



LIVE WEBINAR

Stop-Loss Made Simple: What You Need to Know



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The brutal reality for small-to mid-sized businesses:

Health benefits are a
Top 2 Expense

Zero data reporting to
analyze claims and increases

Healthcare costs
are expected to
**increase 2-3x
more** compared to
the past four years.



McKinsey
& Company

How Stop-Loss Solves a Big Self-Funding Misconception

While employees are covered by the health plan, **employers are protected by stop-loss.**



It reimburses large claims

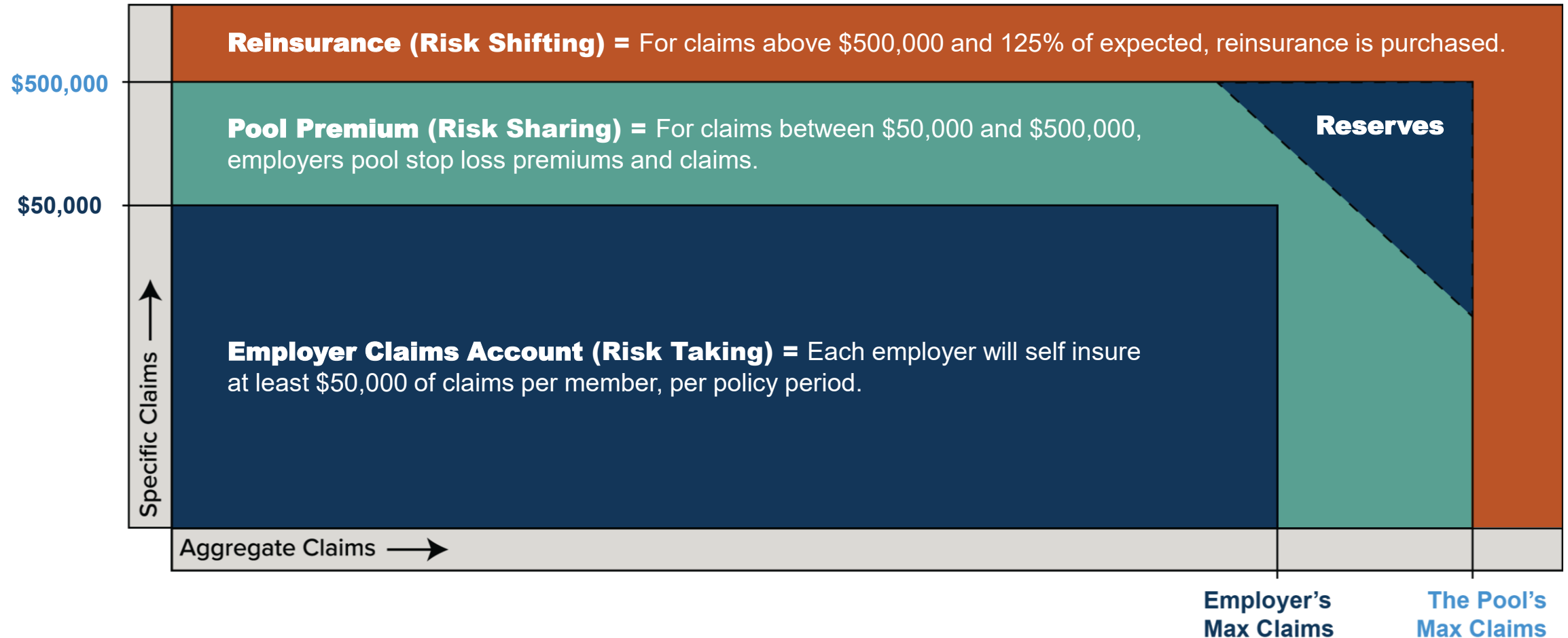


Employees never notice when stop-loss activates



It caps the employer's financial exposure

How Our Captive Works



Who's Who 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

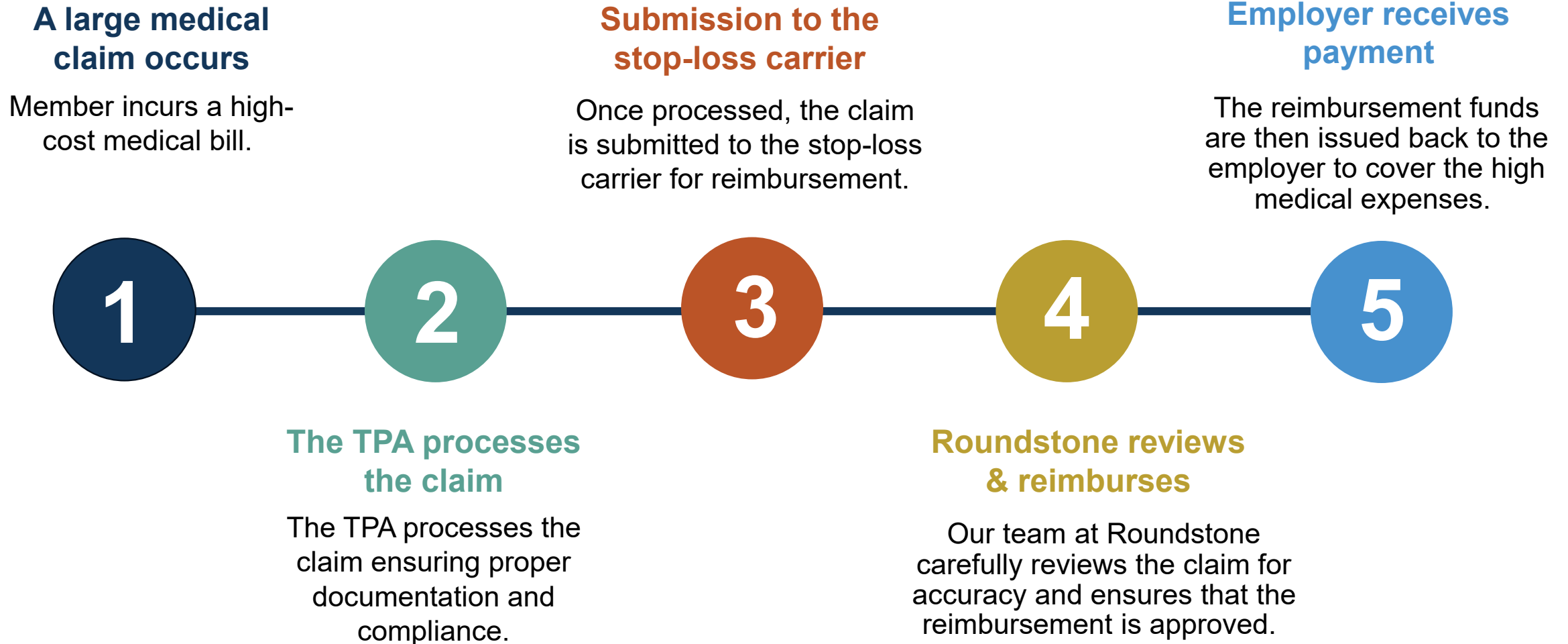
Manage prescription drug benefits for the plan.



Advisors

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

How Do Stop-Loss Claims Get Paid?



The background is a solid dark blue color. It features several abstract geometric shapes: a large circle on the left, a smaller circle at the bottom left, a large circle on the right, and a ring-like shape at the top center.

Stop-Loss Example

Roundstone Support

Account Executive Team

We're dedicated to making sure employers have the insights they need to make smart, data-driven decisions about their stop-loss coverage.



Partner Solutions Team

(Cost Containment & Clinical Experts)

Our cost containment analysts and strategists work hand-in-hand with our nurse team to review high-cost claims and identify opportunities for savings and risk reduction.



Stop-Loss Claims Team

Our Stop-Loss Claims Team collaborates closely with the Partner Solutions Team and our nurses to ensure claims meet reimbursement criteria and are processed correctly.

Key Takeaways



Evaluate Risk Annually

Regularly assess your risk exposure and adjust your stop-loss coverage based on claims history and evolving business needs.



Leverage Data Insights

Utilize claims analytics to manage healthcare spending proactively.



Work With Trusted Partners

Having the right Third-Party Administrator (TPA) and stop-loss carrier is crucial for effective stop-loss management.



Join us for our Annual **Medical Captive Forum (MCF)**

DATE

May 11 & 12, 2027

VENUE

Loews Nashville Hotel | Nashville, TN

Why Attend?



Explore three unique learning tracks designed for your level of understanding



Hear real-life stories of successful cost containment and plan design



Network with industry leaders and vendors



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