

• LIVE WEBINAR

Health Plan Stop-Loss: Taking Control of Risk and Cash Flow





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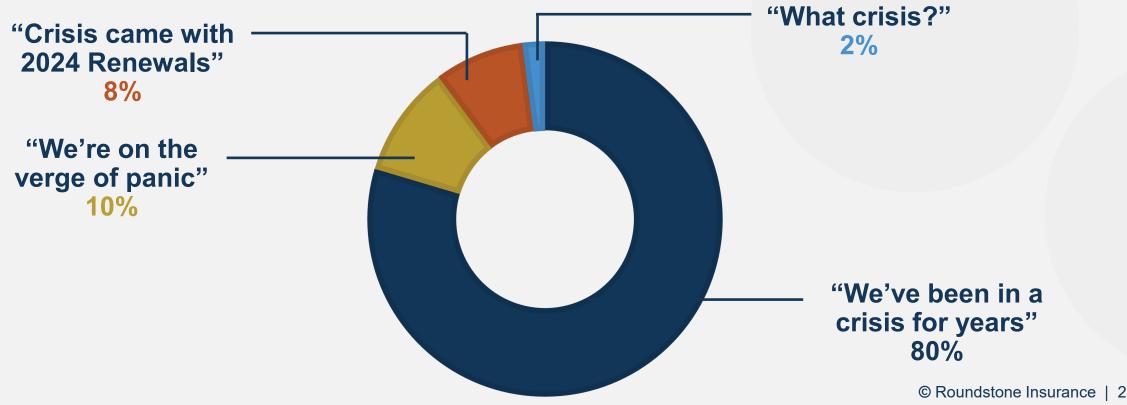
Hannah Morris Manager of Customer Success



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CFO Perspectives: Are We Facing a Commercial Health Insurance Crisis?

During our recent webinar with the CFO Leadership Council, we surveyed over 100 CFOs on a critical question: Are we in a commercial health insurance crisis? Here's what they had to say:



THE CAPTIVE SOLUTION

Employers can control healthcare costs by sharing risk

How it Works...



OLD MODEL



NEW MODEL

High premium, 100% fixed cost regardless of healthcare used. No control over benefit design.

Pay only for the healthcare used. High control over benefit design. Tailored to your unique profile and blend of employees.

Key Players in a Stop Loss Insurance Coverage



Roundstone: Provides the stop loss insurance and oversees claims.



Employers: Manage and administer their self-funded plan.



Third-Party Administrators (TPAs): Handle claims processing, compliance, and ensure everything runs smoothly.

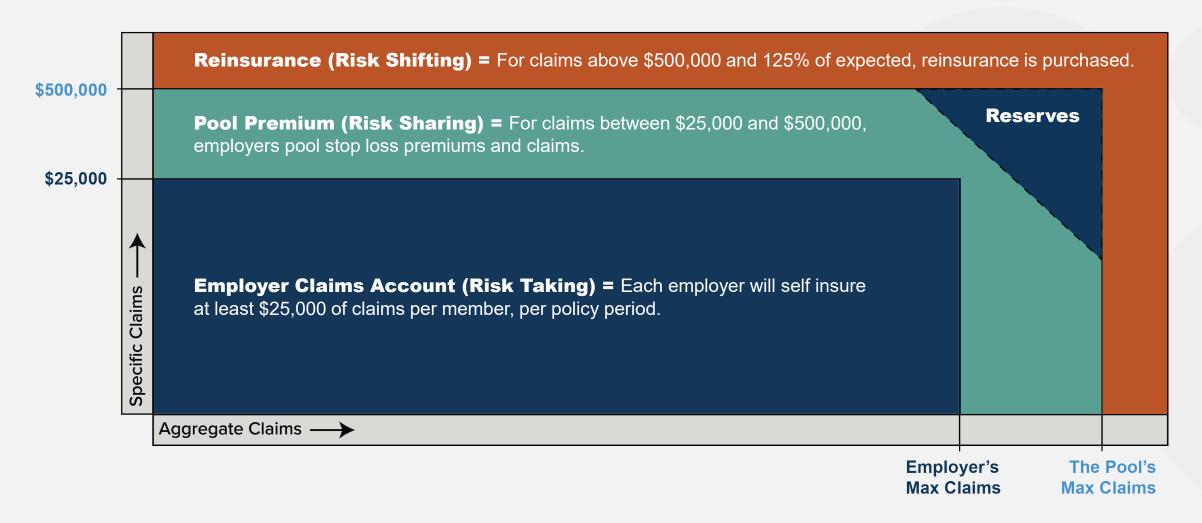


Pharmacy Benefit Managers: Manage prescription drug benefits for the plan.



Advisors: Assist employers in selecting and managing the right plan for their needs.

How the Captive Works



How Do Stop Loss Claims Get Paid?

A large medical claim occurs

TPA receives a highcost medical bill for an employee.

Submission to the stop-loss carrier

Once processed, the claim is submitted to the stop-loss carrier for reimbursement.

Employer receives payment

The reimbursement funds are then issued back to the employer to cover the high medical expenses.



The TPA processes the claim

The employer receives a high-cost medical bill for an employee.

Roundstone reviews & reimburses

Our team at Roundstone carefully reviews claims for accuracy and ensures that reimbursement are eligible and approved before processing.

Roundstone Support Partner Solutions Customer Success Team **Stop-Loss** Team **Cost Containment Analysts Claims Team Customer Outcomes Managers** Strategists Clinicial Team

Stop Loss Best Practices









WORK WITH TRUSTED PARTNERS

ANNUALLY

EVALUATE RISK

Q&A

Medical Captive Forum (MCF) 2025

A Must-Attend Event

MCF is your chance to stay ahead in healthcare and benefits management.

We Cover Your Attendance

At Roundstone, your growth is our priority. We cover your admission to MCF 2025, along with one night's stay for your employer clients.

Tailored Content for Advisors and Account Managers
For the first time, MCF is offering content specifically
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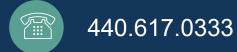






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