

## DOLLARS, DATA and DESIGN:



## THE BENEFITS OF SELF-FUNDING

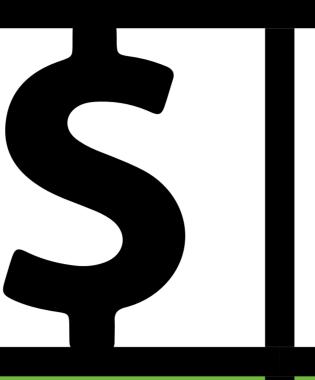
With self-funding, the employer assumes direct financial responsibility for the costs of participants' medical claims.

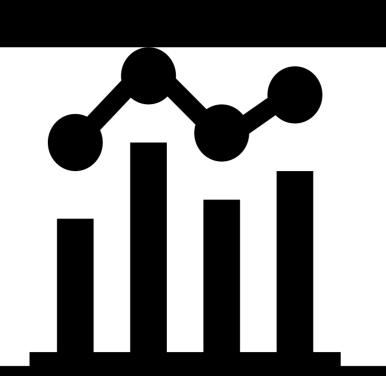
This may sound scary, but with the right partner, there are many potential self-funding benefits.

> ofcovered employees are in a self-funded plan (2020)

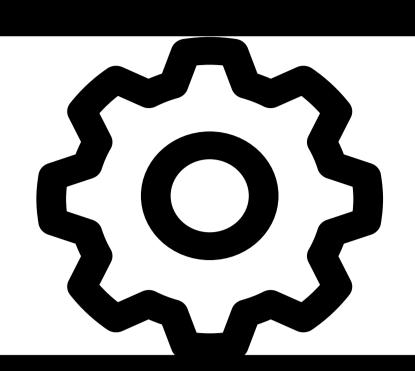
> > from 2019.

DOLLARS





## DESIGN



Realize claims savings. In a fully insured arrangement, you never see a return of unused premium. With self-funding, you only pay for what you use.

Increase cash flow. In a fully insured plan, you pre-pay for coverage each month. With selffunding, you only pay for claims.

Access your data. Watch usage patterns in real time and proactively address concerns, steer participant behavior, and improve outcomes.

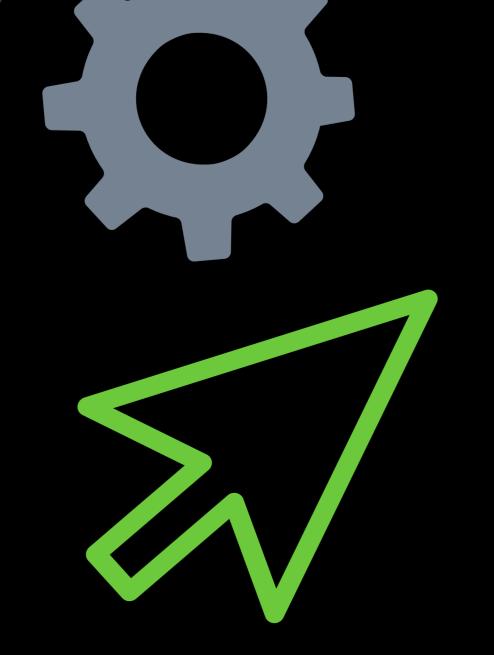
Enjoy greater transparency. Know where every dollar is being spent and identify cost.

Customize your benefits. Tailor benefits, vendors and resources for your specific needs. Your plan moves from "one size, fits all" to true customization.

Streamline compliance. Selffunded plans are not subject to changing state mandates.

Expand network choices. Choose from PPO, HMO, hybrid, direct contracts and more.

No employer can do the same thing every year and expect a different outcome. Consider incorporating a self-funding feasibility analysis into your strategy.



Learn more about the details and BENEFITS OF SELF-FUNDING.