Uniting Risk Management and Cost-Containment Strategies

&Leaf Health

Into a Turnkey Captive Solution

Group captives provide your clients with the opportunity to partner with other like-minded companies to reduce their insurance premiums while gaining more control over their healthcare costs.

There are many benefits to joining a group captive, but the Leaf Health Captive offers your clients even more.

This flexible and unique solution:

- Manages specialty claims costs through extensive in-house clinical review.
- Mitigates volatility by providing no new lasers and rate cap options.
- ✓ Increases healthcare savings through returned surpluses.
- Offers more benefit options and resources to encourage a culture of health and well-being.
- ✓ Empowers members to take control of their health.

How Does the Leaf Health Captive Work?

The Leaf Health Captive has different layers and claims exposure to retain, share, and transfer risk amongst our partners and captive members. This allows us to address your clients' concerns and provide them with strategies that work.



Risk assumed by Stop Loss insurer >\$250k individual and captive max

Risk shared among members in captive

No risk sharing employers pay for claims up to Stop Loss (individual or Aggregate claims)

Want to learn more about the Leaf Health Captive? **Reach out to us.**

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