



Angler Insurance

# ARE YOU BIG ENOUGH TO SELF-FUND?

Most employers think they are too small for alternative options. Did you know that there are four main funding types?



Every year you stay fully insured is another year you are unable to control your cost. Most companies stay on this cycle because they are afraid of change or the risk. If you want to control the cost, we have to control your claims! **HOW?**

1. Request your current claims data
2. Ask for an alternative funding quote based on your size.

## FULLY INSURED



These plans are meant for employers who need to rely on the risk pool of a large insurer. They can help stabilize costs and simplify administration, making them an attractive option for businesses looking to provide robust health coverage that is simple.

Recommended for companies with **5-50** enrolled employees.

## LEVEL FUNDED



This is a great hybrid option for employers looking for predictable monthly costs with the potential of a return based on how well their claims run. Little bit of risk with a little bit of a reward.

Recommended for companies with **10-100** enrolled employees.



## MEDICAL CAPTIVE

The perfect fit for mid-sized employers, a medical captive is created by multiple organizations to manage their own risk and insurance needs, often leading to greater control over costs and claims. Here, you find customization, data and savings!

Recommended for companies with **25-500** enrolled employees.



## SELF FUNDED

Ideal for larger employers, self-funding allows for greater flexibility and control over healthcare costs while enabling them to tailor benefits to their specific workforce needs.

Recommended for companies with **500+** enrolled employees.

*- Rachel Hawkins*

Schedule Your Free Consultation Today!

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**ARE YOU READY TO  
FIND THE RIGHT  
OPTION?**

