



Expert medical risk management to maximize your profits. 415.398.8985



CCHI/Cignanet Makes Transitioning to Self-Insurance Easy

New Alliance Offers Substantial Advantages

Self-Insured Stop-Loss Plans have many advantages in terms of financial control and medical cost-containment. They have even more advantages under the new PPACA (Obamacare) regulations – avoiding some of the more restrictive measures of the Act. Now CCHI has joined with Cignanet to provide you with the resources to transition from a traditional full-insured plan to a self-insured plan. The chart on the following page outlines the advantages of making the transition, but for a full consultation please contact us at 415-398-8985 or email us at info@cchi.com.

[... more](#)



Self-Insured Stop-Loss. Now Available for Groups of 25-200 Lives

CCHI has provides stop-loss insurance and support to companies of all sizes, but now, in association with Cignanet, we are able to offer the advantages of these plans to groups of 25-200 lives. Find out how a self-insured plan can help you mitigate the complexities of Obamacare. We have the answers you need. Call us at 415-398-8985 or email us at info@cchi.com.

	Fully-Insured, < 50 lives	Fully-Insured, > 50 Lives	Self-Insured, > 50 lives	Stop-Loss
Essential Health Benefits — 60% Minimum Level	■			
Maximum Deductible	■			
Community Rating	■			
Maximum Out-of-Pocket Limit	■	■	■	
Minimum Value Coverage (Effective 2015) [60% Actuarial Value]		■	■	
Affordable Coverage (Effective 2015) [Not More than 9.5% of Household Income Effective 2015]		■	■	
Risk Adjustment (Individual and Small Group Plans that will Either Pay into the Program or Receive a Payment from It)	■			
Transitional Reinsurance Assessment (Temporary)	■	■	■	
Patient-Centered Outcomes Research Institute (PCORI) Fees	■	■	■	
“Cadillac Tax” (Effective 2018)	■	■	■	
Health Insurance Industry Fees (2% to 2.5% of Fully-Insured Premium in 2014)	■	■		
Premium Taxes	■			■
State-Mandated Health Insurance Benefits	■	■		
Federally-Mandated Benefits	■	■	■	
Medical Loss Ratio (MLR) Mandates	■ (80%)	■ (85%)		
Increased Administrative Responsibilities and Fees			■	
Benefit Flexibility			■	■
Guaranteed Renewable	■	■		