

# Define “Captive”

## And Redefine Healthcare Cost Containment



### What is a Captive?

For employer groups looking to break away from the expensive premiums of fully insured coverage, but want the stability of supportive partners, there are captives. With healthcare costs becoming unmanageable for many employers, a captive is a cost containment solution that allows multiple employers to pool their resources, administration, savings, and financial risk together.

### Why Join a Captive?

If self-funding is high-reward but high-risk, and fully insured is low-risk but low-reward, a captive is low-risk and high-reward. More specifically, the benefits of a captive include increased stability and predictability, plus enhanced claims processing and administration.

**30% of employers with over 500 employees consider joining a captive.**



### The Leaf Health Captive Difference

In addition to the standard financial benefits of captives, the Leaf Health Captive provides members with a network of premier vendor partners, in-house clinical review by an expert pharmacist, educational resources, dedicated program services and support teams, and vast risk management strategies.

Leaf Health Captive members also see an average of:

- ✓ 23% reduction of claims exceeding \$250,000.
- ✓ 8% lower first-dollar member claims.
- ✓ 5%—6.6% of total premiums returned.

Ready to learn more about  
the Leaf Health Captive?

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