

Comparing group health insurance options - Which is best for you?

Fully-insured	Partially self-insured	Self-funded - reinsured	Fully self-funded
Typical insurance	Both called "Partially Self-funded Insurance"		No stop-loss reinsurance
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
Little to no risk/ Possibly higher 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 Design	Annual reward for following Plan Design	Immediate direct reward for following Plan Design	Immediate direct reward for following Plan Design
Groups as few as 2 to 2,000+	Groups from 25 to 2,000+	Groups from 100 to 2,000+	Groups from 2,000+

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This infographic and more can be found at:

