



# The better path to quality care.

## HAP ASO self-funded plans

### **HAP ASO plans – More flexibility. More savings. More choice.**

In a changing, challenging health care climate, more and more companies are finding that traditional insurance programs aren't as good a fit for their businesses as they used to be. Today's companies need flexibility, control and cost containment as well as quality care for their employees. HAP's answer: Administrative Services Only (ASO) self-funded plans.

HAP's Administrative Services Only product helps companies keep costs in check without the extra work. Your company gets all the knowledge, expertise and commitment that an industry-leading provider can offer. HAP handles employee education and enrollment, management reporting, risk management, claims management, compliance, data collection and analysis. Your employees get access to a wide network of leading health care providers. Your company can also enjoy significant savings compared to traditional premium-based insurance programs.

### **Understanding the self-funded ASO.**

HAP's Administrative Services Only plan treats predictable claim costs as expenses, rather than insurable risk items. ASO clients pay for benefits that are used, rather than ones that might be. This gives your company the ability to provide the benefits that matter to your employees, and offer a plan that makes sense for your bottom line. You can create plans that help you attract and retain the best employees while dramatically reducing costs compared to traditional insurance programs.

Because your company pays directly for services, lower monthly administration fees leave you with better balances and improved cash flow. Your employees gain access to HAP's outstanding network of doctors, hospitals, and specialists. Meanwhile, administrative and compliance duties are handled by HAP's dedicated, experienced professionals, saving your company the expense and risk associated with direct plan management.

### **The HAP ASO advantage.**

**HAP strives to provide health benefit programs that work for employees and employers alike. Our ASO plans make self-funding an attractive option for more companies than ever before.**

#### **Here are some ways that a HAP ASO plan can work for you:**

- **Predictable costs.** Monthly administration fees and other costs are fully known to you.
- **Transparency.** You have full access to detailed cost and usage information.
- **Potentially lower taxes.** Programs are not subject to state health insurance premium or ACA taxes.
- **Expert risk management.** HAP collects and analyzes your data to refine your plan, control costs and deliver added value.
- **Total awareness and accountability.** You know where your money is spent, with access to every claims payment and regular, comprehensive reporting.

- **Complete customer service.** As an ASO client, you'll have a dedicated account team, including an account executive and an account coordinator. In addition, each of your employees will be assigned a personal service coordinator to help every step of the way.

## Network choices.

- **Self-funded HMO Network.** Our self-funded HMO has a network in 11 counties of southeast and east central Michigan: Genesee, Lapeer, Livingston, Macomb, Monroe, Oakland, Sanilac, Shiawassee, St. Clair, Wayne and Washtenaw.
- **Self-funded PPO and EPO Network.** Our self-funded PPO and EPO can administer coverage anywhere in the state of Michigan and across the country through our partnerships with Cigna and MultiPlan.

## Stop Loss Protection.

Stop loss is the additional insurance a self-funded group may purchase to limit the total amount it must pay for health care claims in a given year. This can serve as protection against unanticipated high costs due to catastrophic illness or accidents.

HAP has preferred vendors for stop loss coverage. We help make sure that you get the best value, for the most appropriate coverage, from an established, reliable reinsurer that we do business with daily. All of the standard products are available for "Specific" and "Aggregate" coverage, and HAP handles all of the details for you.

## Outstanding administration expertise. Unmatched customer service.

HAP has the strength, knowledge and commitment to deliver a self-funded health benefit solution for your company – and to make the transition from traditional insurance easy for you and your employees. HAP is one of Michigan's leading insurers with an established track record of service excellence to clients and members. We are trusted by generations of Michigan families and thousands of Michigan businesses to deliver the coverage they need – and the service they deserve.

## Value-added services. With real value.

As members of your HAP ASO plan, your employees will enjoy the same exclusive additional benefits that traditional plan members receive.

**Comprehensive Wellness Program.** HAP has developed sophisticated, exclusive wellness services, including complete health assessment programs, incentivized fitness programs and online wellness services to help employees remain healthy, fit and active.

**Weight Watchers®.** A special arrangement with Weight Watchers gives your employees access to discounted weight loss services and programs from one of the most well-known, trusted companies in the weight loss industry.

**Assist America®.** Your employees can get worldwide emergency travel assistance through Assist America any time they're more than 100 miles from home – even help with lost luggage and travel documents. In addition to travel assistance, Assist America also offers Identity Theft Protection Services.

HAP does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

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