

## POWER PLAY 2: THERE ARE PRODUCTS, AND THEN THERE ARE PROCESSES.

### BREAKDOWN:

- » High deductible major medical products can be found from major medical carriers.
- » MEC and Skinny plans are available from a multitude of sources and include fully-insured, partially self-insured (with caps) and self-funded sources.
- » Captive programs can make sense for some staffing companies.
- » There are differences between working with independent insurance brokerages and companies that are actually products. When working with independent brokerages, you have more flexibility among various products and plan options, as well as the ability to pivot if one is not working for your financial, administrative or compliance needs.
- » Having an underwriting and risk management approach is also critical. Otherwise, you'll be left with whatever the market gives you.
- » Understand that large employers (with 50 or more full-time equivalents) under the ACA will not get "off-the-shelf" insurance rates like small employers. Large employers need to challenge their brokers to have an approach for negotiating the best rate.