

## Self-Funded Arrangement Options

*Which Blue Cross and Blue Shield of Louisiana self-funding arrangement best fits your health plan's needs to lower health care costs and mitigate rate increases?*

|                                             | 1. Small Business Funding Solutions<br>(aka Level-funding)                                                                                                                                                                                         | 2. Administrative Services Only<br>(ASO)                                                                                                                                                                                                                                                                |
|---------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Group Eligibility</b>                    | 25 – 250 enrolled contracts/employees                                                                                                                                                                                                              | 100+ enrolled contracts/employees<br>Or<br>50+ enrolled contracts/employees with Blue Cross as stop-loss carrier                                                                                                                                                                                        |
| <b>Payment Obligations</b>                  | <ul style="list-style-type: none"> <li>• Fixed monthly claims administration fee</li> <li>• Fixed monthly stop-loss fee</li> <li>• Fixed monthly medical/Rx claims funding</li> <li>• Group receives 100% of all claims funding surplus</li> </ul> | <ul style="list-style-type: none"> <li>• Fixed monthly claims administration fee</li> <li>• Fixed monthly stop-loss fee</li> <li>• Variable weekly medical claims invoicing</li> <li>• Variable monthly Rx claims invoicing</li> </ul>                                                                  |
| <b>Claims Run-out Services</b>              | Variable (included if group moves to fully insured medical coverage with Blue Cross)                                                                                                                                                               | Flexible (separate agreement with multiple options available)                                                                                                                                                                                                                                           |
| <b>Stop-Loss Coverage</b>                   | Standard aggregate only paid contract                                                                                                                                                                                                              | Flexible (multiple options available)                                                                                                                                                                                                                                                                   |
| <b>Risk Level</b>                           | Limited (aggregate stop-loss coverage included)                                                                                                                                                                                                    | High (stop-loss coverage varies)                                                                                                                                                                                                                                                                        |
| <b>Benefit Design</b>                       | Standard (Blue Cross plan designs required)                                                                                                                                                                                                        | Flexible (Blue Cross custom plan designs available)                                                                                                                                                                                                                                                     |
| <b>Pharmacy Benefit Management Services</b> | Standard (Blue Cross Pharmacy Benefit Management services required)                                                                                                                                                                                | <p>Standard for groups with &lt;500 enrolled contracts (Blue Cross Pharmacy Benefit Management services required)</p> <p>Flexible for groups with 500+ enrolled contracts (Blue Cross Pharmacy Benefit Management services highly recommended for lower medical costs and improved health outcomes)</p> |
| <b>Cost Management/ Value-Add Services</b>  | Standard (Blue Cross programs included)                                                                                                                                                                                                            | Flexible (Blue Cross buy-up options available)                                                                                                                                                                                                                                                          |

# SMALL BUSINESS FUNDING SOLUTIONS RFP REQUIREMENTS

Our program is designed for groups with 25 – 250 participating employees.

The information outlined below will give our Underwriting Department the information it needs to generate a quote. You will need to submit this quote along with your request for proposal (RFP) form.

## Group Size **25-99**

### FOR GROUPS THAT ARE CURRENTLY FULLY INSURED, GROUP SIZES 25-99 ENROLLED CONTRACTS:

- Company Information
- Electronic Census in Excel Format including gender, date of birth, ZIP code, enrollment class and active or retiree status
- Group Health Questionnaire - completed within 30 days of the RFP
- Current Schedule of Benefits for all benefit plans
- Current fully insured rates
- Copy of group's renewal including renewal rates
- Latest claims experience reporting as required by Louisiana Revised Statute 22:978 (E) & (F)

## Group Size **100+** or any **Self Funded Group** (Regardless of Group Size)

### FOR GROUPS THAT ARE CURRENTLY FULLY INSURED, GROUP SIZES 100+ ENROLLED CONTRACTS OR ANY SELF-FUNDED GROUPS:

- Company information
- Electronic Census in Excel Format including gender, date of birth, ZIP code, enrollment class and active or retiree status
- Group Health Questionnaire - completed within 30 days of the RFP
- Current Schedule of Benefits for all benefit plans
- Fully insured groups – current and renewal rates
- Self-funded groups – current and renewal funding levels
- Schedule of Benefits for the last 24-36 months for all benefit plans and dates of changes
- Last 24-36 months of claims by month by benefit plan and active or retiree status
- Last 24-36 months of enrollment numbers by benefit plan and active or retiree status
- Last 24-36 months of large claimants with diagnosis, treatment and prognosis

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**Talk to your broker or Blue Cross representative for more information.**