

# Is self-funded health insurance a good option for you?

Fully-insured	Partially self-insured	Self-funded - reinsured	Fully self-funded
<b>Typical insurance</b>	<b>Both called "Partially Self-funded Insurance"</b>		<b>No stop-loss reinsurance</b>
Company and employees are fully-insured	Company and employees are fully-insured	Company reinsured, employees covered by company/assets	Company and employees covered only by assets
Relatively low deductible	High deductible for company, Usually \$0 for employee	(?) Set by company	(?) Set by company
Little control over annual premium rate up	Controlled rate up (ave. 3%)	No annual premium rate up - May face reinsurance rate ups	No annual premium rate up - No reinsurance
No reserves	Controls 1-2 yr premium reserves	Company controls reserves	Company controls reserves
Low risk/ Possibly high premium	Low risk/ Low premium	High risk/ Pays TPA to service	Company assumes all risk/ Services and pays own claims
Predictable	Predictable	Unpredictable	Unpredictable
Limited Plan Design	Customized Plan Design	Limitless Plan Design	Limitless Plan Design
Limited reward for following Plan Design	Annual reward for following Plan Design	Immediate direct reward for following Plan Design	Immediate direct reward for following Plan Design
Groups from 2-2,000+	Groups from 25 to 2,000+	Groups from 100-2,000+	Groups from 2,000+

GNI Infographic © 2014, Good Neighbor Insurance, 1.480.813.9100

This infographic and more can be found at:



good neighbor insurance  
www.gninsurance.com