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Polling Question

What is your knowledge level about the advantages of a self-funded plan?

Answer Choices:

1. Very Knowledgeable
2. Understand the Basics
3. Limited Knowledge
4. No Idea

 The Self-Insured Ecosystem

The image is a polling question slide. It features a blue header with the text 'Polling Question'. Below the header is a horizontal line. The main content area contains the question 'What is your knowledge level about the advantages of a self-funded plan?' followed by the text 'Answer Choices:' and a numbered list of four options: '1. Very Knowledgeable', '2. Understand the Basics', '3. Limited Knowledge', and '4. No Idea'. At the bottom left is the Future Leaders logo, and at the bottom right is the text 'The Self-Insured Ecosystem'. The slide is numbered '2' at the bottom left.

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What is a Self-Insured Health Plan?


<p>Fully-Insured Plans</p> <p>0% POTENTIAL SAVINGS</p> <p>100% fixed cost</p>	VS	<p>Self-Funded Plans</p> <p>UP TO 80% POTENTIAL SAVINGS</p> <p>20% fixed cost</p>
 <p>\$900 Per Month</p>		 <p>\$150 per Month</p>

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Fully Insured vs. Self-Funded








	Fully Insured	Self-Funded	Details
Fixed Costs	★		· FI plans allow for a fixed, monthly premium to cover claims and administrative fees
Customization		★	· SF plans offer flexibility in designing custom benefits tailored to the specific needs of each organization
Flexibility with Plan Design		★	· Ability to apply cost savings strategies to generate higher savings percentage
Access to Data		★	· Rights to have access to claims data to better understand health care spend
Average Higher Savings %		★	· SF companies are only paying for the health care costs of their own employees which often lower costs allowing for investments in other areas



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The Benefits

Why Self-Fund?


-  ERISA
-  Tax Break
-  Customization
-  Pay as You Go
-  No Pooling Risk
-  No Profit Margin
-  Lower Administrative Fees


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Strategies

	<u>TPA</u>	<u>Stop Loss</u>	<u>PBM</u>	<u>Ancillary Benefits</u>
	Replicate administrative functions of a carrier	Limits the plan's exposure	Limit Top End Risk	Customization
	Transparent Reporting	Protect against unusually high or catastrophic claims	Manage & control Rx drug benefits	Select services and vendors that align with the company exposure
	Adjudicate claims & manage cash flow	Implemented for: - Each covered individual - Claims for entire group	Reduce Rx drug costs while improving medication options	Drive management of known risk with solutions to generate cost containment


