CCStpa level-funded product

Introducing an innovative, self-insured product called level-funded.

What is a level-funded product?
The new CCS level-funded product offers you a new stop-loss solution that evens out your cash flow. This form of self-funding functions like a fully insured policy. With level-funding, you pay a fixed monthly amount and may retain any unspent claim funds through a year-end settlement.

Why CCS?
CCStpa, Minnesota’s largest TPA, helps you effectively manage health care costs. Our knowledge and experience, combined with our innovative programs and flexible data integration offers real results.

What benefits does the level-funded product offer?

- **Flexibility of plan design.** You’ll have more flexibility than standard stop-loss products, since the carrier/reinsurer (risk taker) has more at stake in the success of these plan designs.

- **Peace of mind with level premiums.** Your premiums stay the same each month regardless of claims activity. This offers you the security of knowing your cash needs each month and avoids the hassle of traditional claim filing requirements.

- **Competitive cost.** The total package offered by level-funded stop-loss provides a more competitive total cost.

- **Rated on your own merit.** With the level-funded product, you benefit from your own good experience.

- **Viable self-insurance alternative.** Ratings are not subject to community ratings for small groups under the Accountable Care Act.

Potential savings and even cash flow
Pay a fixed monthly amount and retain any unspent claims funds.
How it works

With the level-funded product, your per-employee per month unit cost remains constant for the contract year, based upon single, family or multi-tiers. The monthly payment only varies if enrollment changes.

Monthly administrative fees, the stop-loss premium and attachment factors are your only monthly cash requirements. It comes in split monthly payments, with part used to pay fixed costs (including stop-loss insurance premiums and TPA administrative fees) and part used to fund claims, up to your funding limit. Stop-loss funds excess claims, and you retain all unspent claim funds at the year-end settlement.

For more information

To learn more or request information, contact your broker or sales contact.