

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:



Allocated portion of the group's claims



Cost of excess insurance



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 – 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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