

“RISK: A situation involving exposure to danger.”

Example: Buying your health plan rather than owning it because you think it is the “safe” choice or that it is your only viable option.

Risky Business

Learn how you can safely control your health plan, save money, and empower your employees.

Over the past 15 years, health insurance premiums have increased 213%. With no data and no ability to control their plans, small and mid-size businesses have had no choice but to water down their benefits and pass more of the cost to employees who are unprepared to deal with that burden. But you can change that!

HOW DID WE GET HERE?

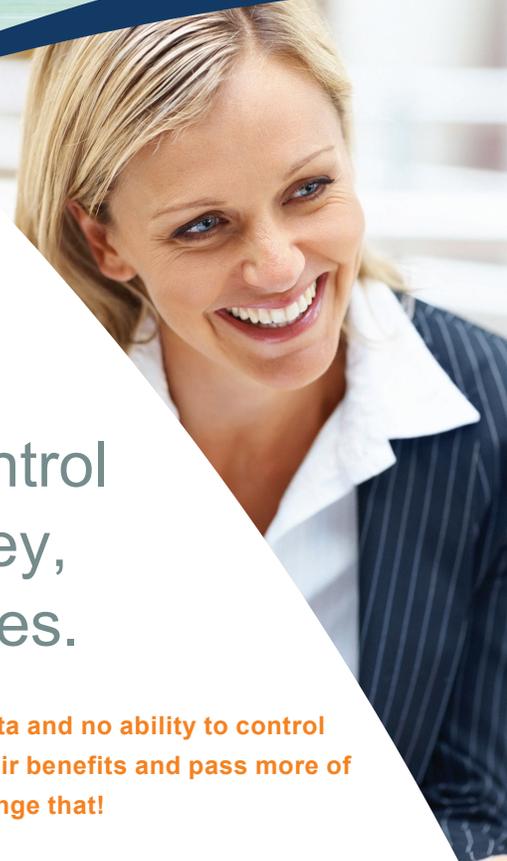
For more than 70 years, employers of all sizes have used employee benefits as a way to attract and retain the best people. Over time, health plan costs have become the second largest expense (after payroll) for those businesses. For small and mid-size business, helping employees deal with their health care costs has meant transferring that risk to a traditional health insurance company using a fully insured arrangement.

The employer pays a monthly premium and the insurance company takes all the risk. When they “settle up” premiums versus claims paid at the end of each year they generate a renewal rate for next year. Over the past 15 years the cost of health care has skyrocketed and it has taken those monthly employer-paid premiums with it.

Employers had no access to their plan data, and without that there was no way to really understand whether their annual cost increases were tied to their employees, other company’s high-risk employees with whom the insurance company was sharing risk, or just the need for the insurance company to make a profit. They were also powerless to make changes in their plan to help their employees and to keep costs down.

BIG BUSINESS HAS HAD AN ADVANTAGE

For more than 40 years, large employers have been able to unbundle those monthly premiums and use their data to build and manage their plans in a way that saves them money and avoids asking employees to take watered down benefits that leave them shouldering more of the cost. *Until recently*, small businesses didn’t have that option.



Today, small and mid-size businesses can own and take control of their plans.

“82% of employers with more than 500 employees self insure.”

— U.S. Department of Health & Human Services

THE ONE-SIZE-FITS-NONE FULLY INSURED PLAN IS BUILT FOR THE INSURER – NOT FOR EMPLOYEES.

At Captivated Health, we believe that plans designed by the rule makers in some far-away insurance company home office don't serve employees as well as plans that take an employee first approach.

Every plan for every Captivated Health member organization starts with one question: “If I were a member of this group, would I want this?” We work with you until the answer to that question is, “Yes!”

Contact us today to learn more about why yesterday's myths and misconceptions are holding you back from a better health care solution for your business and for your employees.

The myth: A partially self-insured plan is riskier than a fully insured plan.

LET'S BUST THE MYTH

Since you don't have access to your data, you really don't know very much about what is in that monthly premium you pay. This lack of transparency makes it virtually impossible to determine the appropriate risk for small and mid-size employers.

WHY PREDICTABLE RISK MATTERS

Determining the premium without being able to predict the risk is like prescribing a drug without diagnosing the condition. Underwriters at all of the major insurance companies know this and overcharge those groups. This ensures that there is more than enough money to pay claims and more than enough money to ensure their profit.

SO, WHAT'S A SMALL GROUP TO DO?

Act like a large group, that's what! By joining with other groups in your industry and by using a partially self-insured financing arrangement known as a “Captive”, you can achieve the scale and predictability of large companies that have partially self-insured for years.

GET THE LARGE GROUP ADVANTAGE

According to the U.S. Department of Health and Human Services, a partially self-insured financing arrangement is used by 82% of U.S. employers with more than 500 employees. They get their claims data, they make their decisions, and they eliminate the middleman and save 18% or more over the smaller companies going it alone.

CAPTIVATED HEALTH GIVES YOUR COMPANY THE LARGE GROUP ADVANTAGE

We can help your company to gain control, save money and deliver a better plan and experience to your employees. Combining a partially self-insured captive financing arrangement with an “employees first” mindset and robust risk management tools, Captivated Health has already saved its initial group of member firms over \$6 million – just in the first three years.

