



NIS Self-Funded Advantage

A Comprehensive Solution for Public Sector Employers



Providing quality, affordable medical benefits has always been a challenge for employers. Reacting to and struggling against fully insured insurance carrier increases with few control points to reduce or manage cost increases is difficult. Many public sector employers are choosing to become proactive about controlling/containing their medical benefit costs and making their plans affordable and sustainable. One effective way they are doing this is by self-funding their health insurance.

Moving to self-funding has many advantages including:

- Ability to create appropriate plan designs based upon employer/employee environment and utilization data
- Avoiding some taxes that apply to fully insured plans
- Medical/RX claims and cost transparency
- Managing claims with a real time clinical and financial advantage
- Gain a base for employer wellness (or other) efforts to strategically control or improve the best medical outcomes and plan satisfaction for employees

In short, self-funding enables you to take control of your second highest expenditure (medical/RX employee benefits) to then concentrate on the most important goal of spending community dollars wisely.

The NIS Self-Funded Advantage is a complete self-funded package created specifically for the public

sector. We have exclusive/proprietary arrangements with partners that are best in class within the self-funding industry.

Our exclusive partners can help you stabilize your top cost driving areas:

- **Stop-Loss Insurance:** Our stop-loss administrative services include an enhanced stop-loss underwriting and gap analysis, aggregate data analysis, claims reimbursement monitoring and recovery assistance, and more.
- **Pharmacy Benefit Manager:** We've developed preferred PBM relationships and clinical programs to provide you with the most savings and flexibility for your pharmacy plans.
- **Network/Claims Administration:** We have leveraged the market to deliver top-quality, effective care and pay claims timely and accurately.
- **Grand Rounds:** Grand Rounds helps employees navigate healthcare, make better treatment decisions, find high-quality physicians, and secure expert medical opinions.
- **Family Savings Plan:** A cost-saving solution that can move the risk away from your organization, encouraging lower utilization and decreasing premium, all while keeping your budget consistent.

The NIS Self-Funded Advantage can help you provide the best care for your employees at the best price point for all.

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