



SIIA ENDEAVORS



SELF-INSURANCE INDUSTRY ISSUES AND PERSPECTIVES

Real-Time Polling Results of SIIA Spring Forum Attendees Provide Industry Perspectives, Opinions and Guidance on Key Industry Issues

For the 500+ registered attendees at the Spring Forum 2022 held March 30 – April 1, the SIIA live audience polling technology provided a fast, entertaining start to the event. Using their mobile devices to anonymously respond to questions, word clouds and surveys, participants offered their perspectives and opinions on the hottest industry issues – including a question related to national politics.

The detailed polling results are provided in the following pages with some quick highlights listed below.

HOW WAS YOUR COMPANY’S FINANCIAL PERFORMANCE IN 2021?

More than half responded ‘very strong’

WHAT IS YOUR COMPANY’S CURRENT WORK ENVIRONMENT?

50% responded ‘hybrid’

WHAT IS YOUR GENERAL OUTLOOK FOR THE SELF-INSURANCE INDUSTRY OVER THE NEXT FIVE YEARS?

49% ‘very positive’

WHAT IS THE SINGLE BIGGEST THREAT TO THE SELF-INSURANCE INDUSTRY?

‘Government Regulation’ followed by ‘Democrats’

WHAT IS THE SINGLE BIGGEST OPPORTUNITY TO THE SELF-INSURANCE INDUSTRY?

‘Transparency’ followed by ‘Cost Containment’

WHAT IS YOUR OPINION ABOUT REFERENCE BASED PRICING?

37% responded ‘provides significant value and is a long-term solution opportunity’ to Mental Health Parity Requirements, PBM Cost Containment and more.

WHAT IS YOUR OPINION ABOUT DIRECT PROVIDER CONTRACTING?

39% indicated ‘mostly positive, but with limited marketplace opportunities’

Additional topics ranged from Stop-Loss Captive Programs and Direct Primary Care

AchieveHealth®

An integrated population health solution that drives down healthcare costs, improves health, and engages members in meaningful ways. From utilization management to specialty case management, our full suite of a la carte programs is a single source solution to reducing risk.

Concierge Services

The Pathways to *AchieveHealth* concierge model successfully bridges the crucial gap between benefits and care by providing member advocacy solutions and a seamless approach to top-tier customer service.

Reference Based Pricing (RBP)

Our RBP model enables a long-term, sustainable solution for controlling escalating healthcare costs with up front pricing insight and open choice services, and can be strengthened by our *AchieveHealth* and *Concierge* products.

Leading the way to better health with a solution for every partner



Here’s how we’re paving the way forward:

- Investing in our state-of-the-art technology, analytics and people
- Specializing in scalable, market-specific, or “niche” solutions
- Evolving our plans to meet the needs of the employer and plan members
- Offering numerous network options, including custom-built
- Offering best-in-class Referenced-Based Pricing options
- Enhancing the member experience with full-service navigation tools and concierge services

See what sets us apart from other third-party administrators.

hpiTPA.com



Question 1

How Was Your Company's Financial Performance in 2021?

Very Strong



Somewhat Strong



Marginal



Poor



N/A - Not Sure



Question 2

What is Your Company's Current Work Environment?



Question 3

What is Your General Outlook for the Self-Insurance Industry Over the Next 5 Years?



YOU CAN JUDGE A COMPANY BY THE HEALTH PLAN IT KEEPS

High quality health plans create healthier lives and stronger bottom lines. It's about acting early and delivering high quality care. We use the power of big data and the most advanced AI to predict near-term health events for members and clinically intervene to guide the best care journey. When you help members act early and avoid overpriced, low quality care, you deliver a plan that everyone deserves.



