

Course Outline

Self-Funded Health Plans: Understanding Stop-Loss Insurance

One-Credit Course

Introduction

- I. Important Considerations for Self-Funded Group Health Plans
- II. Plan Sponsors and Employers
- III. Plan Participants and Beneficiaries
- IV. Stop-Loss Insurers and Carriers

Estimated Time to Complete: 5 minutes

Stop-Loss Insurance and Deductibles

- I. Stop-Loss Insurance
- II. Stop-Loss Deductibles
- III. Specific Deductible
- IV. Aggregate Deductible
- V. Blended Deductible Arrangements

Estimated Time to Complete: 25 minutes

Lasering

- I. Lasering
- II. Importance of Disclosure
- III. Complying With Privacy and Nondiscrimination Laws
- IV. Laws Affecting Employee Privacy and Nondiscrimination

Estimated Time to Complete: 25 minutes

Stop-Loss Decision Points

- I. Things to Consider When Deciding on Stop-Loss Insurance
- II. Considerations When Choosing Deductible Levels
- III. Stop-Loss Coverage Periods
- IV. Run-In and Run-Out Contracts
- V. Plan Sponsor Considerations for Selecting a Carrier
- VI. Negotiating a Stop-Loss Contract
- VII. Terminating a Stop-Loss Contract

Estimated Time to Complete: 45 minutes

Captive Arrangements

- I. Benefits Captive Arrangements
- II. Risk Within Captive Arrangements

Estimated Time to Complete: 20 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.