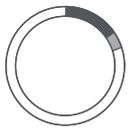




# Transitioning to a Self-Funded Insurance Plan

More employers are transitioning to a self-funded health plan. With rising premiums and healthcare costs, Marathon Health helps to make the transition easier. Onsite and near-site employer-sponsored health centers can provide part of the solution to providing clarity on addressing your employee healthcare needs and chronic conditions that drive up your claims.

On average, employers see a savings of \$2,000 annually for each employee who uses Marathon Health for care. Those patients also report better management of chronic conditions and improved overall health. When combining those savings with a well-managed self-funded plan, it's a win-win. Take a look at the data:



**15-20%**

Savings in plan administrative costs when self-funded

[Self-Insurance Educational Foundation]



**1.5-3.5%**

Savings in state health insurance premium taxes with self-funded insurance

[Self-Insurance Educational Foundation]

**\$2,000 per employee, per year**

Healthcare savings seen by employers who partner with Marathon Health

## Improve Employee Health While Decreasing Costs

### Provide easier access to quality care

Onsite and near-site health centers, along with virtual care, provide exclusive access to quality care where your employees work or live. With ease of access to appropriate care, overall medical spend will decrease. Collectively your employees become better consumers of health care with the help of our care coordinators and health advocates.

### Empower high-risk patients to get help they need

Marathon Health identifies high- and medium-risk employees to address underlying chronic conditions to provide them with the care and resources to make improvements. Well-managed high-risk employees improve overall health outcomes of your population, while costing your health plan less.

### Inspire employees to take care of their health and wellness

Marathon Health works with you to design and manage incentive and wellness programs to encourage your entire employee population to take advantage of modern healthcare services, programs and workshops to take charge of their own health.

### Improve employee health through preventive and proactive care

Patients learn how to manage chronic health conditions. They also receive health assessments and coaching, while having access to behavioral health services, physical therapy, and lab and pharmacy services. The integrated approach saves employees and employers money.



“

Our customers are typically self-funded. What that means is every dollar saved in healthcare costs is a dollar that they can reinvest in their business and their workforce. Across our clients, we see those savings continue to grow each year.

”

– Jeff Wells, CEO and co-founder, Marathon Health

## Potential Advantages to a Well-Managed Self-Insured Plan

### Save Money

Save more money on each person enrolled through individualized plan management, while also saving on state premium taxes. Avoid extra fees from insurance companies.

### Be More Flexible

Custom design benefits to meet specific needs of your employees and adjust as needed, anytime.

### Improve Cash Flow

With no pre-payment of monthly premiums, be more in control of your cash flow and see more possibility for higher savings.

### Access to Claims Data

Receive medical claims and pharmacy costs to help in decision planning.



Percentage of workers covered by self-funded health insurance plans in the U.S. in 2020 – up from 44% in 1999

[Statista, 2021]

**Marathon Health** has saved its clients more than \$1 billion in healthcare costs. Learn how we can start saving you money, too! Visit [www.marathon-health.com](http://www.marathon-health.com).