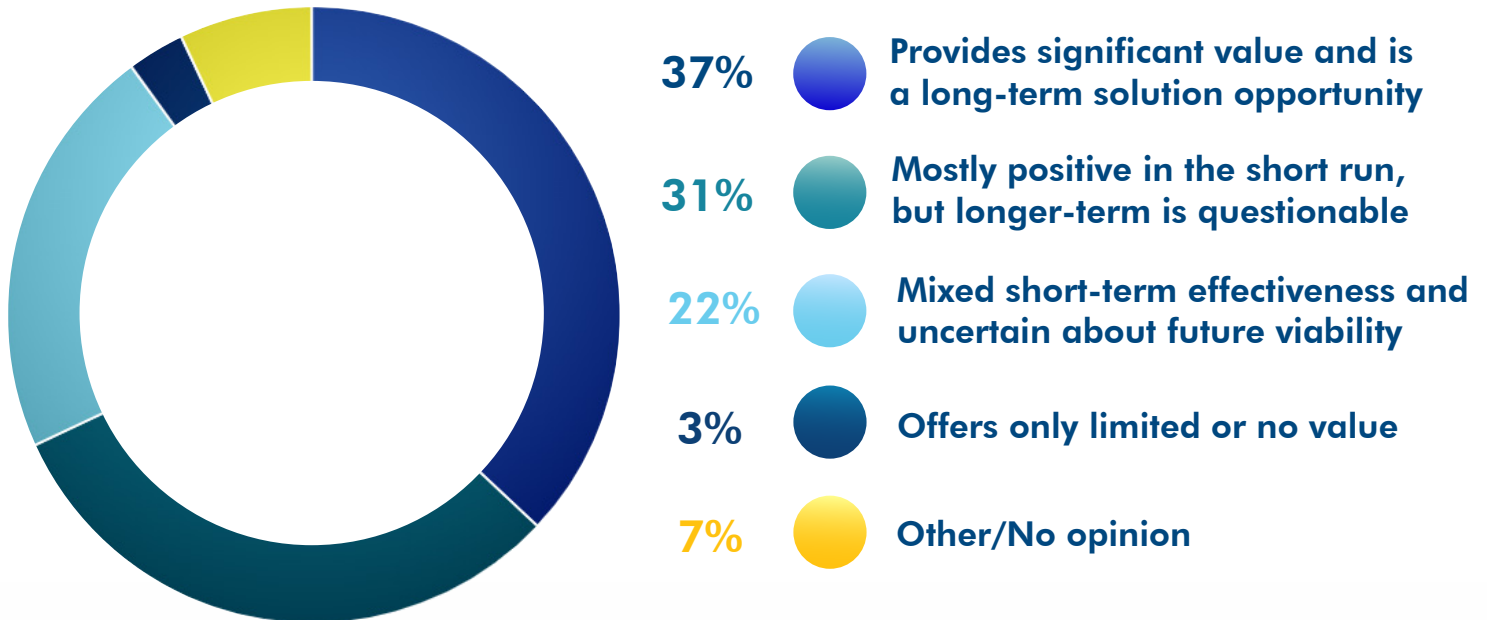
MARPAI

What will be.

www.MarpaiHealth.com

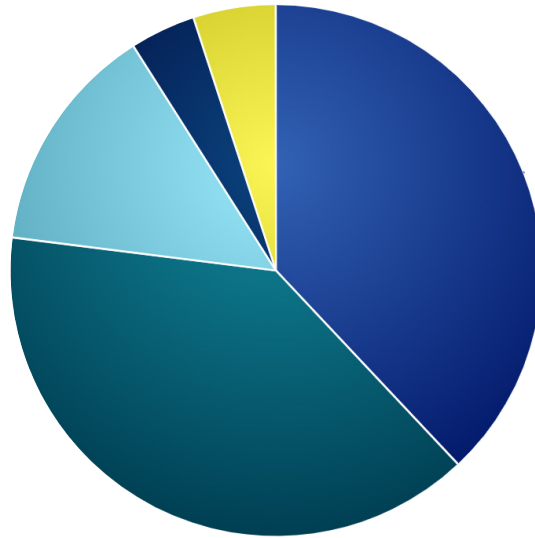
Question 4

What is Your Opinion About Reference Based Pricing?



Question 5

What is Your Opinion About Direct Provider Contracting?



- 38%** Provides significant value and is a long-term solution opportunity
- 39%** Mostly positive, but with limited marketplace opportunities
- 14%** Great future potential subject to effective industry education
- 4%** Offers only limited or no value
- 5%** Other/No opinion



“You have become a key partner in our company’s attempt to fix what’s broken in our healthcare system.”

- CFO, Commercial Construction Company

“Our clients have grown accustomed to Berkley’s high level of customer service.”

- Broker

“The most significant advancement regarding true cost containment we’ve seen in years.”

- President, Group Captive Member Company

“EmCap has allowed us to take far more control of our health insurance costs than can be done in the fully insured market.”

