
CHECKLIST:

Is Your Company a Good Fit For Stop Loss Group Captive?

So, you're considering self-funded health insurance with Roundstone. If yours is a small to midsize business and you like the idea of working with experts who listen to your needs and help you craft a customized plan for your business, our group captive insurance may be right for you.

The following checklist will help you decide. We have identified five major considerations you'll want to take into account when weighing your options: the size of your company, transparency, cost, control, and company culture.

Company Size

You're a small to midsize business with 25 to 1000 employees. The average company we work with has about 100 employees, and the majority have between 50 and 500.

Need for Transparency

You want [access to information](#) about how your company's health insurance dollars are spent.

You want to know what you're paying in fixed costs, such as fees for your third-party administrator (TPA) and broker as well as reinsurance premiums.

You want to know your variable costs, such as medical claims and prescription drugs.

You want regular reporting around these costs to optimize cost-saving opportunities.

Cost Considerations

You see health insurance as a top business expense and would like to manage it more effectively.

You understand that [managing health insurance costs is a long-term strategy](#).

You'd like to save up to 20% on health insurance costs annually.

You'd like to keep unspent premium dollars in a good claim year.

You'd like to be [reimbursed for unspent stop-loss premiums](#) at the end of each claim year.

You'd like to keep rebates from pharmaceutical companies rather than have them go to your insurance carrier.

Flexibility and Control

You would like the ability to customize your health benefits plan to meet the needs of your company and employees.

Your current employee healthcare plan is lacking in the types of services and medications that you would prefer to have covered.

You would like the freedom to choose your own third-party administrator, pharmacy benefit manager, or network.

You would like regular reporting on where your health benefit dollars are being spent.

You would like [expert advice on identifying areas for cost-containment measures](#) and the flexibility to initiate them.

Company Culture

You are an innovative leader who is dissatisfied with the status quo.

You need to attract and retain top talent to grow and innovate.

You'd like to include health and well-being as a core value for your organization.

You want to stop passing healthcare costs off to employees.

You want employees to be smarter consumers of their own healthcare and optimize how they utilize their health plan.

Why Choose Roundstone?

Self-funded group captive insurance with Roundstone checks all the boxes when you're looking for a better alternative to fully insured health insurance.

At Roundstone, [we are committed to advocating for small and midsize business owners](#) who are looking for **a better alternative** to high-cost, fully insured small business health insurance.

We guarantee that your company will save money with two great savings opportunities each year: 1) You keep any unspent claim account dollars. 2) You will also receive pro rata reimbursement of unspent reinsurance premiums in the captive. **Two-thirds of our group captive participants save enough in their first four years with us to fully fund their fifth year of claims.**

[We're also committed to full disclosure.](#) With Roundstone, **your claims data belongs to you**, so you know where your insurance dollars are being spent. Our experts will even help you identify areas where you can save money each year.

Lastly, we offer your small to midsize business the **flexibility** to customize your health insurance plans, the freedom to choose how your premium dollars are spent, and the control you need to make changes that work for your company and your employees.

Request a Proposal

If you'd like to learn more about providing your company with the benefits of group captive health insurance with Roundstone, [request a proposal](#) and benchmark review today. We're ready to work with you to create a group captive insurance plan that's a perfect fit for the needs of your company.

Request a proposal

