

# SELF-INSURANCE EVALUATION

A self-insured health plan is one in which the employer assumes the financial risk associated with providing health care benefits to its employees. Rather than paying fixed premiums to an insurance company—which, in turn, assumes the financial risk—the employer pays for medical claims out of pocket as they are incurred.

It's important to remember that self-insurance may not be the best solution for every organization. However, it is worth asking The O'Neill Group about self-insured plan designs that may save your organization money.

**Instructions:** Answer the following questions to determine whether your organization is a good candidate for self-insurance.

## QUESTIONS

1. How many employees does your organization employ?	
2. What is the average employee age at your organization?	
3. When is the last time your health care costs decreased?	

	YES	NO
4. Are you willing to assume additional liability and risk to potentially save on health care costs?	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you ever wanted increased flexibility in plan design?	<input type="checkbox"/>	<input type="checkbox"/>
6. Do you anticipate growing in employee count?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do you do business across state lines?	<input type="checkbox"/>	<input type="checkbox"/>
8. Do you desire the ability to have access to better benchmarking information?	<input type="checkbox"/>	<input type="checkbox"/>
9. Do you want better overall data on your health plan?	<input type="checkbox"/>	<input type="checkbox"/>
10. Do you have concerns about medical claim fraud or double-billing	<input type="checkbox"/>	<input type="checkbox"/>

If you answered “yes” to many of these questions, you may be a good candidate for plan design changes. Return this evaluation to The O'Neill Group to start a conversation about implementing a self-insured health plan at your organization.