

Stop-loss that works smarter, not harder

We believe stop-loss coverage shouldn't be a guessing game. That's why we've reimagined the experience to give employers more control, more predictability and more peace of mind. With our integrated approach, we're not just another carrier—we're your strategic partner in managing risk, reducing volatility and delivering smarter health care solutions.

Pricing

- Our **pooled stop-loss** feature shares risk across groups, which helps keep renewal rates steady and predictable.
- We **front-load reimbursement for eligible claims**, so employers can access funds faster when they need them most.
- **Reimbursements and adjustments are applied immediately** to the group's invoice, making the process seamless and stress-free.
- We **don't increase monthly rates for Terminal Liability Option (TLO) fees**, which helps employers save even more.

Integration

- We have direct access to claims and diagnoses, which allows us to **identify high-cost claims earlier** and give employers more time to prepare.
- Employers benefit from a **single point of contact for both medical and stop-loss**, which simplifies communication and coordination.
- We offer **flexible pharmacy coverage** by connecting with several PBMs to offer comprehensive coverage.

Clinical

- As a **provider-owned health plan**, we use clinical expertise and data to predict future claims and guide smarter decisions.
- Our **unique stop-loss structure** allows employers to maintain plan design independence, enjoy stable cash flow and benefit from shared risk without needing upfront capital or waiting for dividends.
- Smaller employers can safely transition to self-insured coverage through our new **Optimized Level Funding Option (OLFO) expansion**.

Want to learn more? Contact your Priority Health sales representative.