SELF-INSURANCE HEALTH PLANS

One of the common concerns heard amongst our Chamber Business Members is the rising cost of health care. Because of this, we have partnered with the Ohio Chamber of Commerce and BE Solutions to seek ways to bring down these costs. Research shows that the most effective way to lower costs is through self-insurance.[1] As an insurance agency and third-party administrator (TPA), BE Solutions is uniquely qualified to assist in evaluating small group self-funding alternatives.

Once predominantly used by larger firms, companies of all sizes are moving to self-insurance. Self-insurance usage has increased an average of 14% across all company sizes over the last 15 years. [1]

Self-insurance is a way of covering your employees' health care while avoiding costly Affordable Care Act (ACA) fees. In addition, you could receive unused premiums at the end of the year all while fully protecting your employees and your company with stop-loss coverage. Therefore, making it a no-risk plan.

Benefits

- Customized plan designs based on employee needs versus ACA requirements.
- Businesses receive claims data allowing them to better negotiate their renewals.
- Protection from high claims – protection under these plans function the same way as fully insured plans
- Avoidance of some of the Patient Protection and Affordable Care Act (PPACA) taxes and fees.
- Businesses can receive a refund of premium dollars when claims are lower than expected.

Receiving a Quote

BE Solutions offers a free, no-obligation evaluation to assist with your annual due diligence to compare discount opportunities and fees. This is an opportunity to compare TPA services and receive valuable account information including rating options, premium estimates, and claims

history. BE Solutions' experts will offer suggestions for participation in programs that can be stacked together to maximize your savings.

How to get a customized quote for your business
- Contact Dave Ewonce, BE Solutions at 412-302-6718 or dewonce@besoln.com.
- Provide an employee Census. Click here for tools and instructions on census creation and delivery.

[1] Ohio Chamber of Commerce. Retrieved on July 25, 2017 from http://selfinsuranceohio.com/.