



## SELF-FUNDING MAKES SENSE

*More and more employers are turning to self-funding for strategies that help control costs and improve health*

### Why self-funding?

The health care landscape has changed dramatically over the past few years. The Affordable Care Act (ACA), regulatory changes, and the movement to stem rising costs have employers evaluating their options. The flexibility of a self-funded plan may be the best way to address these new challenges.

### How can self-funding help you?

- **Access to claims data for a self-funded plan gives you insight.** You need to know what is driving your health care costs. This data can help us identify plan design changes and targeted programs that may help control costs and help improve health of enrolled members.
- **Tax exemption saves you money.** Self-funded plans are exempt from the ACA's excise tax on health insurance premiums and may not be subject to state premium taxes.
- **Paying claims when incurred can help your cash flow.** Paying claims when incurred rather than a monthly insurance premium can save you money and help with cash flow.
- **Customized plan design gives you flexibility.** Customized plan designs help you meet the specific demands of your members and your business objectives by implementing multipronged strategies, such as targeted programs and incentives.
- **Exemption from state insurance mandates gives you consistency.** Because self-funded plans are generally exempt from state insurance laws that mandate certain benefit structures, you can maintain plan continuity and simplified administration across multiple states.
- **Stop loss mitigation gives you security.** Stop loss insurance helps protect you against unexpected claims costs.

### AmeriHealth Administrators' self-funded plans may help improve health and control costs with:

- a consultative approach;
- an extensive provider network;
- a world-class customer experience;
- experienced health benefits professionals;
- detailed analytics;
- innovative Health Management Programs;
- extensive online tools and resources.

Connect with your AmeriHealth Administrators representative or broker to learn how self-funding can help you deliver value across your entire organization.

AmeriHealth Administrators does not provide legal or tax advice. Please consult with your legal/tax advisor regarding your legal and tax obligations with respect to a self-funded plan.

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