

Roundstone CAHU Virtual Presentation – Employee Benefits Funding: What’s in Your Toolbox

- 1) Introduction: 10 minutes
 - a. Current situation for mid-market employers.
 - b. How do Fortune 500 companies finance their health benefits.

- 2) Benefits of self-funding vs fully insured: 10 minutes
 - a. Cost containment tools.
 - b. Different types of self-funding

- 3) Introduction to captives: 10 minutes
 - a. Types of captives.
 - b. Single parent vs group.
 - c. Benefits of group captives.
 - i. Claim information
 - ii. Cost containment
 - iii. Employer retains 100% of savings
 - iv. Long term strategy

- 4) Mechanics of a medical group captive: 20 minutes
 - a. Risk taking.
 - b. Risk sharing.
 - c. Risk shifting.
 - d. Distributions from the shared premium.
 - e. Medical group captive vs level funded.
 - f. Fixed vs variable cost in a group captive.
 - g. How to build a high-performance captive.
 - h. Case studies.

- 5) Q & A: 10 minutes