DEFINITION OF LEVEL-FUNDED

A Level-Funded Health Plan (also known as a partially self-funded plan) is a type of health insurance plan that combines the cost savings and customization of self-funding with the financial safety and predictability of a fully insured health plan.

THE PLAYERS

- EMPLOYER → ISI MEMBER SERVICE AGENT → PROVIDER NETWORK → STOP-LOSS CARRIER → WRAP NETWORK

BENEFITS OF LEVEL-FUNDED

- CONTROL - The employer chooses the benefit design, provider network and stop-loss carriers.
- LOW OPERATING COSTS - Most businesses realize immediate monthly savings.
- COST MANAGEMENT - 100% of the unused claim fund is returned to the employer.
- FLEXIBILITY - Level-Funding allows employers to design a health plan to address the needs of their employees and business.

COMPARISON

Level-Funded Health Plans work similar to fully insured plans with a major difference: The EMPLOYER owns the claims reserve instead of the insurance carrier.

Are you an employer with at least two (2) covered employees and looking for a creative, cost effective solution? Learn about the LEVEL-FUNDED HEALTH PLAN by calling ISI at 1-888-474-1959 or emailing sales@isi1959.com