



2024 MEDICAL CAPTIVE FORUM | MAY 1ST & 2ND | NEW ORLEANS, LA

THE BIG EASY APPROACH TO BENEFITS

Quality, Affordable Healthcare Made Simple



How the Captive Works: Self-Funding 101

Breakout Session at the 2024 Medical Captive Forum



Rob Hamilton

EVP of Sales
at Roundstone



Sam Walters

Regional Practice Leader
at Roundstone



Francine Campos

Vice President and Chief
Human Resources Officer
at National Roofing Co.



Peter Freska

Partner
at Acrisure

Today's Agenda

1

Fully-Insured

2

Traditional Self-Funded

3

Self-Funding with the Roundstone Captive

Why are employers moving to self-funded captives?



Information



Control



Cost-Savings

Fully-Insured



Fully-Insured

100% Fixed Costs

The insurance carrier keeps all the profits with zero reporting back to the employers

Traditional Self-Funded



Traditional Self-Funded

40% Fixed Costs

60% Variable Cost

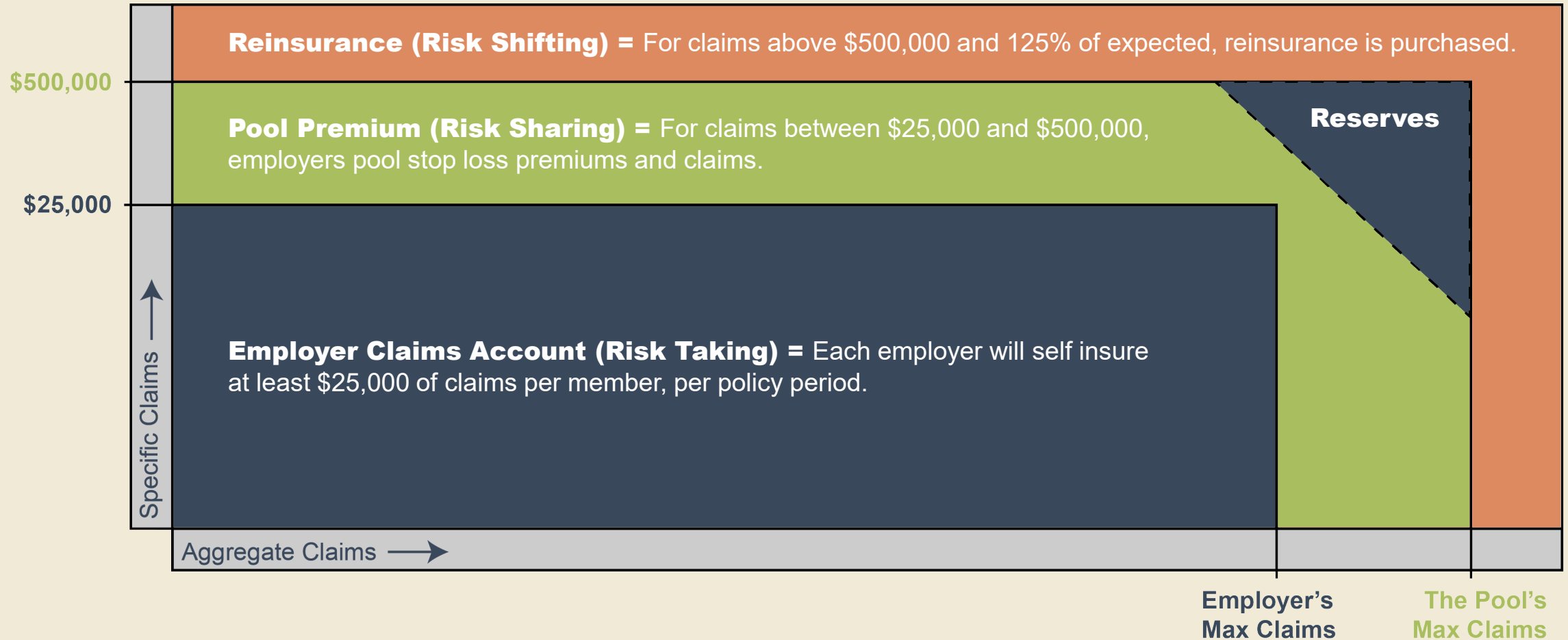
**The employer pays medical claims and buys stop loss insurance
to protect against high-cost claims**

