

Health Benefits Funding Solutions

Which health plan is right for your organization?

See the differences between health plans with this helpful checklist that highlights the value of a self-funding solution with Roundstone’s group medical captive.

	Fully Insured	Level Funding	Self-Funding	Our Captive
Eligible Employee Information	25 - 499	25 - 499	75 - 1,000	20 - 1,000+
Insurance Protection	Full Insurance Protection	ISL and ASL (Self-Funded with Stop Loss)	ISL and ASL (Self-Funded with Stop Loss)	ISL and ASL (Self-Funded with Stop Loss)
Monthly Payment	Predictable monthly premium payment	Predictable monthly payment including stop loss premium, administrative fees and claims funding	Predictable monthly payment includes stop loss premium and administrative fees; employer pays claims weekly	Predictable monthly payment includes stop loss premium and administrative fees; employer pays claims weekly
Claims Corridor	Not applicable	110% - 120%	120% - 125%	110% - 125%
Reporting Access	Employer specific claims / Utilization for groups > 100 employees	Employer specific claims / Utilization for all groups	Employer specific claims / Utilization for all groups	Employer specific claims / Utilization for all groups (Includes analytics)
Potential Claims Savings	No	Yes - Surplus share options with renewal	100% of all claims savings	100% of all claims savings
Reserves/Terminals	Included	Included	Employer holds reserves / Run out claims up to aggregate point	Employer holds reserves / Run out claims up to aggregate point
State Mandates	Included	Included	Flexible	Flexible
Distribution	None	None	None	Stop loss surplus (pro rata basis)

- » Roundstone’s funding solution can be combined with various benefit designs & cash flow options to meet needs.
- » Analytics reporting provides the ability to target areas of high costs — Roundstone’s **Cost Savings Investigators** help clients with solutions.
- » Long-term strategy to reign in the customer’s employer health care spend.