

Self-Insurance Quick Overview



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Self-funding is like taking over the management of one's budget or insurance checking account. You see all the dollars being billed, what you pay and manage it against a set budget. Any dollars that are managed below the budget, you keep as an employer.

- Chris Wilson, SVP of Business Development

Employers with large carrier plans, that shift to the self-funded space assume they will gain transparency and with it control over benefit costs. Transparency alone, doesn't provide control of unit cost and utilization, the keys to lowering benefit costs long-term.

Shifting into the self-funded space affords greater transparency, but it comes at the loss of alignment with large insurance carriers.

When fully funded by a large insurer, said insurer has an incentive to control costs at scale--up to a point.

Fast Lane

Without the support of a value-based care model, your client is alone in their efforts to reduce benefit costs and improve employee health outcomes long-term.

Value-based care health plans bring employers and service providers into mutually beneficial alignment.

Large insurers have a limited incentive to reduce benefits costs.

Healthcare Highways is taking healthcare off cruise control. Reduce your clients' healthcare benefits costs with our innovative model, while vastly improving the overall healthcare experience.

Contact Healthcare Highways today!

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