Employer's
Max Claims

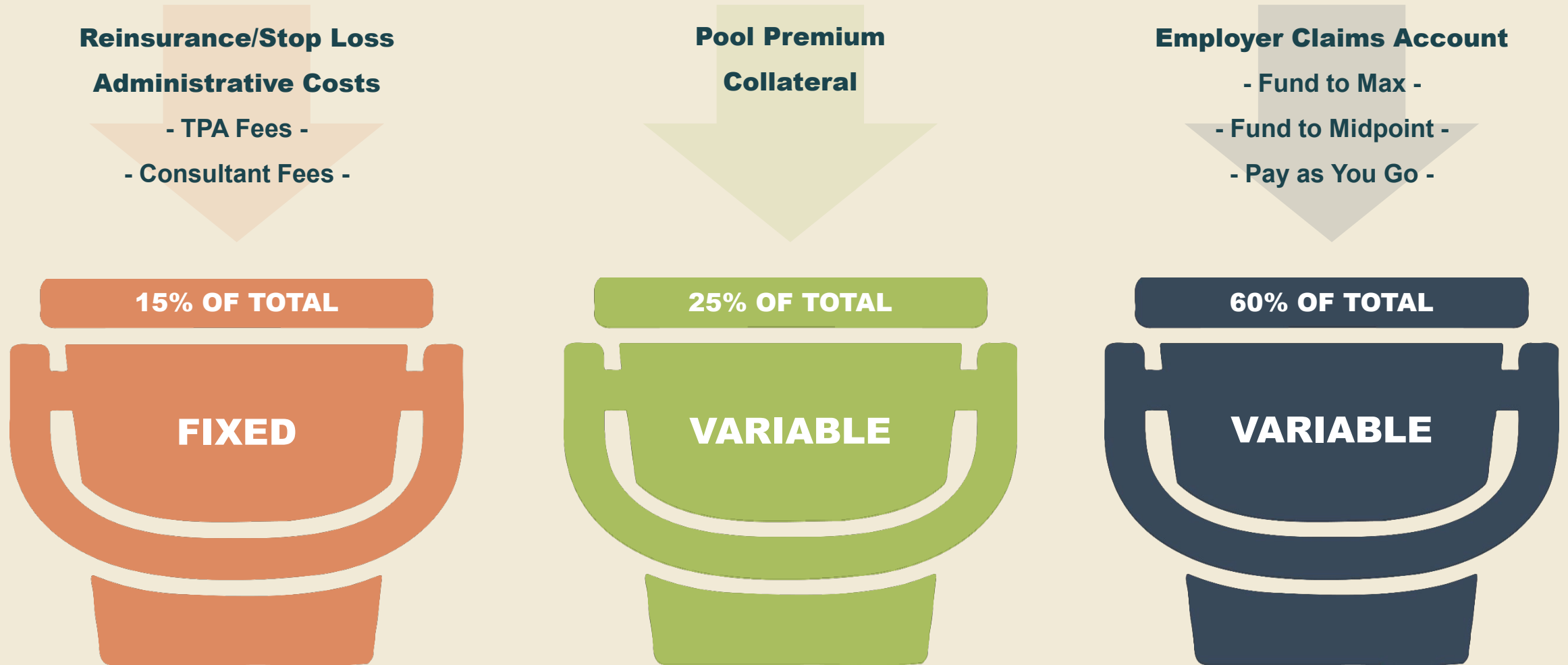
Self-Funding with Our Captive



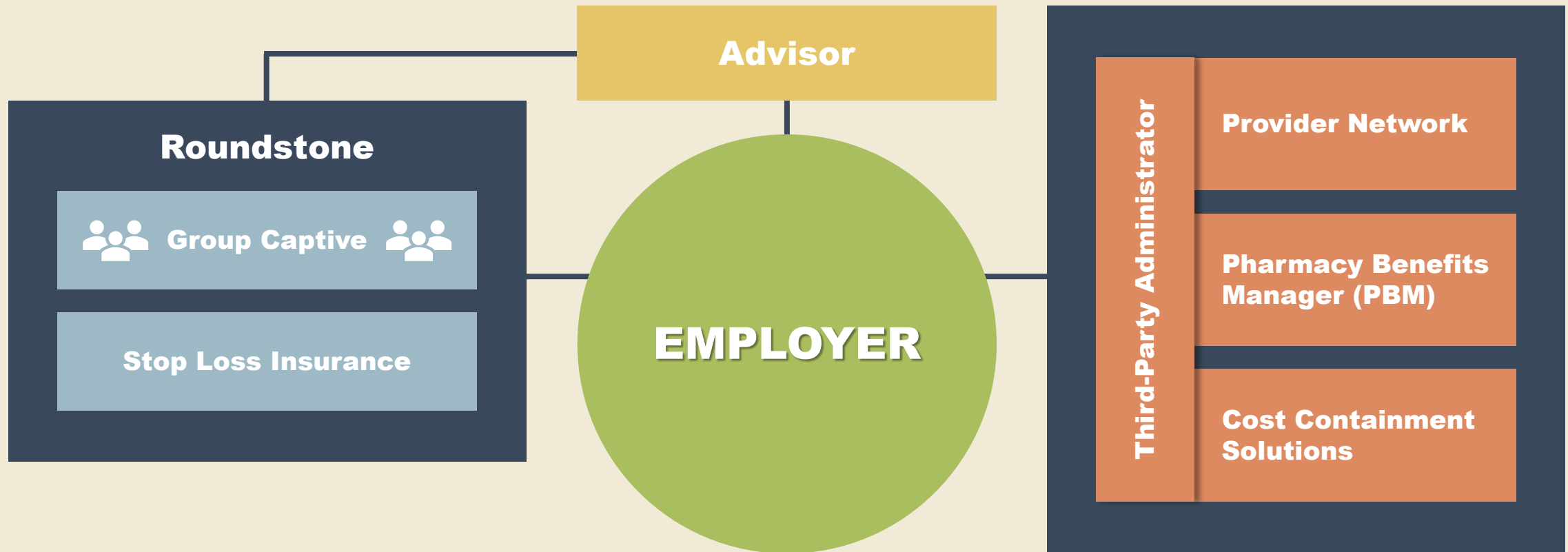
Self-Funding with Our Captive



Where Does the Money Go?



Self-Funded: Same Functions, Visible, and Aligned Around Your Success



Q&A

Thank you.