



**Independence  
Administrators**

# Self-funding — It just makes sense...



## The Value of Self-funding

- Medical administration, including CDHP
- Population health management
- Wellness programs
- Prescription, dental, & vision
- FSAs, HRAs, HSAs
- Stop-Loss administration
- COBRA administration
- Web-based tools & resources

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For more information, visit  
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## Key advantages

- significant cost savings;
- pay claims when incurred;
- potential tax savings;
- outside-of-the-box plan designs;
- **BlueCard®** for network access across the United States and around the globe;
- detailed analytics to help identify cost savings;
- innovative health management programs to help improve health and control costs;
- first-class customer experience;
- online enrollment, tools, and resources;
- experienced team of health benefits professionals;
- qualified specialists in:
  - stop loss
  - cost-management strategies
  - Consumer-Directed Health Plans
- more than 25 years in the business.



## What can Independence Administrators do for you?

### Cost control and plan design

Cost control and customization are two of the primary reasons organizations turn to a third-party administrator (TPA) to manage their health benefits programs. Unlike a traditional carrier, a TPA doesn't take a cookie-cutter approach to plan design.

Our methodology is simple — construct a plan that meets your business objectives and delivers the best value across the entire organization. Through custom benefits plans, Independence Administrators delivers:

- **Health management** — A host of integrated services that employs utilization management, case management, disease management, and decision support to maximize your return and help improve patient outcomes.
- **National and International network access** — Get access to one of the most extensive provider networks — whether a plan member is at home, traveling, or has a dependent away at school.
- **Consumer-directed health plans** — Giving plan members more control over their health care spending can help plan sponsors manage costs.

### The Power of Blue — Competitive, too

- **BlueCard® Program** — Accepted by 92 percent of the physicians and 97 percent of the hospitals across the United States.<sup>1</sup>
- **BlueCard Worldwide®** — Access to medical assistance services and health care providers.
- **Blue Distinction®** — An evidence-based designation awarded to medical facilities that have demonstrated expertise in delivering quality care.

### Claims analytics to pinpoint potential savings

Detailed analytics and reporting are the keys to good decision making. Our data warehouse, coupled with our analytics and reporting tools, provides the hard data to help you find areas where savings may be realized.

Whether you need custom reports, ad hoc reports, or want to modify existing reports, Independence Administrators works directly with each client to ensure you have the information to make intelligent decisions.

<sup>1</sup> Source: Consortium Health Plans' Network Compare®, representing 47 states. Excludes Federal and Kaiser hospitals.



## Better health can help control costs

### Integrated health and wellness programs

If there's one thing we've learned, it's the importance of managing a member's health on an ongoing basis — whether it's answering a health-related question or providing support to handle a chronic condition. Health management can help members make better-informed decisions that can lead to better health.

We offer a complete health management program to support every plan member. Our approach is consultative, allowing us to design an integrated program specifically targeted at your population. Or you can elect to implement individual features over time.

Available options include:

- URAC-accredited health utilization and case management;
- maternity management and neonatal intensive care;
- disease management and decision-support tools;
- predictive modeling and custom reporting;
- biometric screenings and wellness reimbursement;
- weight loss and smoking cessation;
- Employee Assistance Program;\*
- screening reminders.

### Manage your level of risk

Protect yourself against the unexpected with Stop Loss insurance coverage. Our in-house Stop Loss services can help you navigate the entire process. We can help you identify the type and limits of coverage that best fit your specific business and population.

**Stop Loss assessment and negotiation** — Let us help you evaluate your options, negotiate rates, and manage arrangements with our preferred carrier.

**Stop Loss management** — We can handle the entire workflow across claims operations, medical management, funding administration, and with the carrier.

Other services include:

- Stop Loss threshold alerts to keep you informed;
- single point-of-contact for premium billing and remittance.

\*Employee Assistance Program provided by Magellan Health Services.

## WebMD®

- Personal Health Profile (PHP) — gives members overall wellness scores when they answer a confidential questionnaire.
- Personal Health Record (PHR) — securely collects, stores, and manages members' information.
- My Health Assistant — provides personalized health coaching for setting goals.
- Hospital Quality Report — compares hospitals by performance, procedure, or condition.
- Health Plan Selector — helps members evaluate health plan options, including HSAs.
- Symptom Checker.

### Other web-based tools

- online enrollment;
- provider finder;
- claims and eligibility information;
- Explanations of Benefits;
- print temporary ID cards;
- order replacement ID cards;
- health account (FSA, HRA, HSA) balances and transaction history;
- mobile app.

### Other member resources

- Baby Beginnings<sup>SM</sup> — promotes healthy behavior before, during, and after pregnancy through the baby's first year.
- **Blue365**<sup>®</sup> — a web-based resource to help plan members access health and wellness products and services while saving money.
- CorCell<sup>®</sup> — collects and stores newborn cord blood at licensed, accredited facilities.

CorCell® is a registered trademark of CorCell.  
CorCell is an independent company offering discounts and core blood preservation services.  
CorCell does not offer Blue Cross and/or Blue Shield products or services.  
CorCell is solely responsible for its products and services.  
WebMD® is an independent company offering online health information and wellness education to Independence Administrators.  
Network Compare® is a registered trademark of Consortium Health Plans.  
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Independence Administrators does not provide legal or tax advice.



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