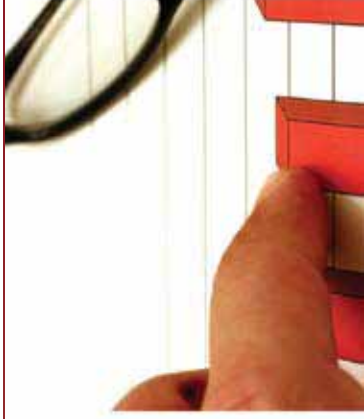
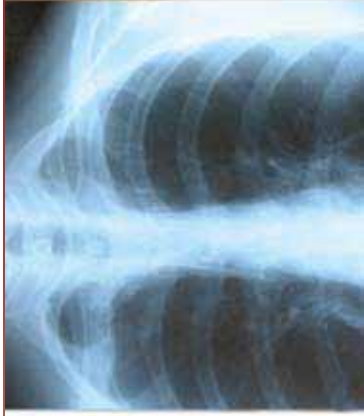


Employers' Guide to Controlling Group Health Insurance Costs



No Control

Troubles in the Marketplace

- Unanticipated Rate Increases
- Constant Plan Marketing
- Insurer Instability
- Lack of Competition

Some Control

Financial Plan Design

- Guaranteed Cost
- Loss Sensitive Plan
- Cost Shifting

Full Control

Identify Specific Group Health Cost Drivers to Develop a Meaningful Reduction Strategy

- Integrated Wellness Program
- Regulatory Compliances
- Consumer Involvement
- Value of Benefit Understood by Participants

- Plan Design that matches actual Risk Targets
- Appropriate employee contributions to targeted results

Quarterly Claims Reviews with trend analysis benchmark

- Medical Management
- In-house Claims Management & Vendor (Carrier/TPA/Other) Accountability

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