

## **Health Plan Funding - Is Self-Funding Right for You?**

As insurance carrier funding arrangements have changed over time, so too have the number of employers that are considering self-funding as a viable alternative to the roller coaster ride of health insurance increases. In this session we will discuss the pros and cons of various funding arrangements, how risk is shared between the plan and insurance carrier, and what potential savings are achieved by shifting more risk to the employer. We will also discuss the key areas an employer should consider when deciding whether or not to self-fund their health insurance benefits.