- President, Group Captive Member Company

“With EmCap, our company has been able to control pricing volatility that we would have faced with traditional Stop Loss.”

- HR Executive, Group Captive Member Company

People are talking about Medical Stop Loss Group Captive solutions from Berkley Accident and Health.

Our innovative EmCap® program can help employers with self-funded employee health plans to enjoy greater transparency, control, and stability.

Let’s discuss how we can help your clients reach their goals.

This example is illustrative only and not indicative of actual past or future results. Stop Loss is underwritten by Berkley Life and Health Insurance Company, a member company of W. R. Berkley Corporation and rated A+ (Superior) by A.M. Best, and involves the formation of a group captive insurance program that involves other employers and requires other legal entities. Berkley and its affiliates do not provide tax, legal, or regulatory advice concerning EmCap. You should seek appropriate tax, legal, regulatory, or other counsel regarding the EmCap program, including, but not limited to, counsel in the areas of ERISA, multiple employer welfare arrangements (MEWAs), taxation, and captives. EmCap is not available to all employers or in all states.

Stop Loss | Group Captives | Managed Care | Specialty Accident

Question 6

What is Your Opinion About Stop-Loss Captive Programs?

Provide significant value and are a long-term solution opportunity



Mostly positive, but with limited marketplace opportunities



Provides value for some but mostly overrated



Offers only limited or no value

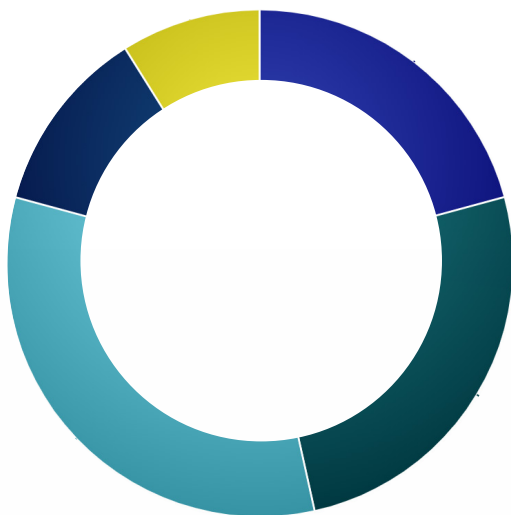


Other/No Opinion



Question 7

What is Your Opinion About Direct Primary Care?



21% True game-changing strategy that is a long-term solution

26% Mostly positive, but with limited marketplace opportunities

33% Great future potential subject to effective industry education

12% Offers only limited or no value

9% Other/No opinion

Question 10

What is Your Understanding of the New Price Transparency Rules?

Fully up to speed and understand everything



Good understanding but need more education



Trying to keep up but it's challenging



Totally overwhelmed



Question 11

How Concerned Are You About New Mental Health Parity Requirements?

Very concerned



Somewhat concerned



Not concerned



Don't know about these Requirements



Non-Applicable/Other Responses





The right solution

Self-funded health plan administration

The speed of change in the health care industry is expanding the definition of health care and redefining roles for traditional players. New and emerging technologies led by single point solution vendors, rising health care costs, regulation, and non-traditional market entrants have many payers and health systems evaluating their options.

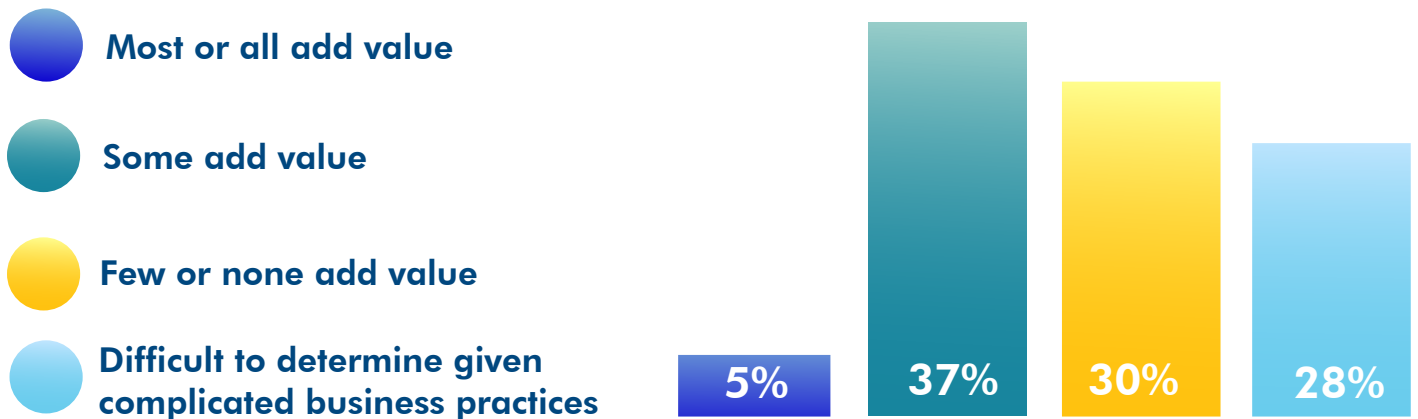
At AmeriHealth Administrators, we have a proven history of working with employer and payer clients to address their challenges and have the vision, technology, and people to meet the needs of our customers and partners.

