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#### Welcome to:

#### What is Captive Medical Insurance

Presented by Lighthouse Consulting Services, LLC





Consulting Services, LLC Author of Cracking The Personality

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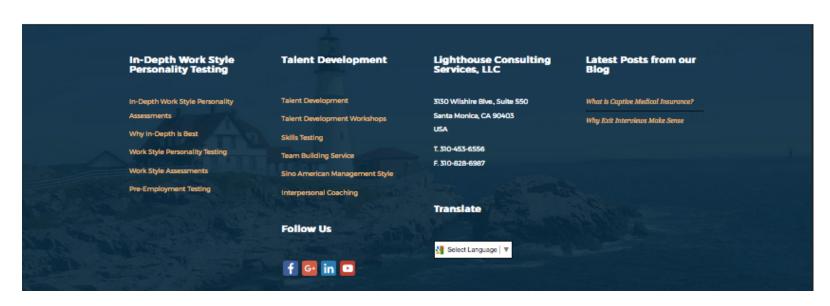














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#### How did we get here

- Kaiser
- · On-site care
- · Employees and families



Company

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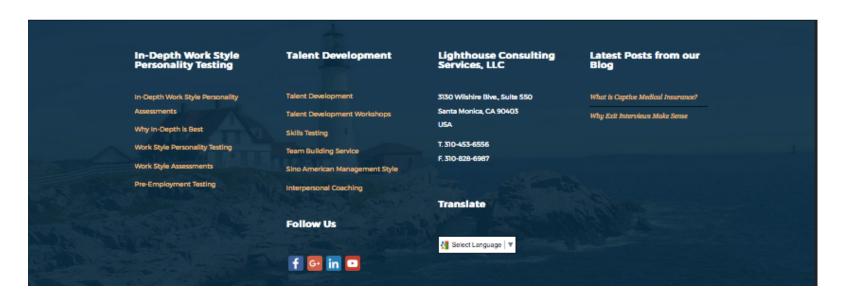














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# Managed care

- HMO/PPO/POS
- Provider groups
- · The rise of insurance companies

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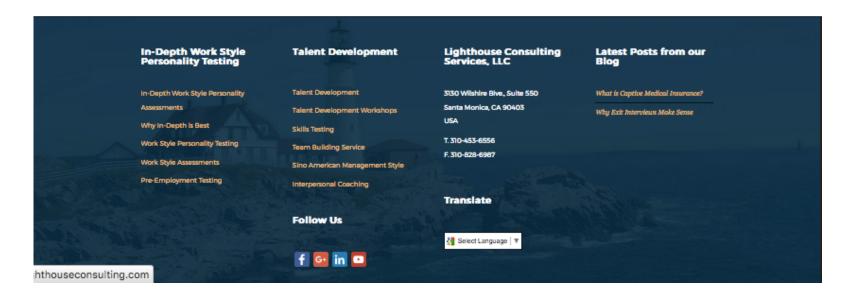








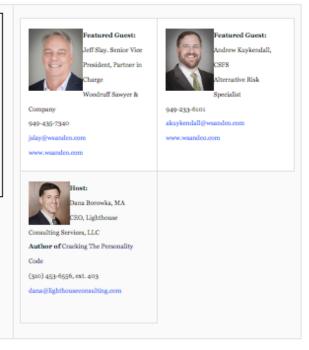




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## Self-funding in the 2000s

- · Smaller group sizes
- · Better underwriting
- · More flexible limits



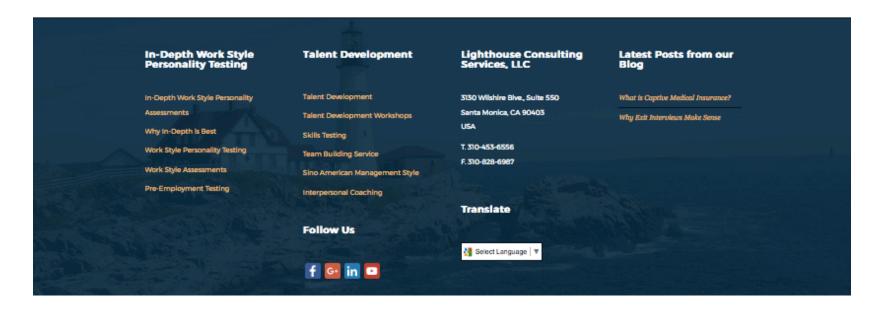










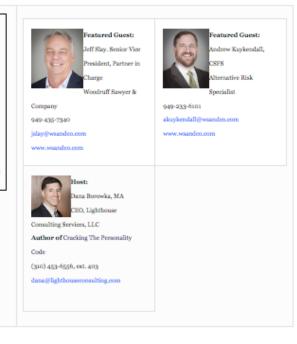




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# **Medical Insurance Captives**

