



ALL TPAs ARE NOT ALIKE



Self Insured Plans LLC

Discover the Benefits

Our service, technology

► Empower Your Employees

Today, employers are partnering with their employees to reduce health care costs and eliminate red tape. By implementing consumer driven options and the web-based tools needed to use these benefits effectively, we're helping clients teach their employees to become more effective health care consumers.

Changing Attitudes

While consumer driven health care is evolving in various forms, the underlying theme is teamwork. By working together, employers are discovering that helping employees become more effective consumers of health care services is critical to cost control and

employee satisfaction. Participants are learning that active involvement and behavior modification can impact their future health and well-being as well as the success of their organization.

Consumer Driven Plans

To offer Health Reimbursement Accounts (HRAs) and Health Savings Accounts (HSAs), employers offer core health plans with high deductibles, at least \$1,000 for individuals and \$2,000 for families. Because core benefit plan costs will drop as deductibles rise, many employers are adding HRAs or HSAs to cover expenses that fall below the deductible.

Flexible Benefits

Section 125 of the Internal Revenue Code enables employees to be reimbursed for qualifying expenses with before-tax dollars. In most cases, participants enjoy increased disposable income without sacrificing benefits, and because taxable income is reduced, the employer's tax obligation also decreases. Combining Section 125 with an HRA can generate even greater cost savings for everyone.

Choose us to help determine which alternatives are best for your organization and discover the real advantages of consumer driven health care.



► Increase Your Flexibility

Self-Funding

When your employee health benefit plan is self-funded, your company assumes financial responsibility for the amount of claim costs it can afford. Stop-loss insurance is obtained to cover those claims that exceed actuarially determined levels, both on a specific and aggregate basis. Funds may be contributed to an employer-established account and transferred as needed to pay claims and expenses. Excess funds remain in the account and collect investment earnings.

Self-funded plans can be designed with appropriate levels of coverage, deductibles, co-insurance, stop-loss and utilization management.

When conditions demand change, self-funding offers the flexibility to respond.

Timely Reporting

We use state-of-the-art information technology to provide self-funded employers with timely reports on claims experience, provider practices, funding and more.

Convenient Billing

Invoicing, cash management and detailed financial reporting are common practice in our profession. Information technology enables us to tailor billing procedures to specific client needs, with billing directed to specific locations or divisions within your organization.

and experience will...

► **Control Benefit Costs**

Network Analysis

Even though provider network discounts always sound great, it's important to understand just how these discounts are being calculated.

Today, we're using new technology and decades of claims management experience to analyze the performance of provider networks and help our clients determine the real value of promised discounts.

Disease Management

Disease management programs are based on the fact that the majority of medical care costs continue to come from a small percentage of covered employees – those with chronic illnesses or lifestyle and behavior issues.

A few of our disease management strategies include...

- ▶ *Clinical logic and predictive modeling to identify potential complications*
- ▶ *Customized care plans for those with chronic conditions*
- ▶ *Educating employees and dependents on behavior modification*
- ▶ *Referrals to providers, disease-specific websites and other educational tools*

By applying these and other strategies, we are controlling costs and helping participants improve their quality of life.

Claims Management

In a self-funded environment where claims can represent up to 95% of overall plan costs, prompt, professional claim settlement is critical to containing

costs. To assure this, our professional claims analysts monitor your plan and adjudicate claims and encounters promptly. Quality service promotes employee confidence and increases the perceived value of your health plan.

Utilization Management

As health care delivery continues to evolve, we continue to implement appropriate cost and utilization management strategies. These programs help our clients find an important balance between cost control and employee satisfaction.



► **Improve Your Bottom Line**

Technology and Experience

From the growth of self-funded health benefit plans in the 1980's to the development of today's web-based services, we have always been at the forefront of technology. Today, regardless of plan design, we offer secure 24/7 Internet access for covered employees, employers and health care providers. More importantly, we back this convenience with experienced claims analysts and account managers who address

important concerns personally. This support provides added peace of mind for plan participants and makes it easier for you to concentrate on your business.

Help With Compliance

By combining regulatory knowledge, administrative expertise and state-of-the-art information technology, we currently help many employers comply with COBRA, HIPAA and other regulatory requirements.

Added Value

As employees become more and more involved in their health care, the need for meaningful information continues to expand. Choosing us to design and manage your health benefit program will give your employees efficient access to meaningful information and enhance the value of your benefit programs. Quality benefits will help attract and retain quality employees.

When it comes to service, technology and experience, all TPAs are not alike. Talk to us or ask your broker and discover the difference today.

Proven Expertise...

As a professional benefits administration firm, we have the resources and experience to respond to virtually any employee benefit-related need you may have. From design and administration of a consumer driven, self-funded group health plan to accessing a provider network in another locale, we'll help you find a solution that's right for your employees and your bottom line.

Our services and expertise can help you manage your employee benefit program today and in the future.

Discover the benefits.



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