


The background is a vibrant blue-to-purple gradient. It features a collage of floating elements: several pills in red, blue, and white; stacks and individual bills of US currency; and a hand holding a megaphone in the bottom right corner, suggesting an announcement or survey.

Second Annual Self-Insured Survey



Enclosed are the results to our 2nd Annual Self-Insured Survey brought to you by WellNet Healthcare.

The data represents a broad section of 550 brokers and consultants from across the nation with experience in both the fully insured and self-funded marketplace.

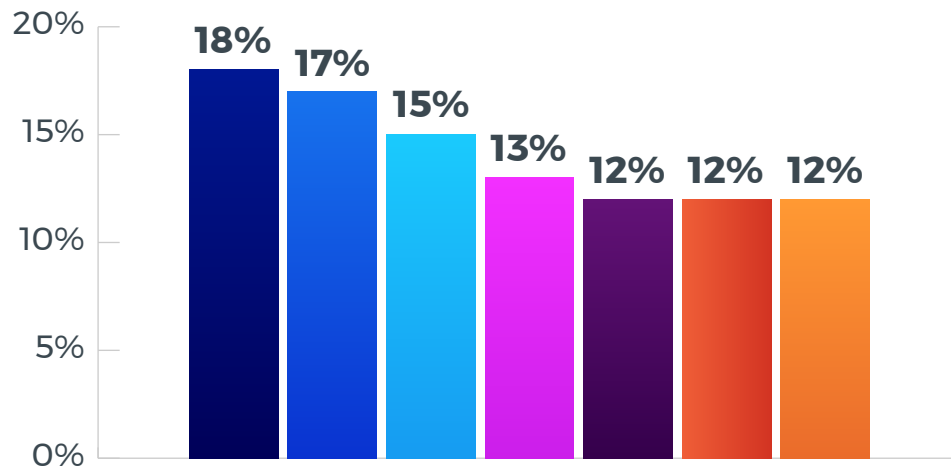
With these new findings, advisors and business leaders can work to optimize the healthcare experience, drive better engagement and control costs for people and their families.

We hope you enjoy.

Introduction

Question 1

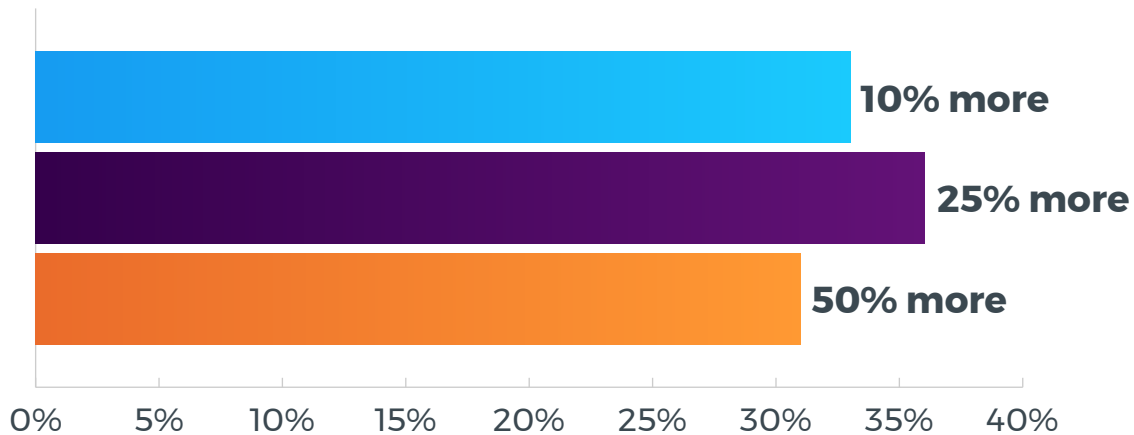
Are there any new discoveries over the past 22 months that you learned about your clients?



