



Anthem Balanced Funding 70/30

A new kind of Self-funded product: predictable, practical and rewarding

Colorado

Anthem Balanced Funding.

Control. Simplicity. Flexibility. Insights. Predictability.



We have what you're looking for.

Amid increased economic pressures, many businesses are looking to save on health care costs and achieve plan cost transparency by converting from a Fully Insured (FI) to a Self-funded plan.

If you're one of those businesses, Anthem offers a smart solution — one that delivers the control, flexibility and insights you're looking for and the assurance you need, with the solid coverage you demand for your employees.

We call it Anthem Balanced Funding.

Get the best of both worlds.

Quite simply, Anthem Balanced Funding helps ease your administrative burden, while providing the savings potential and flexibility of a Self-funded plan.

Enjoy the **peace of mind of Fully Insured plans**, including:

- Predictable, fixed monthly payments
- No deficit carry-forward
- Coverage for claims run-out*
- A cap on financial responsibility

— the **advantages of Self-Funding**, such as:

- Money-back savings potential when claims experience is better than expected
- Standardized reports for a more comprehensive understanding of plan costs**
- Savings on premium tax and future health care reform taxes
- Plan design options

— along with the security of integrated **Stop Loss Coverage**.

Sound like a plan?

*Also known in the industry as terminal liability
**Reports do not include PHI.

How does it work?

Simple.

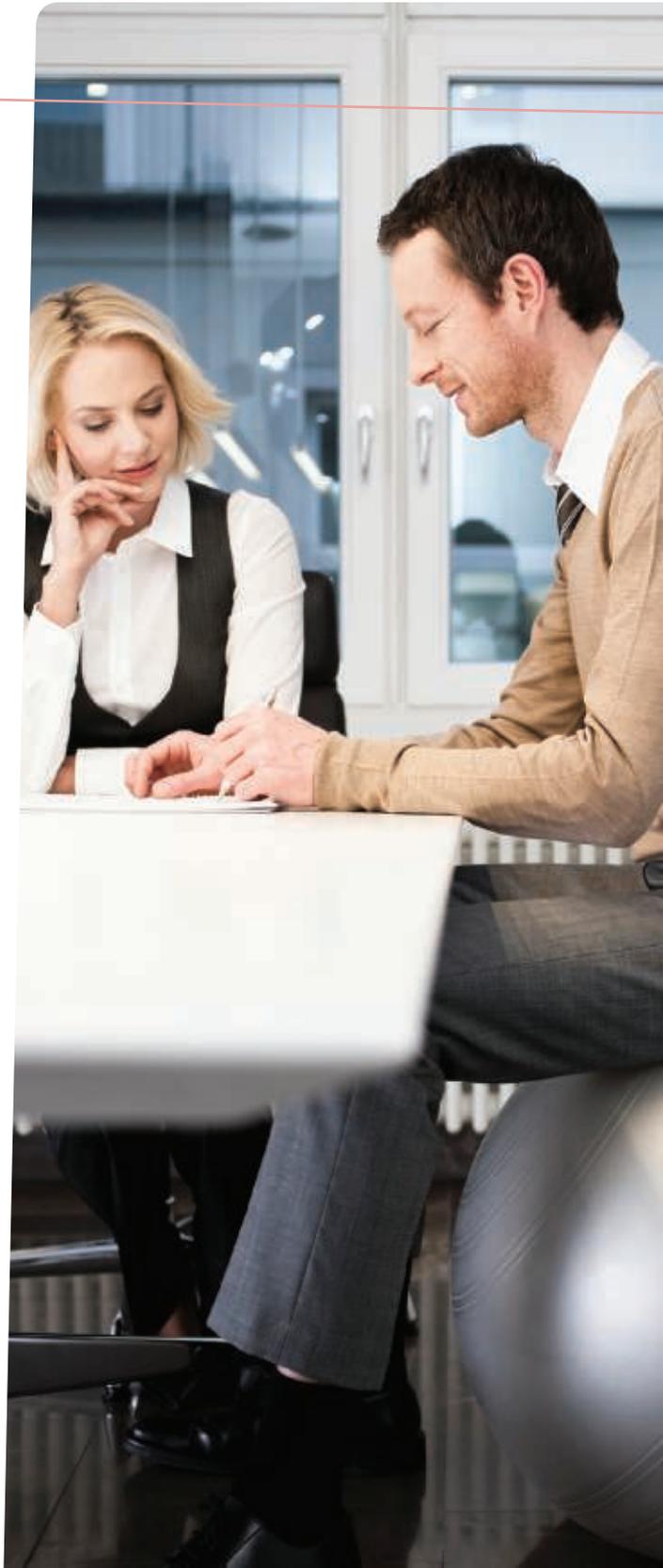
With Anthem Balanced Funding, you make a **fixed monthly payment** that includes:

- Administrative fees
- Specific and Aggregate Stop Loss coverage
- A Paid Claims Fund
- Coverage for claims run-out

At the end of the plan year when the Claims Fund is settled, you can actually get money back when claims experience is favorable. Not so with Fully Insured plans.

Bottom line?

Anthem Balanced Funding offers the potential for lowering your overall health care costs.



Manage costs – and get peace of mind, too.

