



American Risk

Innovative Risk Transfer Strategies

“The Affordable Care Act (ACA) leaves self-insured employer plans virtually unregulated allowing employers a tremendous amount of freedom in designing the terms of their plans. Exchange Dumping is a risk transfer mechanism whereby plan sponsors may induce high-risk plan participants to opt out of employer-sponsored coverage in favor of insurance available on the individual market. If properly designed, such an employer dumping strategy can promote the interests of both employers and employees by shifting health care expenses on to the public at large.”

- Amy Monahan and Daniel Schwarcz, Associate Professors of Law at University of Minnesota Law School

Working with stop loss carriers, third party administrators, independent agents, brokers and consultants, American RiskSM provides self-insured employers with the tools, expertise and on-going support needed to implement and maintain a successful risk transfer strategy producing significant savings. These strategies eliminate the need for lasers as well as insured carve-out policies such as transplant coverage.

Services include designing the terms of the plan utilizing indirect risk classification strategies as well as defining parameters within which the Plan Document should be structured.

Our Free Choice Voucher strategy is part of our employee communications package. We assist qualified plan participants in reviewing their options as well as assistance in identifying and procuring *appropriate* individual health insurance coverage should they decide to opt out of their employer sponsored program.

We extend these same services through our Spousal Advantage ProgramSM.

For more information write RiskManager@RiskManagers.us

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