



EMBRACE SELF-FUNDING: REAP THE BENEFITS

Self-funding is a cost-effective and flexible way to avoid the continually rising premiums of a fully insured plan.

3 IN 5 COVERED WORKERS



Three in five covered workers are in a self-funded health plan.

Self-funding is common among many firms because they can spread the risk of costly claims over a large number of employees and dependents.*

WHO SELF-FUNDS?

OVER

100 MILLION

Americans receive their health insurance today through self-funded benefits.**

WHO'S INVOLVED?

The Employer

Brokers & Consultants

Third Party Administrator

Provider Networks

Stop-Loss Carriers

Tailored Solution Partners

61%

of all covered workers are partially or fully self-funded*

THE BENEFITS OF SELF-FUNDING:



Greater Flexibility

- Custom benefit plans specifically designed for your business
- Adjustable as your organizational needs change



Ease of Administration

- Consistent plan nationwide
- No state mandates
- Cost savings on plan benefits and no state premium tax



Improved Cash Flow

- Pay for actual claims, not anticipated claims
- No insurance reserve requirement
- Maximize interest income

FULLY INSURED

VS

SELF-FUNDED

Non-refundable Premium



Potential Savings

Claims



Stop-loss Insurance Administrative Costs

THE EVHC ADVANTAGE:

As one of the nation's largest independent employee benefit administrators, EVHC offers the product options specifically needed for each employer's self-funding needs.

**BENEFIT ADMINISTRATION
COST AND RISK MANAGEMENT
EMPLOYEE HEALTH OPTIMIZATION**

Effective solutions that achieve hard dollar savings while maintaining quality benefit options.

*Kaiser Family Foundation, "Employee Health Benefits Survey." (2016)
**Self-Insurance Educational Foundation