Anthem Balanced Funding lets you enjoy greater cost control by providing dual financial benefits – the potential for annual savings, with built-in safeguards to cap your expenditures.

Fixed monthly payments

First, it offers the predictability of a fixed monthly payment. That sure simplifies budgeting.

Prefunded claims run-out

To help you avoid unpleasant surprises if you terminate the plan – and know your costs up front – we collect funds to cover claims incurred prior to termination and submitted afterward.

Stop Loss coverage

Finally, to protect you from the risk of large claims for an individual, or higher-than-expected overall claims costs for your group, Anthem Balanced Funding also includes two kinds of Stop Loss Coverage.

- **Specific Stop Loss** protects the plan from **high individual claims**.
- **Aggregate Stop Loss** provides additional protection when your plan has higher-than-expected claims, in aggregate, **for all plan members**.

Anthem Balanced Funding 70/30 settlement examples

Favorable Claims Year	
Annual Claims Funding	\$200,000.00
Paid Claims	- \$145,000.00
Favorable Balance	\$55,000.00
Employer Refund (70%)*	\$38,500.00

That **\$38,500** can offer a significant savings when you have a favorable claims year.

*Anthem refunds the employer 70% of the favorable balance.

Unfavorable Claims Year	
Annual Claims Funding	\$200,000.00
Paid Claims	- \$235,000.00
Negative Balance	- \$35,000.00

The **\$35,000** negative balance is covered by Stop Loss insurance. Net result? You can breathe a little easier.

Because our product options all come with comprehensive wellness and condition management programs, it's easy to see how Anthem Balanced Funding provides a path to help your employees improve their health and to keep your health care costs in check.



Gain insights — and greater control.

Similar to the Self-funded plans you may be familiar with, Anthem Balanced Funding gives you the critical cost transparency many employers seek — including monthly reports that let you see how your health care dollars are being spent.* This helps you:

- Understand the relation between the benefits and costs
- Identify opportunities for saving money
- **Make smarter health care decisions**

There's an Anthem Balanced Funding plan just right for you.

Anthem Balanced Funding lets you select a medical and prescription drug plan that meets the needs of your company and employees. You'll also have the option to buy dental, vision, life and disability coverage on a fully insured basis.

**Solid plans combined with
serious cost-saving potential.**

Isn't that what you want?



*Reports do not include PHI.

Discover unexpected extras.

Many Self-funded plans just provide the basics. But Anthem Balanced Funding offers the solid coverage you're looking for, plus an array of added benefits to help employees proactively pursue wellness — which can help keep claims down and reduce absenteeism.

Help keep your people and company well.

Here are just some of our health and wellness resources available to members at no extra charge:

24/7 NurseLine

Alleviates unnecessary worries and expenses by offering quick answers and assessments through a round-the-clock, toll-free service.

Future Moms

Promotes happier, healthier mothers and babies by providing helpful tools, periodicals, prenatal insights and ready access to nurses.

ComplexCare

Offers many effective go-to options for those with multiple health issues requiring frequent or advanced levels of medical care.

ConditionCare

Helps those suffering from diabetes, congestive heart failure, COPD, coronary artery disease and asthma better manage their condition.

Healthy Lifestyles

A suite of online interactive tools and resources are available to create a tailored health improvement plan. Phone coaching is available to help members reach their smoking cessation and weight management goals.

Time Well Spent

Time Well Spent is a health and wellness promotional campaign designed to help you build a culture of health in your workplace. This program provides communication resources and information to help educate your employees about healthy lifestyle changes. You can find Time Well Spent on anthem.com.

Tobacco Cessation: Anthem BCBS QuitLine

Anthem Blue Cross and Blue Shield of Colorado has partnered with National Jewish Health®, U.S. News & World Report's #1 ranked respiratory hospital, to offer Anthem BCBS QuitLine.

For Anthem Colorado health plan members, QuitLine is available at no charge. It includes dedicated coaches, nicotine replacement therapy as well as special tools and educational materials.

Health and wellness resources and tools to help you keep your employees healthy.

- *Anthem.com* — A wealth of health information and tools, including our Estimate Your Cost tool that empowers members to directly compare costs of local doctors and hospitals for nearly 40 specific medical procedures, like MRIs and pregnancy delivery, as well as performance and safety ratings.
- *SpecialOffers@Anthem*SM — Discounts on health-related products and services, such as smoking cessation programs, fitness club memberships and much more.
- *AudioHealth Library* — Access to more than 400 health topics by phone. Other resources and tools include online preventive guidelines, health newsletters and more.

Count on Anthem.

If you're considering a Self-funded plan for your company, consider this.

Anthem is —

- Part of the nation's largest health benefits company when it comes to commercial membership.
- Part of the BlueCard program through the Blue Cross and Blue Shield association, which includes about 90% of hospitals and 80% of doctors in the country.
- Highly experienced in working with customers who seek alternate funding options.

Keep health care costs on the level — with Anthem Balanced Funding

Anthem understands. You're under a lot of pressure to keep health care value up, while keeping costs down.

You need a plan. And now you have one — Anthem Balanced Funding — from the people with the experience, commitment, financial strength and stability to help you achieve your goals.





Health · Pharmacy · Dental · Vision · Disability · Life

For more information about Anthem Balanced Funding:

- Contact your agent, broker or consultant.
- Contact your Anthem sales representative.