

As healthcare costs continue to rise, implementing alternative funding arrangements can help organizations gain greater control over their employer sponsored health plans. Unfortunately, many employers avoid these types of arrangements due to a lack of clarity and guidance on how to put the right approach in place.

Dickerson has the expertise and vendor partnerships to help you put the right funding structure in place for your organization. Your local Dickerson partner understands all facets of risk and funding arrangements and has access to the tools and resources you need, including:

- National partnerships with stop loss vendors and captives who provide best-in-class contract provisions and service
- Timely and accurate financial reporting to monitor plan performance and avoid surprises
- Analytics, actuarial and underwriting expertise to provide assessment and guidance
- Partnerships with top data analytics firms and data scientists on staff to interpret results and provide data-driven recommendations

During the renewal process, inertia can set in when selecting your fully insured plan and it can be challenging to change course. At Dickerson, we take a strategic approach to evaluate all aspects of your benefits program to help you optimize your healthcare savings.



of covered workers are enrolled in plans that are self-funded, up from 61% the prior year.

Kaiser Family Foundation 2020 Employer Health Benefits Survey







Optimized Solutions



Personal Partnerships



National Collaboration

Collaborating for Your Success

As a Dickerson client, you have the peace of mind that comes from working with a trusted, local partner, backed by a national community of problem solvers. Together, we deliver local, optimized benefits solutions to help grow and protect your business.

Strategic Approach Built on Strong Partnerships

The Dickerson Alternative Funding team will work with you to explore and evaluate alternative funding options. We offer:

Expertise

- Experts who understand and can communicate and explain the issues and solutions
- Centers of Excellence and Subject Matter Experts throughout the nation
- In-house actuaries and underwriters

Preferred Partnerships

- Vetted best-in-class partnerships and contracts
- Collective/coalition purchasing arrangements
- Marketing administrators, provider networks, pharmacy benefit managers, reinsurance/captives & cost management services
- Advanced self-funded solutions

Strategic Process

- Understanding self-funding and reinsurance
- Self-funding feasibility study
- Vendor implementation
- Financial analysis and reporting
- · Analytics and predictive modeling
- Compliance and government reporting
- Thoughtful, customized strategic planning

With Dickerson Alternative Fuding you have the guidance and access you need to put the right alternative funding strategies in place to control costs for your clients.

To learn more, contact the Dickerson Alternative Funding Team or visit thebrokersga.com/alt-funding/

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