- · First arose in 2007
- · Using P&C theory for benefits
- · Off-shore facilities



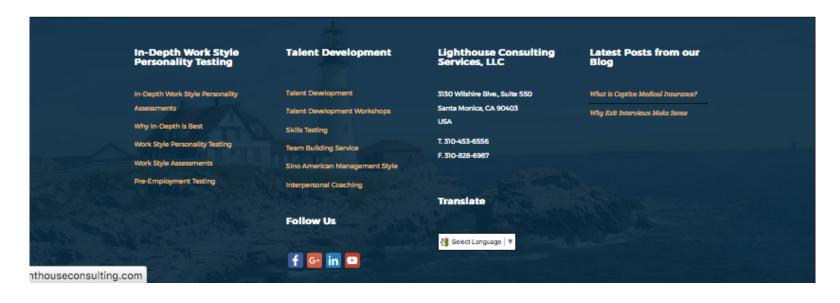










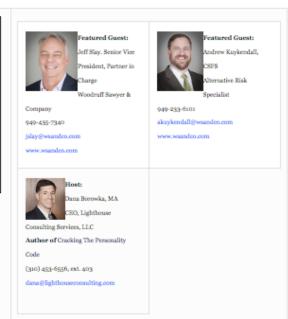




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#### How does it work?

- · Employer pays expected costs
- · Captive group pays shock claims
- · Purchase reinsurance for catastrophic claims













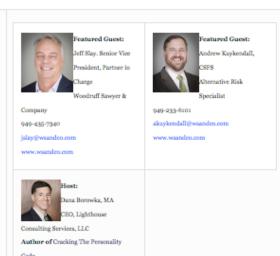




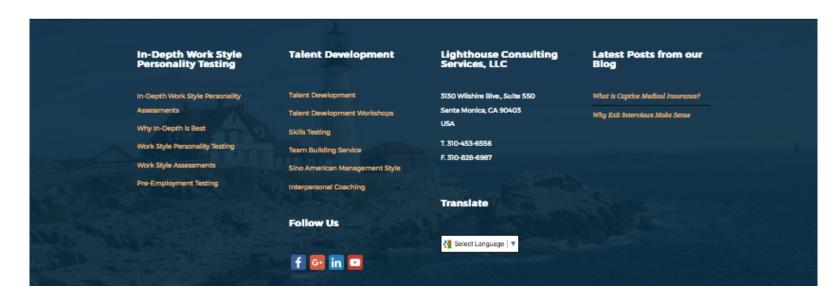
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## How does having the data help?

- · Able to pinpoint what is important to your employees
- · Control behaviors to lower cost
- · For example, Emergency versus Urgent Care







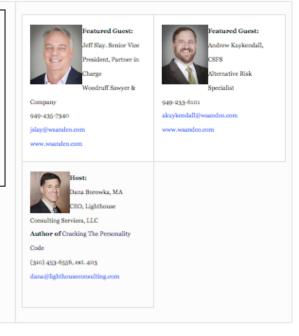
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## How to handle volatility

- · Understand your risk tolerance
- · Communication is the key
- · Be ready and willing to act to improve your program







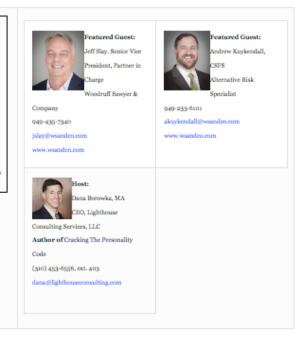




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## Financial stability

- · The captive layer smooths the rough years
- · Pay for your actual experience
- · Renewals over last 7 years are 3% on average















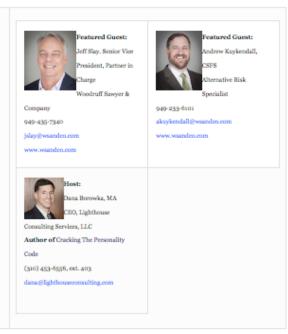




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#### Who is the best fit?

- · Stable workforce
- · Significant employer contribution
- · Engaged workforce









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## Is it right for me?

- · Ask for more information
- · Be honest with your answers and concerns
- · Start a dialogue to learn more

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