



Building Health & Economic Stability

Access Health: A Proven, Cost-Effective Solution for Michigan's Workforce

Rising healthcare costs are forcing small businesses to drop coverage, pushing more Michiganders into the coverage gap—earning too much for Medicaid but unable to afford commercial insurance. At the same time, workforce participation is at risk as rising premiums, reduced cost-sharing subsidies, and higher deductibles make coverage unaffordable. Cost shifting has reached its limit, and healthcare is no longer within reach for many workers.

For 26 years, Access Health has provided a critical solution, offering a low-cost, zero-deductible, employer-supported health plan that expands access to care, supports workforce stability, and strengthens Michigan's economy. Through health coaching and targeted support, this model helps workers stay employed, businesses retain talent, and communities build long-term resilience.

However, without targeted investment, more businesses will lose affordable coverage options, workers will delay necessary care, and rising healthcare costs will further strain families and employers—threatening workforce stability and economic growth.



A Strategic Investment to Protect Workers and Employers

We cannot do this alone—nor should we. A \$1.3M investment will sustain the impact of this nationally recognized model and allow for replication of proven strategies in other Michigan communities. This investment will:

- **Expand affordable coverage**, reducing uncompensated care by **\$500K per year**, saving **\$480K annually in premiums / deductibles**, and stabilizing **165 small businesses**.
- **Support the expansion of the Muskegon CIE**, a first-in-the-state model for community-led care coordination that directly benefits local organizations while meeting MDHHS priorities.
- **Scale the Livability Lab**, equipping more communities with a proven, community-led innovation and data-driven solution for health improvement impact.
- **Lower Health Costs for Business and Individuals**, increase workforce participation while supporting individuals they enter the work force and transition from Medicaid and achieve greater economic stability. Estimated **\$2.85 million in Medicaid savings** annually.

A High Impact, Cost-Effective Solution

Over the past 25 years, Access Health has proven its ability to drive down costs, improve health outcomes, and stabilize the workforce.

- **\$112 Million Saved** in deductibles and premiums for Muskegon County workers and businesses since 1999.
- **Healthier Workforce:** Reduces absenteeism and turnover for 60,000 workers and 2,000 businesses through health coaching and improved access to care.
- **Economic Mobility & Prevention:** 110% improvement in workforce readiness and financial health, with expanded access to preventive screenings and chronic disease management.
- **Sustained Health Coverage:** Assisted 300+ individuals and families in transitioning from Medicaid while maintaining continuous, affordable health care.

The Cost of Inaction

Without targeted investment, Michigan's workforce stability and health improvement gains are at risk

- More **small businesses** will drop coverage, making our small businesses less competitive and increasing Medicaid enrollment and costs.
- **Workers** will forgo preventive care, leading to higher hospitalizations and worsening health outcomes.
- **Hospitals and providers** will face growing financial strain from rising uncompensated care and avoidable hospitalizations.

Scaling a Multi-Sector Model for Long-Term Impact

Access Health's proven model is ready for replication to stabilize Michigan's workforce and healthcare ecosystem. With state support, we can expand this model to two additional counties within three years, leveraging employer and safety-net partnerships for sustainable impact. Key partners include:

- **Healthcare & Safety Net Partners:** Michigan Primary Care Association (MPCA), Michigan 211, United Way, and Michigan Health Information Network (MiHIN).
- **Workforce & Employer Partners:** Goodwill, Michigan Works!, staffing organizations, and local employers
- **Research & Evaluation Partners:** Michigan Public Health Institute (MPHI), Center for Health Research Transformation (CHRT), W.E. Upjohn Institute for Employment Research, and University of Michigan Poverty Center.

This integrated approach **improves health outcomes, strengthens economic** mobility and fortifies Michigan's healthcare infrastructure for lasting impact.

A Model for Michigan's Future

Access Health aligns with Michigan's workforce and healthcare goals—keeping employees healthy, reducing employer costs, and preventing avoidable hospitalizations. **This is a proven, cost-effective solution ready for replication.**

We urge lawmakers to invest **\$1.3M** to expand this model—ensuring a healthier, more economically stable future for Michigan's workers, businesses, and communities.

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