

Fully insured plan funding

FOR ALL GROUP SIZES

Predictable healthcare plan management

Fully insured plan funding provides a simple and transparent way to manage your healthcare plan. Premera Blue Cross assumes financial risk when you pay a fixed monthly premium.

Low risk, high quality

With a fully insured health plan, groups benefit from financial predictability and the elimination of administrative duties and expenses. A fully insured health plan gives you the following:

- A flat monthly cost
- Simplified budgeting and establishment of employer contribution
- A reduced financial risk when an employee has high-cost claims
- A variety of standard plan designs that offer high-quality care

What else you should know about fully insured plan funding

- Groups must comply with all state mandates or regulations for insurance plans.
- Premium costs are based on the size of the member pool.
- Monthly experience reporting is available for groups with 100 or more enrolled employees.

Premera is always looking for opportunities to make healthcare work better for our members. When we develop new products that simplify access, reduce costs, or increase quality, fully insured groups often receive these benefits automatically at little to no extra cost.*

Contact your producer or your Premera account representative to find out more.

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BLUE CROSS

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*Products implemented in the current plan year do not result in a premium increase. However, when the plan comes up for renewal, monthly premiums may increase to accommodate product changes or inclusions.