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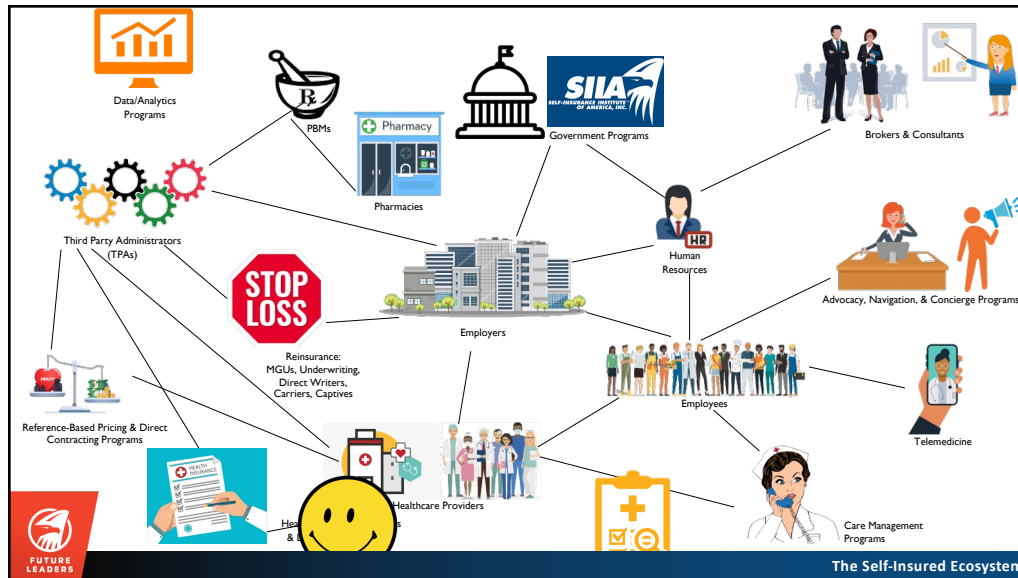
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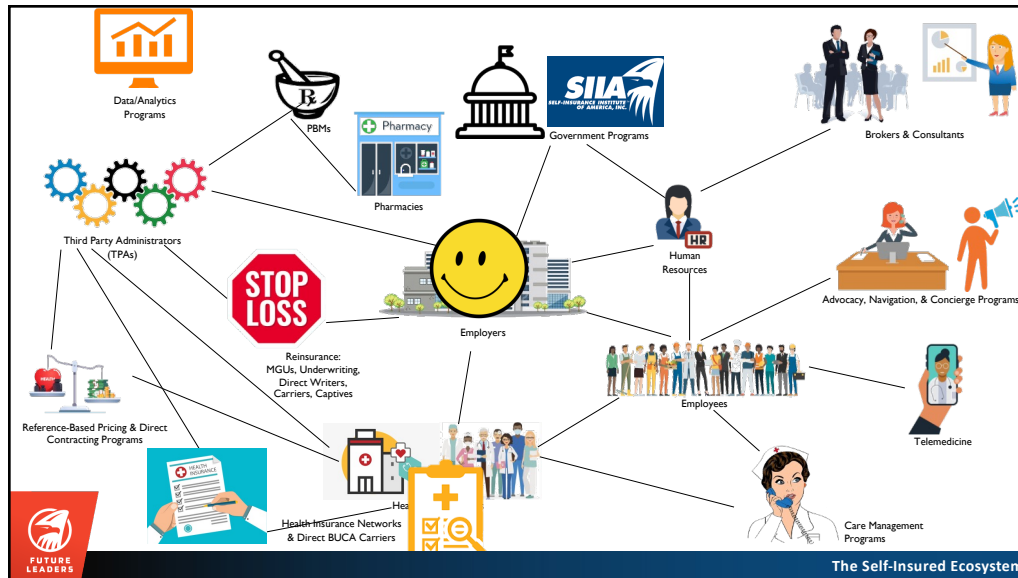
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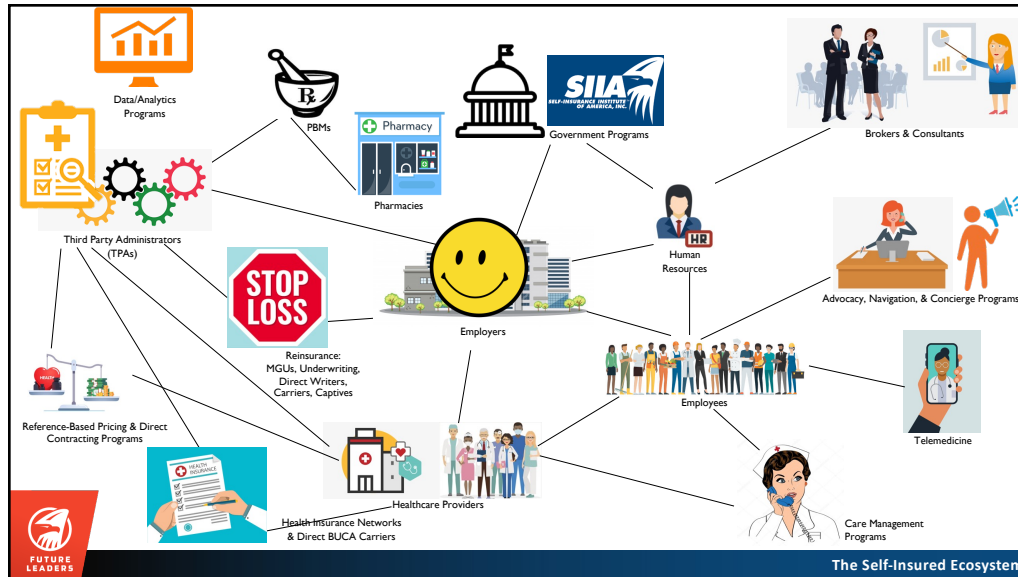
