

Do you have fully insured groups with 25-250 employees who are considering self-funding their health plan? Maxor Administrative Services (MAS) may have just the solution.

RFP Requirements

All fully insured groups (25-250 employees):

- Company details
- Group census
- Plan of benefits
- Current rates
- Copy of carrier's fully insured renewal proposal
- Completed group disclosure statement

Fully insured groups (25-50 employees):

- Above requirements for all fully insured groups
- Individual questionnaires

Fully insured groups (100-250 employees):

- Above requirements for all fully insured groups
- 2 years of detailed claims experience (HB2015 Report)



MAS offers a program that utilizes aggregate only stop-loss to cover all claims without the need for separate specific stop-loss coverage. Groups fully fund their claims account each month based on an aggregate attachment point that is lower than conventional self-funding. Built in monthly aggregate accommodation stabilizes cash flow. The group retains any funds that remain in the claims account at the end of the policy year.

Benefits of Self Funding:

- Retention of year-end claims account balance
- Lower administrative costs
- More personalized service
- Access to the plan's claims experience
- Customization of benefits, eligibility, and contribution
- Federal ERISA preemption of state mandates
- Retention of year-end claims account balance