

## PROGRAM STATISTICS



Program members who report being extremely satisfied or satisfied



Average savings per member since 2011



Average annual member retention

## CASE STUDY

“We estimate that **the County will save more than 50% on the cost of our stop-loss coverage this year alone** thanks to joining PHSLP. We like the program’s retroactive funding structure and having the volatile risk spread across a pool of participating organizations. As members, we also appreciate the **transparency related to its operations and cost.**”

– RITA DAVIS, FINANCE MANAGER, ANDERSON COUNTY

## PAYMENT MODEL

Each member’s total cost includes:

**1**

Allocated portion of the group’s claims

**2**

Cost of excess insurance

**3**

Allocated portion of program’s operating expenses

## MEMBER SAVINGS

Each member's cost is benchmarked against the commercial market to demonstrate savings.

	Total Cost in PHSLP	Market Quote	Savings to Member
Member A	\$1,864,566	\$4,321,482	<b>\$2,456,917</b>
Member B	\$1,019,659	\$1,223,435	<b>\$203,776</b>
Member C	\$411,457	\$488,275	<b>\$76,818</b>

## STRUCTURAL ADVANTAGES



**Owned by its members rather than shareholders**



**Members pay actual costs – no profit or retained surplus targets**



**Direct role in governance through committee and board participation**

## WHO QUALIFIES?

Participation in this program is open to organizations with self-insured medical plans

## CONTACT US

info@antumrisk.com  
803.461.8372