ANTUM RISK GROUP STOP-LOSS CAPTIVE

PROGRAM STATISTICS

30%

Average savings for new members

68%

New member proposal acceptance rate

95%

Average annual member retention

CASE STUDY

"The County **saved more than 50% on the cost of our stop-loss coverage for 2022 alone** thanks to joining this program. 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**

ANTUM RISK

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 – minimize profit and no 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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