

Case Study

How R.R. Donnelley improved healthcare accessibility with Health Payment Accounts



HPA
Benefit



Communications
Industry



13,000+
Benefit-eligible employees





Challenge



Solution



Success

With rising healthcare costs, R.R. Donnelley sought to make healthcare more affordable for lower-income employees.

13K+

eligible employees



Majority enrolled in HDHP with HSA access

When Christy Goldberg-Hirsch joined R.R. Donnelley (RRD), she was faced with a benefits challenge. There was a widening gap between rising medical care costs and what employees could afford out-of-pocket.

Although many employees were beginning to see their HealthEquity Health Savings Account (HSA) nest egg grow, Christy realized that others needed support to cover necessary costs like prescriptions and emergency room visits without having to stress about where the money would come from.

Christy and team knew this affordability gap had the potential to cause employees to defer care for fear of not having funds readily available. Without a lot of wiggle room in their benefits budget, however, they needed a cost-effective option that would provide employees greater flexibility to pay for healthcare.

“We felt it was crucial to offer a way to alleviate the financial stress associated with medical situations.”

- Christy Goldberg-Hirsch





Challenge



Solution



Success

To address financial barriers, RRD launched an interest-free healthcare line of credit.



Health Payment Account:

An employer-sponsored benefit that provides an interest-free healthcare line of credit¹ to employees with the option to repay through payroll deduction.

\$1K

line of credit
chosen by RRD

In August 2022, the RRD team partnered with Paytient² to implement Health Payment Accounts (HPAs) into their benefits program to provide a budget-friendly way to help connect their employees' physical and financial health.

The benefit is available to all U.S.-based benefits eligible employees regardless of their health plan. Employees can use their line of credit to fund doctor's visits, prescriptions, dental appointments, and even vet care. Once funds have been used, employees can repay them in small installments through a payroll or bank account deduction, without additional fees or interest during the duration of their employment.

HPAs give every eligible employee, regardless of salary or health coverage, immediate access to healthcare funds. RRD pays a minimal fee per person, so this is as cost effective to the company as it is beneficial for employees.

"We felt strongly that this was the way for us to go."

- Christy Goldberg-Hirsch

¹HealthEquity and Paytient are separate, unaffiliated companies and are not responsible for each other's policies or services.

²The HPA card is a line of credit that is subject to approval, and works with providers in approved merchant categories. All charges made to the HPA card must be repaid according to the terms outline in the cardholder agreement.





Challenge



Solution



Success

With over \$1M expenses covered, HPAs have given employees the financial support to confidently seek care.

Most to least common HPA expenses



pharmacy



medical care



dental care



vet care

Since 2022, RRD's employees have utilized HPAs to cover over \$1 million in expenses, helping employees have better access to the care they need whenever they need it.

In 2024, RRD increased the line of credit to \$1,200 to bridge the healthcare affordability gap even more.



"I can pick up medication and pay for doctor's visits without fear of what the total will be. It relieves a lot of stress when it comes to healthcare."

- RRD employee

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HSA



FSA



HRA



LSA



COBRA



Commuter

"The consistent word in the feedback is **'dignity.'** Our people don't have to face the embarrassment of saying, 'I can't afford that.' They know they can use their Health Payment Account."

- Christy Goldberg-Hirsch