masa

CASE STUDY

How data helped an employer confidently add MASA to their benefits strategy

Client profile

Vertical:	Eligible employees:	Medical carrier:	Plan type:
Healthcare	3,000	Multiple	HDHP

Client challenge

A broker questioned whether MASA would be a more relevant or valued addition to the employer's benefits portfolio than a wellness program, expressing concern that a wellness program might generate higher employee engagement and utilization.

Broker insights

$160,000
annual group premium

$32,000
annual group commissions

Solution

We suggested that the employer conduct an employee survey that included multiple prospective supplemental benefits. MASA ranked as the third most requested option. Based on this data, the company first initiated off-cycle implementation of MASA and then offered it again in the following annual open enrollment, positioning it alongside medical coverage choices.

Results

The results validated the strategy: 37% of employees elected MASA during the off-cycle open enrollment, with an additional 7% enrolling the following open enrollment. The strong participation demonstrated clear employee demand and sustained interest, confirming both the need for and value of MASA as part of the benefits strategy.

1: Mercer: The CFO Perspective on Health Survey, 2025 | 2: MetLife Employee Benefits Trends Study, 2026