

# FIRESIDE CHAT SERIES

FEATURING SCOTTY CAMPBELL  
OF STEALTH PARTNER GROUP





# AGENDA

- Introduction
  - Scotty Campbell: Stop Loss & Reference Based Pricing: Why Stop Loss Loves RBP and What That Means For Your Clients
  - Q & A
    - If you would like to ask a question, please use the Q&A function.
- Thank you!





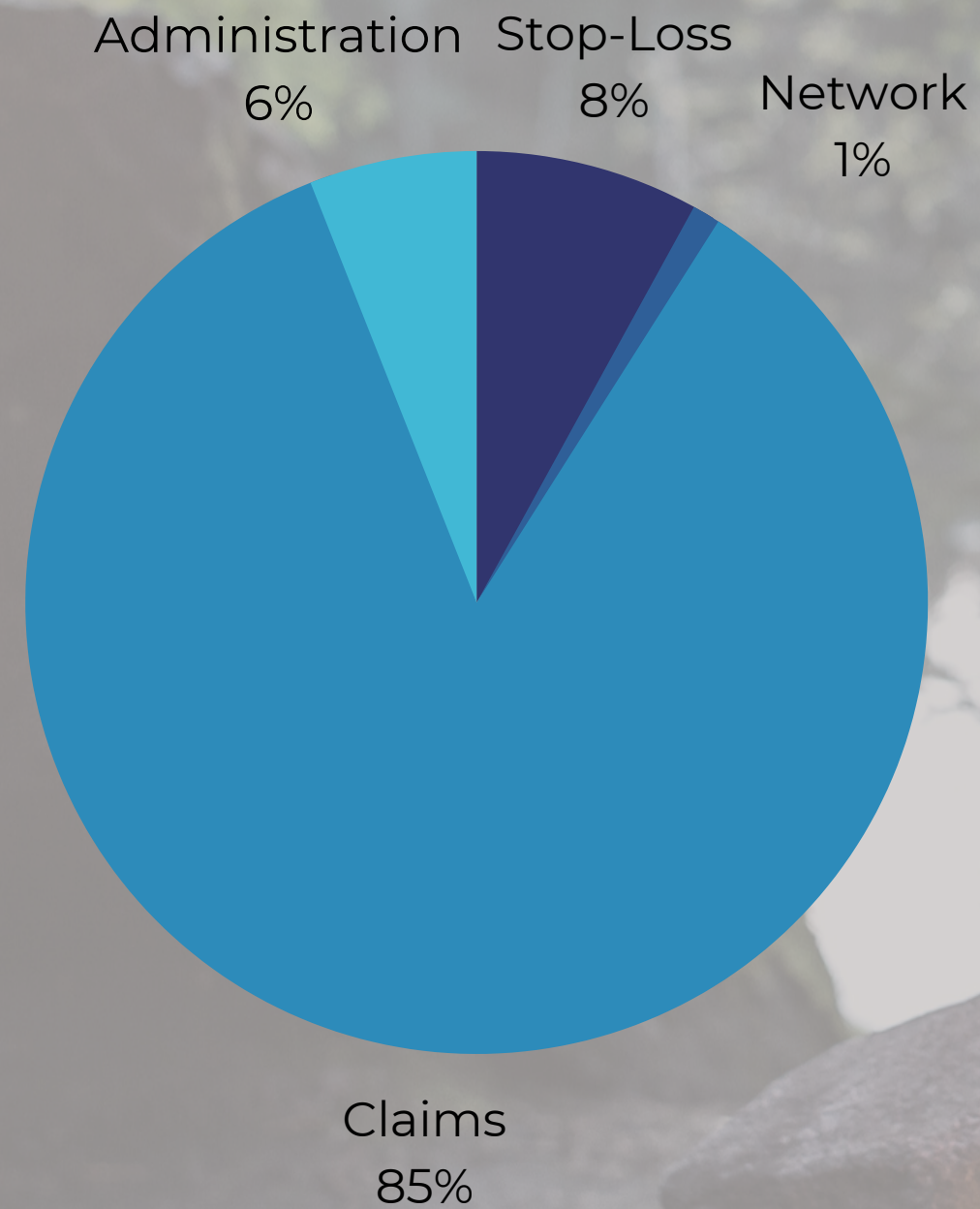
# ABOUT SCOTTY CAMPBELL

- Senior VP of Sales with Stealth Partner Group
- Expert in Stop Loss & Self-Funding
- Formally worked for Sun Life, Mutual of Omaha, and Berkley selling stop loss and captives