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solution for you.

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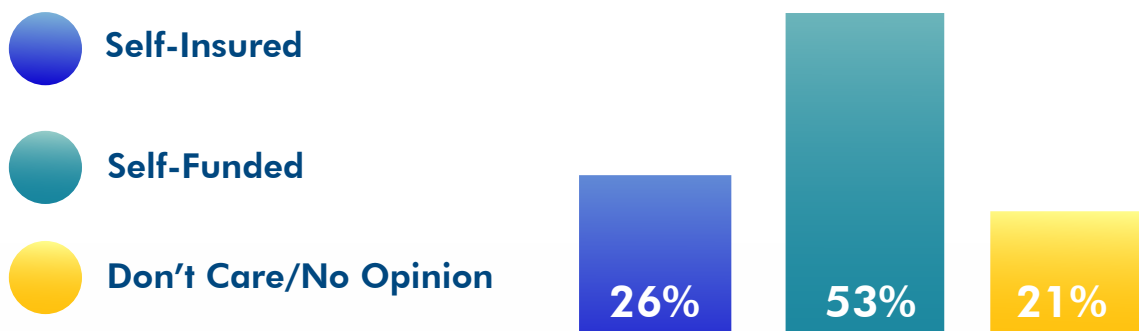
Question 12

What is Your View of PBMs in terms of cost containment?



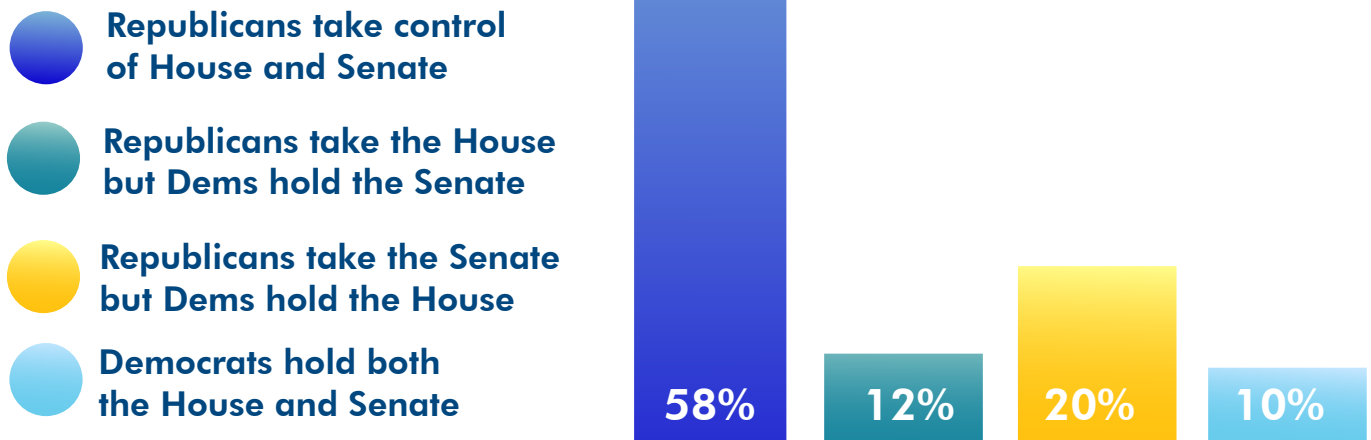
Question 13

What term do you prefer?



Question 14

What do you think the results will be for the mid-term election?



Question 15

How often do you use LinkedIn?

