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, Employees, and Dependents

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

Summary
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.