



## Comparison of Employee Benefit Funding Options

	Pooled		Individual School	
	Self-funded Pool	Insured Pool	Self-funded School	Insured School
<b>Source</b>	Public Employers Health Benefit Act	SET SEG ISD Insured Pools	Blue Cross Aetna Other TPAs	Blue Cross Aetna Other Carriers
<b>Size</b>	Need more than 250 employees enrolled in pool	Need more than 150 employees enrolled in pool	Must be over 50, recommend over 100	No size restriction. Experience rated over 50
<b>Time</b>	Must stay in pool for 3 years minimum	Must stay in pool for 3 years minimum	No time commitment	No time commitment
<b>OFIS</b>	Pool needs certificate from OFIS	Insurance company meets OFIS requirements	No OFIS requirement	Insurance company meets OFIS requirements
<b>Reserves</b>	Up-front reserves required	No up-front reserves required	No up-front reserves required	No up-front reserves required
<b>Stop Loss</b>	Pool purchases stop loss insurance	Stop-loss insurance included in policy	TPA provides stop-loss insurance	Stop-loss insurance included in policy
<b>Risk</b>	Pool members can be assessed fee to pay claims and build reserves	No assessments	No assessment	No assessment
<b>Charges</b>	Pool members charged for claims and admin fees	Pool members charged insurance premium	School charged for claims and admin fees	School charged insurance premium
<b>Data</b>	HIPAA-compliant claim data available to pool members	HIPAA-compliant claim data available to pool members	HIPAA-compliant claim data available to school	HIPAA-compliant claim data available to school <u>only if</u> over 50-100 enrolled