- Enhancing the benefit offering is more important than ever
- Employers are trying to hold on to their talent given the “great resignation” and they don’t want to make any adjustments to their health plan even if they are deemed an improvement
- Emphasis on Mental Health
- Greater flexibility around hybrid work environment
- Expense reduction and cash preservation are priorities
- Culture and workforce development are priorities
- Virtual and digital technology solutions are critical for their remote workforce

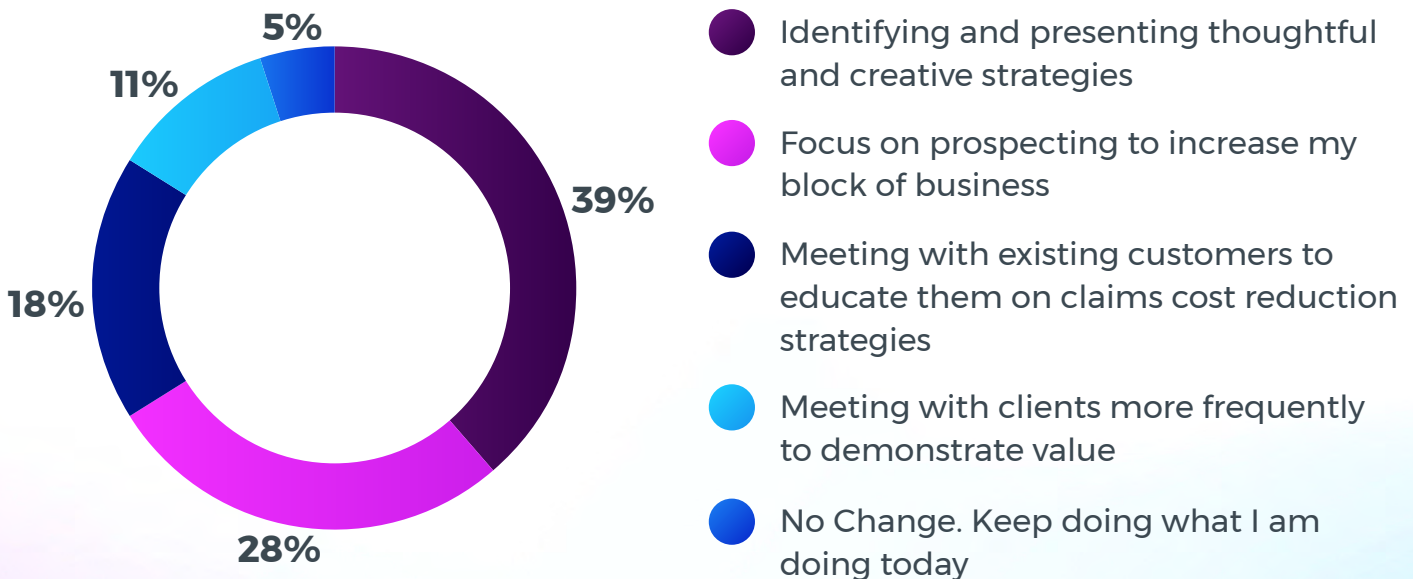
Question 2

What percent of your C-Suite executive clients are more engaged in the health plan decisions this year vs last year?



