

Confidently control your health care costs

Balance

Balance makes predicting your monthly health care costs easier. It's a self-insured, level funded plan designed for employers with 10+ enrolled employees.

How it works

Balance combines the cash flow certainty of a fully insured plan with a "level amount" of costs, giving you better control over your health care spending and your employees' health. These costs include an administrative fee, stop-loss premium and an estimated amount for claims based on a maximum or worst-case scenario.

- If your claims exceed the estimated amount, you don't owe anything additional.
- If your claim experience is favorable (below the estimated amount), you receive 50% of the surplus at settlement time once you renew.

Reporting

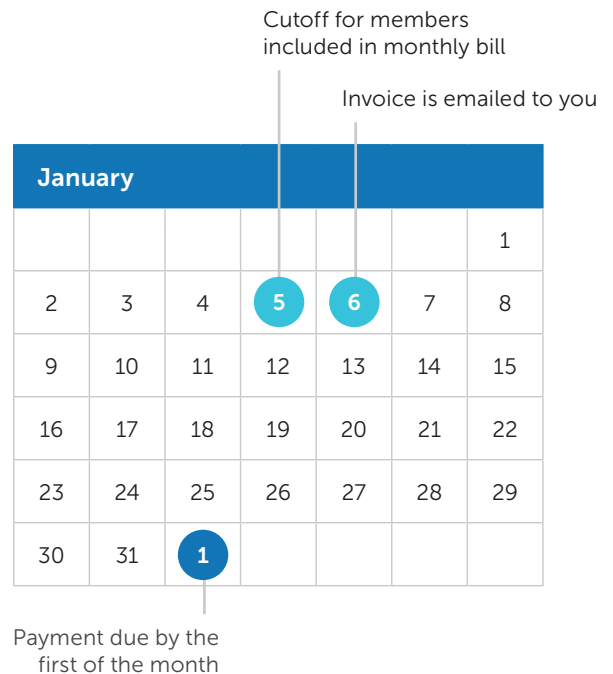
You'll receive reports that compare the amount you paid, based on monthly billing statements, with the claims amount. Reporting is available at healthpartners.com/employer.

Billing

It's easy to make monthly payments through our HealthPartners e-billing application at healthpartners.com/employer. Look for a monthly billing statement around the fifth of the month. The number of enrolled members on this day determines your monthly payment amount. Set up automatic payments on any day prior to your due date.

Balance includes robust health and well-being programs to help your employees attain realistic goals that fit their unique lifestyle, including:

- Cancer management
- Health pregnancy
- Living Well digital resources and activities
- Low back pain program
- MyStrength's digital cognitive behavioral therapy program
- Omada's diabetes prevention and condition management programs
- Employee Assistance Program



What makes it different

Be sure to review these considerations before switching to self-insurance. If you were fully insured in the past, your insurance company oversaw certain administrative and legal compliance responsibilities. With self-insurance, you assume management over those areas.

Important things to consider:

- Setting privacy boundaries within the company when handling employee health information
- Following specific regulations and having access to legal resources
- Reporting Minimum Essential Coverage information to the IRS and policyholders
- Calculating and paying the PCORI fee (Patient-Centered Outcomes Research Institute)
- Deciding how much to charge employees for their coverage
- Following federal COBRA requirements (for employers with 20+ employees)

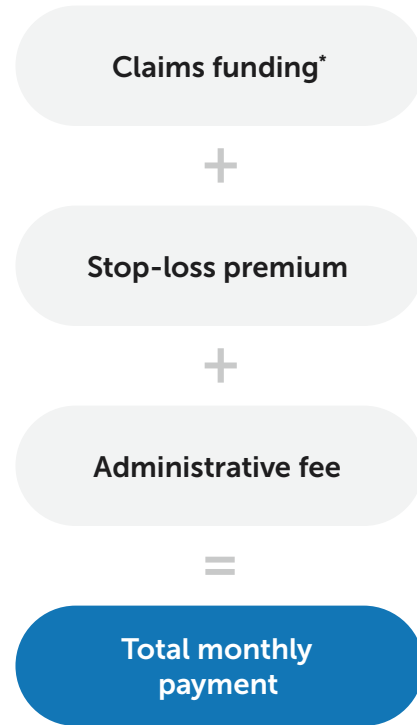
Decide if a self-insured plan is right for you

To help you make an informed decision, consider whether these factors apply to your business.

- Do you have a dedicated team to support HR responsibilities?
- Do you have favorable claims experience?

Learn more

Call your broker, consultant or account manager at **952-883-5200** or **800-298-4235**.



*This funds your maximum claims amount. The number of enrolled participants determines the maximum claims amount each month.

The HealthPartners family of health plans is underwritten and/or administered by HealthPartners Inc., Group Health Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc. Fully insured Wisconsin plans are underwritten by HealthPartners Insurance Company. 22-1539788-1731768 (05/22) © 2022 HealthPartners