# COST ELEMENTS OF A SELF-FUNDED MEDICAL PLAN



## Claims

- Group pays claims out of a designated bank account
- Group retains surplus

## Administration

- Claims Adjudication (Medical, PBM)
- Wellness

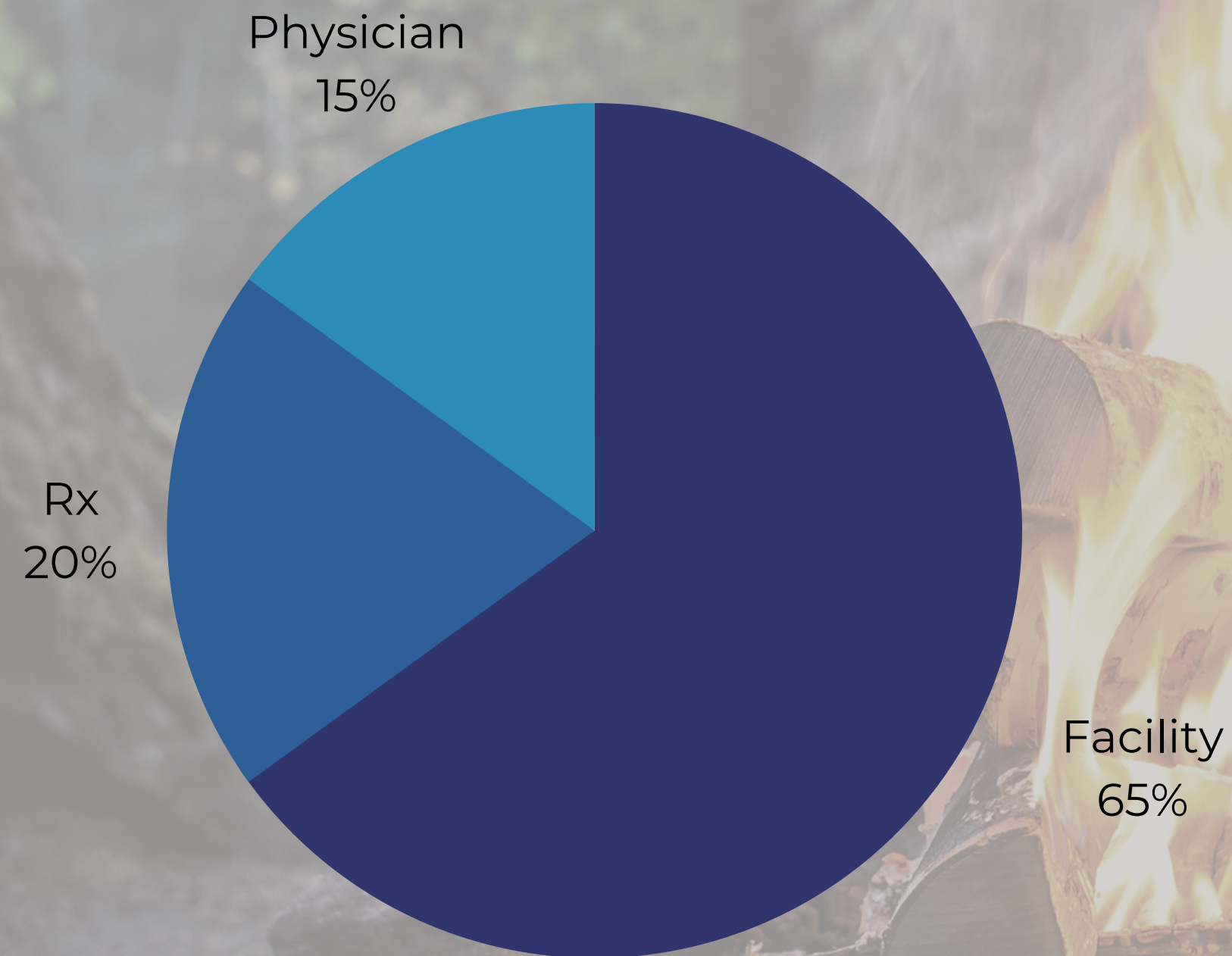
## Stop-Loss

- Specific Stop-Loss
- Aggregate Stop-Loss





# COST SHARE OF CLAIMS: SELF-FUNDED MEDICAL PLAN





# RBP VS. CIGNA: A COMPARISON

Premium Savings: \$159,641.76

Maximum Liability Saving: \$1,027,835.52

SPECIFIC STOP LOSS		Current	Option 1	Option 2
<b>CARRIER:</b>			Companion A	Companion A
<b>Carrier Rating:</b>			RBP: 6 Degrees 140% Medicare for facilities, 120% Medicare for physicians	Cigna
<b>PPO Network:</b>				
<b>Individual Specific Deductible:</b>			\$125,000.00	\$125,000.00
<b>Specific Contract:</b>			24/12	24/12
316	EE Only	\$30.13		\$44.90
192	Family	\$91.76		\$136.74
508	Composite	\$53.42		\$79.61
<b>Monthly Specific Premium</b>			\$27,139.00	\$40,442.48
<b>Annual Specific Premium</b>			\$325,668.00	\$485,309.76
<b>% Difference</b>			4.23%	55.32%
<b>AGGREGATE STOP LOSS</b>				
<b>Aggregate Contract:</b>			24/12	24/12
<b>Aggregate Corridor:</b>			125%	125%
<b>Annual Max Reimbursement:</b>			\$1,000,000.00	\$1,000,000.00
508	Composite	\$2.22		\$2.22
<b>Monthly Aggregate Premium</b>			\$1,127.76	\$1,127.76
<b>Annual Aggregate Premium</b>			\$13,533.12	\$13,533.12
<b>Aggregate Attachment</b>				
316	EE Only	\$260.69		\$337.32
192	Family	\$852.83		\$1,103.53
508	Composite	\$484.49		\$626.91
<b>Monthly Claims Liability</b>			\$246,121.40	\$318,470.88
<b>Annual Claims Liability</b>			\$2,953,456.80	\$3,821,650.56
<b>TOTAL REINSURANCE EXPENSE</b>				
<b>Annual Fixed Premium</b>			\$339,201.12	\$498,842.88
<b>% Difference</b>			4.09%	53.08%
<b>Maximum Cost Liability</b>			\$3,292,657.92	\$4,320,493.44
<b>% Difference</b>			-12.78%	14.44%



# CONTACT



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# JOIN US FOR OUR NEXT FIRESIDE CHAT

Reference Based Pricing from the Employer's Perspective:  
Benefits, Challenges, & Outcomes for Plans Considering RBP

Featuring  
Matt Lund of Fortune Management  
&  
Kevin Reid of Security Industry Specialists

Tuesday, March 16, 2021- 11:00 am PST

Register at  
[6degreeshealth.com/firesidechat](https://6degreeshealth.com/firesidechat)

