



Protecting the health of your employees and their families — **we're all about that.**

Now let's protect the health of your business.

Let's talk about funding arrangements, the easy way.

Your business is as unique as the employees that make it successful every day. So choosing a funding arrangement for your health plan is definitely a big decision. It has to be the right fit, so you can keep your company's financial health strong and your employees feeling safe and valued.

It's our job to help you find the perfect balance.

With Anthem Blue Cross and Blue Shield (Anthem), you have more choices than ever to suit your business. You can choose a conservative arrangement or move toward one with higher risk but potentially greater reward. We'll help you find the best solution to fit your group's size, preferences and needs.



Looking for a **funding solution** that meets your group's needs?

We've got options!

You have three funding options with Anthem. Here's an at-a-glance view to help you compare:

	Traditional fully insured	Anthem Balanced Funding	Self-funded/ASO	
Less financial risk	←————→			More financial risk
Lower cash flow advantages	←————→			More cash flow advantages
Less benefit design flexibility	←————→			More benefit design flexibility
More government mandates	←————→			Less government mandates
More taxes and fees	←————→			Less taxes and fees



Anthem **Balanced** Funding

The savings of a self-funded health plan, with the peace of mind of a fully insured plan

If saving on health care costs is important to your business, then Anthem Balanced Funding may be a great option. It gives you the predictability of a fully insured plan with a fixed monthly payment (varies only by enrollment), while providing the potential savings of a self-funded plan.

Basically, it's the best of both worlds.



Cost transparency built right in

You'll get a monthly claims settlement report which tracks your actual claims dollars spent versus projected claims. (These reports do not include protected health information.)

Bottom line? Anthem Balanced Funding offers the potential for lowering your overall health care costs.



Discover unexpected extras

Many self-funded plans just provide the basics. But like our fully insured plans, Anthem Balanced Funding offers the solid coverage you're looking for, plus lots of added benefits, including health and wellness programs to help employees get healthy and stay that way.



Advantages

- Fixed, predictable monthly payments (varies only by enrollment)
- No deficit carry-forward
- If claims are higher than maximum projected, Anthem assumes the liability and will pay claims
- Coverage for terminal liability (claims run-out)
- No ACA insurer tax and reduced state premium tax
- Money-back savings potential when claims experience is better than expected
- Monthly claims settlement reports



Considerations

- Fixed payment to be paid in full each month regardless of claim levels
- Groups only benefit if claims are better than expected

Recommended for:

Employers who want to limit claims risk, avoid some Affordable Care Act (ACA) fees, prefer a refund-eligible solution and would like to stay out of community rating



How does it work? Simple.

With Anthem Balanced Funding, you make a fixed monthly payment that includes:



- Administrative fees.
- Specific and aggregate stop loss coverage.
- A paid claims fund.
- Coverage for prefunded claims run-out.*

At the end of the plan year, you could actually get money back when claims experience is favorable.



* This helps to avoid unpleasant surprises if you terminate the plan and know your costs up front — we collect funds to cover claims incurred prior to termination and submitted afterward.

Let us help you choose the right funding solution.

Call your Anthem representative today, and let's work together to find the right plan — at the right price — for you.



Health · Pharmacy · Dental · Vision · Life · Disability