staff—a one-size-fits-all plan had never fully met employee needs. And as a cornerstone of their community, Rush was committed to delivering coverage that protected both their team and the hospital's long-term stability.



# The solution

Rush Memorial's broker knew the hospital needed a solution that would allow them to remain generous with their team, control costs, and maintain the confidence of every stakeholder—from leadership to staff, patients, and the community at large. That's when they decided to completely rethink how the hospital delivered its benefits and recommend an Individual Coverage Health Reimbursement Arrangement (ICHRA).

The hospital recognized ICHRA's potential but leadership had lingering concerns. Would employees in their rural area have access to quality plans and networks? Would a transition from traditional coverage create confusion or erode trust?

That's where Zorro came in.

Zorro partnered closely with Rush Memorial and their broker to understand their workforce's healthcare needs and the hospital's financial targets. Using Zorro's smart analytics and modeling tools, the team compared traditional group coverage to the ICHRA structure and confidently designed allowances that ensured strong plan access for all employees—with the option to “buy up” if desired.

In the lead-up to launch, Zorro supported internal communications, equipped managers with education tools, and helped prepare the team for a smooth rollout. When enrollment opened, Zorro's AI-powered decision support tool guided more than 200 employees through plan selection—building personalized benefits bundles tailored to their unique health profiles, healthcare preferences, and financial requirements.

*“Implementing an ICHRA-based healthcare benefits model with Zorro enabled us to ensure that our employees felt informed, confident, and supported when navigating the transition. We prioritized clear communication, education, and one-on-one support, and it paid off. We've seen strong engagement and great feedback from employees who appreciate the personalized guidance and the freedom to choose plans that actually work for them.”*

— Katelyn Green, Senior Generalist & Payroll Coordinator at  
Rush Memorial Hospital

# The results

Today, Rush Memorial is a flagship example of how ICHRA can scale—without compromising quality or care.



The hospital **saved**  
**\$2,250,000** in annual  
healthcare spending.



Employees were able to  
**access 60 plans** from  
six carriers.



Rush Memorial **maintained**  
**trust and transparency**  
with its workforce and  
the community at large.

And with Zorro managing the details behind the scenes, the transition was seamless. Now, Rush Memorial continues to lead not only in healthcare, but in how large, legacy employers can modernize benefits while preserving what matters most: affordability, accessibility, and community trust.