

Self-funded with stop-loss health plans

Lower cost and more employee control

So what's different about self-funded with stop-loss plans?

With fully insured health plans

- You have no control over how premiums are spent
- You will NOT see those premium dollars again, even in low claim years.

Self-funded with stop-loss plans are different

- Portions of your payments are used for
 - Plan administration
 - Stop-loss insurance
 - Your claims account
- You have money left in low claim years!

Self-funding, using a Third-Party Administrator (TPA) and Referenced-Based Pricing (RBP), is one of the more effective ways employers can influence the rising costs of healthcare coverage.



Lower cost:

- There is **no premium tax on the self-insured claim expenditures**.
- **Administration costs are generally significantly lower** through TPA vs an insurance carrier or HMO premium.
- **Limitation of carrier profit margin and risk charge** of an insurance carrier/HMO for the bulk of the plan.
- **Mandatory benefits are optional** because self-funding is regulated by federal legislation.
- **Transparent fee and cost disclosure.**

More employer control:

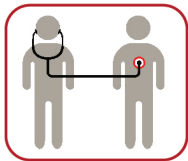
- **Control of plan design:** Employer has flexibility in plan design, deductible, and co-insurance.
- **Control of employer risk:** Employer can manage the amount of stop loss to control costs and acceptable risk.
- **\$0 copay for generic drugs:** Encourages conversations between patients and doctors on generic alternatives.
- **Unlimited provider network:** Provides in-network access to the doctors and facilities of your choice.

Testimonial



We chose to make a change to Hahn Financial for our health coverage to be more competitively aligned with some of the bigger employers in our area. Family health insurance can be very expensive in the traditional group marketplace for a small company like us. With this plan, there is also a chance for a portion of premium dollars to go back to our employees. The process was easy and our employees are happy. I would recommend Hahn to other employers looking for a better option.

- Kim Hines, SMT Health Systems



Employer Health Plans



For a referral - Contact us TODAY!

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