



Self-Insurance Quick Overview

“Self-funding is like taking over the management of one’s budget or insurance checking account. You see all the dollars being billed, what you pay and manage it against a set budget. Any dollars that are managed below the budget, you keep as an employer.”

Chris Wilson, Chief Revenue Officer

Employers who shift from large carrier plans to the self-funded space assume they will gain transparency, and with it control over benefit costs. However, transparency alone doesn’t provide control of unit cost and utilization, which are the keys to lowering benefit costs long-term.

Shifting into the self-funded space affords greater transparency, but it comes at the loss of alignment with large insurance carriers.

When fully funded by a large insurer, that insurer has an incentive to control costs at scale —up to a point.

Healthcare Highways is taking healthcare off cruise control. Reduce your clients' healthcare benefits costs up to 20% with our innovative model, while vastly improving the overall healthcare experience.

FAST LANE

Without the support of a value based care model, your client is alone in their efforts to reduce benefit costs and improve employee health outcomes long-term.

Value base care health plans bring employers and service providers into mutually beneficial alignment. Large insurers have a limited incentive to reduce benefits costs.