Course Outline

Self-Funded Health Plan Basics
One-credit course

Introduction to Self-Funding
I. Why Self-Fund?
   II. Plan Sponsors and Employers
   III. Fully Insured and Self-Funded Plans
   IV. Government Regulation of Employer-Sponsored Health Plans

Estimated Time to Complete: 15 minutes

Similarities and Costs of Self-Funded and Insured Plans
I. Similarities of Insured and Self-Funded Plans
   II. Costs of Self-Funding and Insurance

Estimated Time to Complete: 15 minutes

How Self-Funding Works
I. Administering Self-Funded Plans
   II. Service Providers for Self-Funded Plans
   III. Choosing to Fund with a Trust or on an Ongoing Basis
   IV. Two Types of Trusts
   V. Using Stop-Loss Insurance

Estimated Time to Complete: 15 minutes

Compliance with ERISA and Other Federal Laws
I. ERISA
   II. Other Federal Laws

Estimated Time to Complete: 15 minutes

Pros and Cons of Self-Funding
I. Advantages of Self-Funding
   II. Disadvantages of Self-Funding

Estimated Time to Complete: 15 minutes

Pros and Cons of Fully Insuring
I. Advantages of Fully Insured Plans
   II. Disadvantages of Fully Insured Plans

Estimated Time to Complete: 15 minutes

Plan Design Options and Tools for Mitigating Risk and Managing Costs
I. Provider Networks and Plan Design Options
   II. Tools for Lowering Risk Exposure and Managing Costs

Estimated Time to Complete: 15 minutes
Types of Organizations Sponsoring Self-Funded Plans

I. Types of Employer-Sponsored Health Plans
II. Prevalence of Self-Funding by Firm Size

Estimated Time to Complete: 15 minutes