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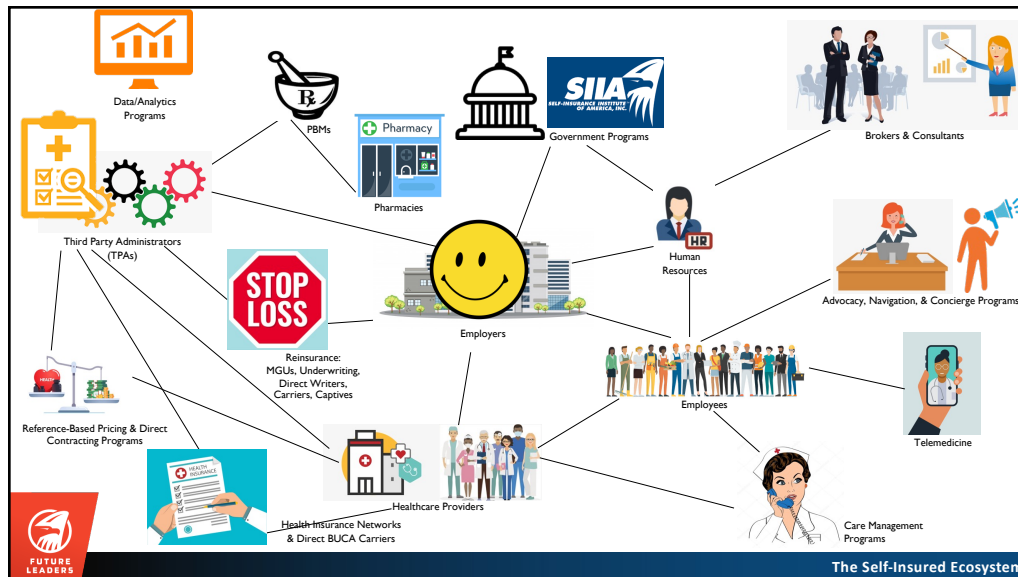
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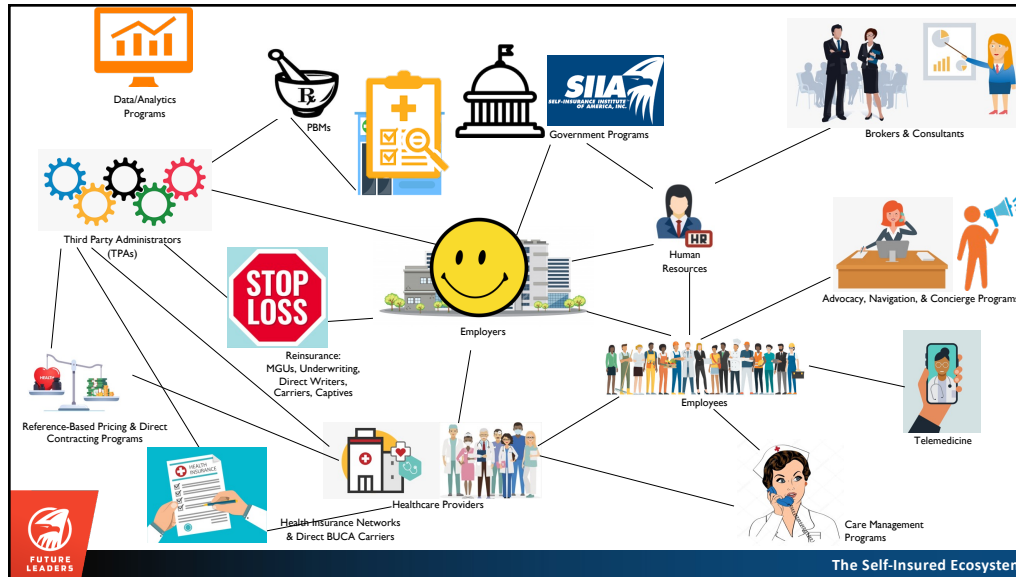
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