

# The CCHI Small Groups Self-Funding Program

A Presentation from CCHI  
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# PPACA (ObamaCare) Is An Opportunity for Small Groups to Transition to Self-Funding

Smaller employers (25 to 200 lives) can now enjoy the advantages that large companies have had in the past, using self-funding and stop-loss. The CCHI Small Groups Self-Funding program advantages include:

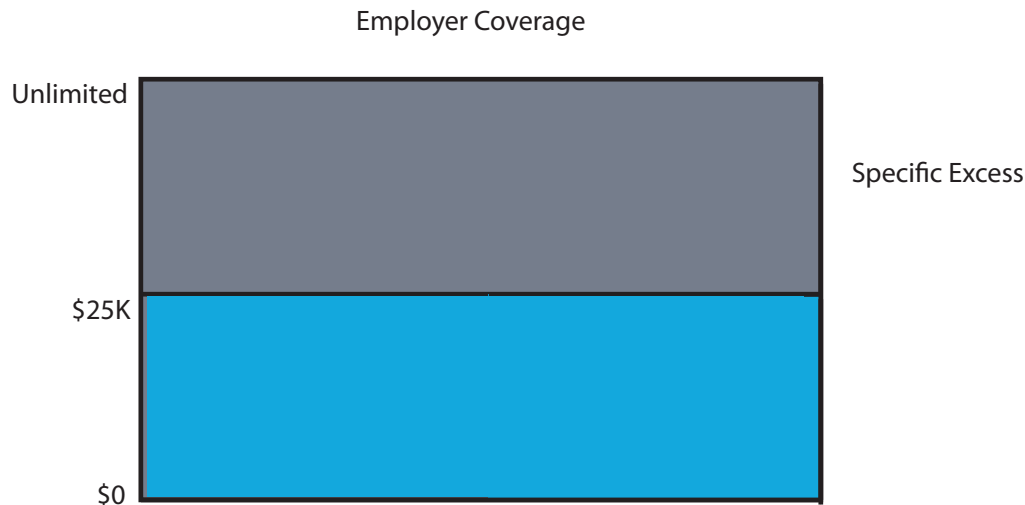
- Greater financial control
- Employer holds Plan reserves
- Wellness benefits inure to the benefit of the employer

# More CCHI Advantages

- Provides control over vendors and requirements of the Affordable Care Act. Self-funded plans are spared some of ObamaCare's unanticipated fees and requirements. The CCHI solution helps manage the impact of ObamaCare on your business. See our blog for latest details
- Benefits administration and provider networks are organized through [BRMS](#), a trusted Third Party Administrator
- BRMS's web-enabled services allow CCHI to offer you:
  - Online enrollment
  - Group profiles that enable proper plan selection
  - Detailed benefit management reports
  - Detailed financial reports
  - All the tools necessary to manage your way through the unknown burdens and surprises of ObamaCare

# Stop-Loss Protection

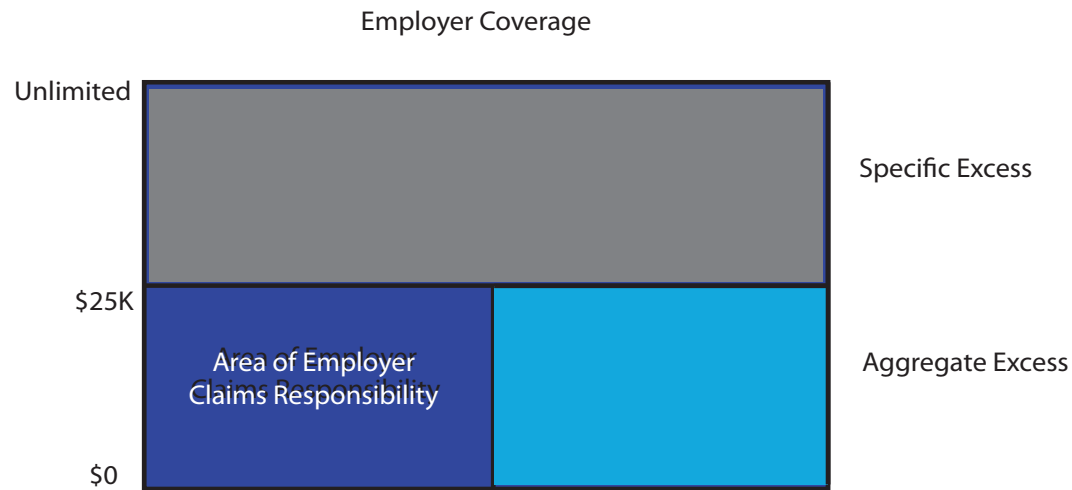
- Plans are protected against adversity through stop-loss insurance. Here's how that works:



Large claim losses (severity) are covered from a specific point to an unlimited maximum through insurance called "Specific Excess"

# Aggregate Excess

In addition the Program provides Aggregate Excess insurance protecting you from excessive claims over the term of the policy.



Coverage for a large number of low level claims (frequency) is provided through aggregate excess

# Employees Like It, Too

- From the employee's viewpoint the CCHI Small Group Self-Funded Program is a traditional, but enhanced, insurance program.
- There is continuity of administrator and doctor network even if you change carriers. Relationships are maintained.
- That means peace of mind and convenience for employees and their families — long term relationships are unchanged.

# Simple To Implement

- The CCHI convergent model helps groups transition from a traditional fully-insured plan to partially self-insured plans.
- Turnkey easy – CCHI does all the heavy lifting.
- Benefits both employers and employees and their families.
- Strengthens broker relationship with employer.

# CCHI: 40 Years of Innovation

- CCHI has four decades of experience in the risk management and stop-loss insurance industry ...
  - Helping brokers and clients keep costs under control
  - Managing the mechanics of efficient financial transactions while ensuring superior patient outcomes
  - Delivering the information and advice brokers and clients need while skillfully adapting to changing technology, medical protocols and legislation



# CCHI Small Group Self-Funding Program

Offer your clients the ease, control and cost-savings of the CCHI Small Groups Self-Funding Program.

Contact us today:

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