

SELF -FUNDED CAPTIVE



Are you stuck
on the fully
insured treadmill?

A Solution for Small to Mid-Size Groups of 50-250 employees

> The Problem:

Healthcare costs are increasing at unsustainable rates.

As an employer it is vital to ask yourself and your broker:

- What is driving my healthcare insurance premium increases every year?
- Do I have a long-term strategy to contain increasing costs?
- Do I recoup any premium from my health insurance carrier every year?

> The Solution:

- We recognize employers can control healthcare costs by sharing risk.
- Would it interest you to join a community of employers with the common goal of controlling healthcare costs?
- PF Compass has strategies to create long-term solutions using a **self-funding captive model**:



OLD MODEL

High Premiums & 100% Fixed Costs
No control over benefit design
Often bundled Medical and Rx Plan



NEW MODEL

Pay only for healthcare used
High control over benefit design
Unbundling: Create custom Plans & networks tailored to employee blend

NEW MODEL ECONOMICS: 3 HEALTHCARE COST BUCKETS



1. Paid By You



2. Shared With
Other Employers



3. Shifted to a
stop-loss carrier

> The Result:

Great healthcare with 3 ways to save:

1. Claims Account: Only pay for what you use. All savings from the account stay with you.
2. Distribution: Unused funds from your pooled captive funds are returned annually to employer clients in the pool
3. Pharmacy rebates: Transparent and pass-through PBM's send 100% of rebates and pharmacy savings back to you.

> Next Step: *A collaborative – no obligation – health plan assessment, allowing PF Compass to craft a custom proposal.*