

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

This program typically provides savings both upon joining as well as over the long term. By using a retroactive funding model, we charge members only what is needed to run the program.

	Savings	
New Member A	\$41,550	10%
New Member B	\$269,978	56%
New Member C	\$429,426	57%
New Member D	\$225,751	30%

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

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