

## Foundation steps up efforts for self-funded health care

**Arizona Foundation for Medical Care** is taking a more aggressive approach to promoting nontraditional insurance plans.

The health care network sponsored its fourth symposium on self-funding health care plans for businesses last week, targeting the local health care brokerage community.

The goal is to show the brokers how employer groups can save money by using nonintegrated insurance plans, using the foundation as the health care network with a reinsurance carrier and some health and wellness products, said **Judi Hayer**, senior sales consultant for Arizona Foundation for Medical Care.

These types of arrangements compete with traditional integrated insurance plans, such as Blue Cross Blue Shield and Cigna HealthCare of Arizona.



**HEALTH CARE**

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"This allows you to build your own benefit plan design without being subjected to a one-size-fits-all plan," she said. "We refer to those as BUCAs: Blue Cross, United, Cigna and Aetna."

One of its largest groups in Arizona, which has about 1,100 employees, has been using this approach for nearly two years. The foundation didn't have permission to disclose the client's name. Coming up on its second year of renewal, the client's rate increase for premiums is going up in the single-digits,

as opposed to double-digit increases seen nationwide, Hayer said.

"You're putting your own selected pieces of the health care puzzle for yourself to match your individual employer group needs," she said.

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