ParetoHealth: Giving Brokers a Competitive Advantage

Snapshot of the Status Quo
Percentage of Self-Insured Employers
- Small (less than 100 employees): 17.4%
- Mid-sized (100-499 employees): 29.2%
- Large (500+ employees): 78.5%

- Rising and wildly volatile healthcare costs
- Next-to-no autonomy
- A guaranteed premium price hike every year

Come renewal time, the majority of mid-sized employers who can’t afford to self-insure are left to wrestle with:

There has to be a better way. (Spoiler alert: there is.)

Now you can offer clients risk financing for the long haul.

You know it, your clients know it, and insurance companies know it: there is strength in numbers. With a captive model, you can offer small fish in a big pond a different way to conceptualize—and achieve—critical mass.

When like-minded mid-sized employers band together, they can reduce volatility, share the risk of high claims, access Fortune 500-level cost containment programs, cut their second largest expense after payroll, and switch their employee focus to staying well.

Successful business owners are good at focusing on what matters most. So which sounds smarter: saving money for the next twelve months, or cutting total healthcare spend over the next ten years?

Without Captives
With Captives
The Employer’s Healthcare Spend
The Employer’s Healthcare Savings
Cost Containment Strategies
Cost Savings
- 5-Year Costs
- 10-Year Costs
- 15-Year Costs

Market leader
- Founded in 2011
- 50% annual member growth

Focus on member satisfaction
- Whitely owned by employers
- Ability to reencap unprofitable premiums

Proven results
- 97% renewal rate
- 0.1% HRR program maximum

Market leverage and risk diversification
- Over 1,400 captive member carriers
- 471,000 lives covered

Business growth opportunities
- Limited distribution model, with protection against BOPs
- 40% of Pareto’s business is new business for brokers
- Access to training and marketing materials to sell successfully

Superior captive offering
- No new loans for members, ever
- $293MM in stop loss coverage
- Stop loss renewal rates are 45% under market, with only a 10% trend increase

Long-term cost containment programs
- Fortune 500-level benefits with proactive oversight
- Data analytics platform to highlight and address gaps in the PBM
- 3% decrease in leveraged trend over 10 years

Ready to be part of a captive?
Pareto has you covered.

Become a preferred partner.
- Grow your book of business
- Dominate the largely untapped mid-sized employer market
- Change the way healthcare is delivered

Interested in working with Pareto? Let’s chat.
Drop us a line at learnmore@paretohealth.com.