Guest,

Welcome to:
What is Captive Medical Insurance

Presented by
Lighthouse Consulting Services, LLC
How did we get here

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

- HMO/PPO/POS
- Provider groups
- The rise of insurance companies
Self-funding in the 2000s

- Smaller group sizes
- Better underwriting
- More flexible limits
Medical Insurance Captives

- First arose in 2007
- Using P&C theory for benefits
- Off-shore facilities
How does it work?

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

<table>
<thead>
<tr>
<th>Featured Guest:</th>
<th>Andrew Raykondal, AXFS Alternative Risk Specialist</th>
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<tbody>
<tr>
<td>Host:</td>
<td>Dan Breslow, MA</td>
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<td>Lighthouse Consulting Services, LLC</td>
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**Translate**

- Selected Language
How to handle volatility

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

- The captive layer smooths the rough years
- Pay for your actual experience
- Renewals over last 7 years are 3% on average
Who is the best fit?

- Stable workforce
- Significant employer contribution
- Engaged workforce
Is it right for me?

- Ask for more information
- Be honest with your answers and concerns
- Start a dialogue to learn more
Thank you for attending
What is Captive Medical Insurance

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