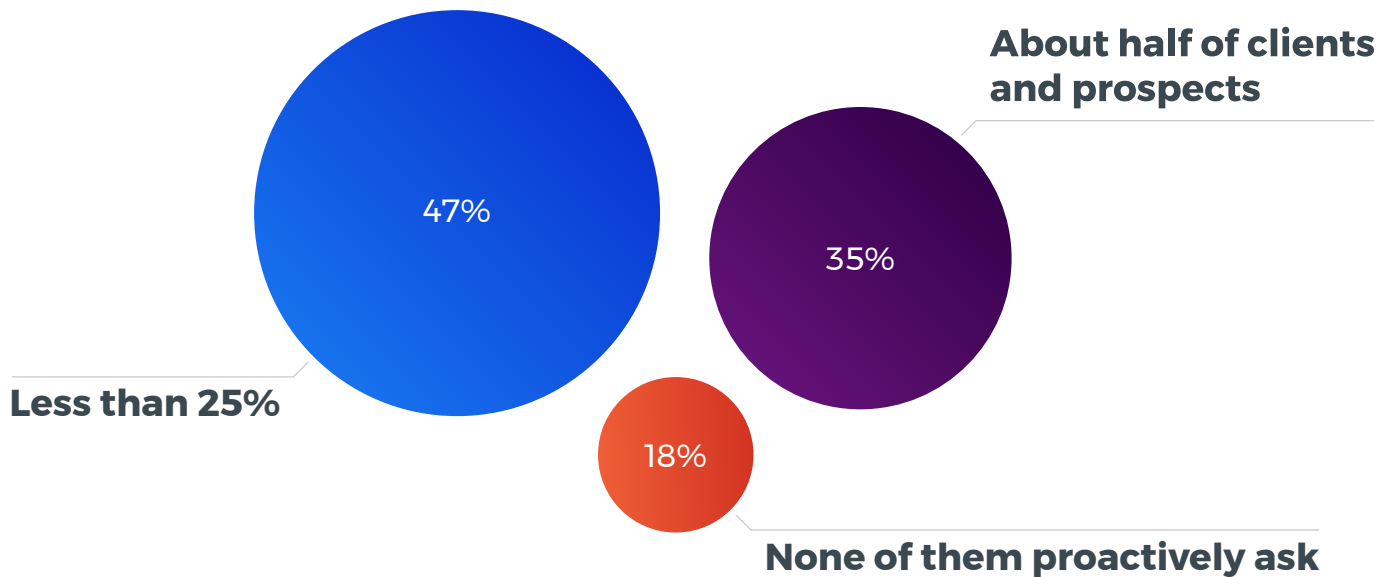
Question 3

It's said that over 70% of employers plan to change their health insurance carrier or administrator in 2022. Based on that statistic, how do you plan to spend your time?



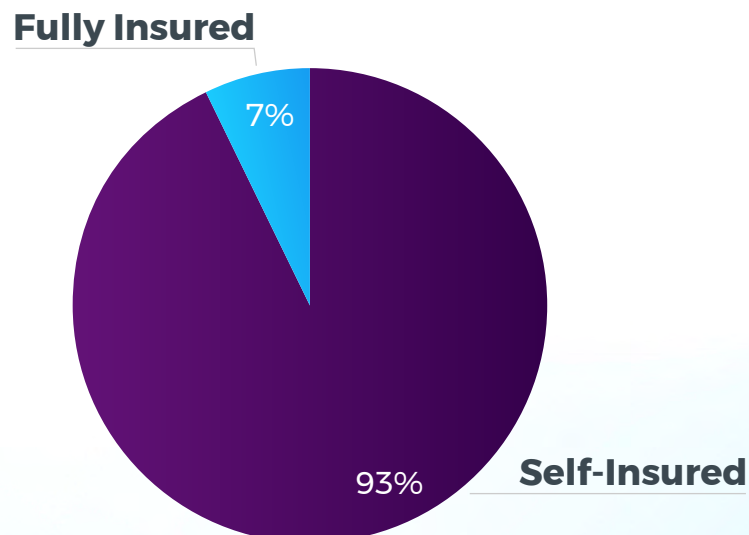
Question 4

What percentage of your clients and prospects proactively ask about alternative or self-funded solutions?



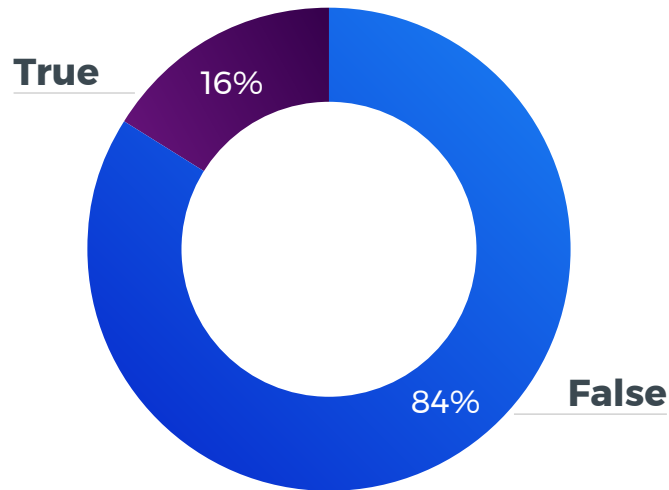
Question 5

What method of funding do you believe is in the best interest of your customer's long-term strategy?



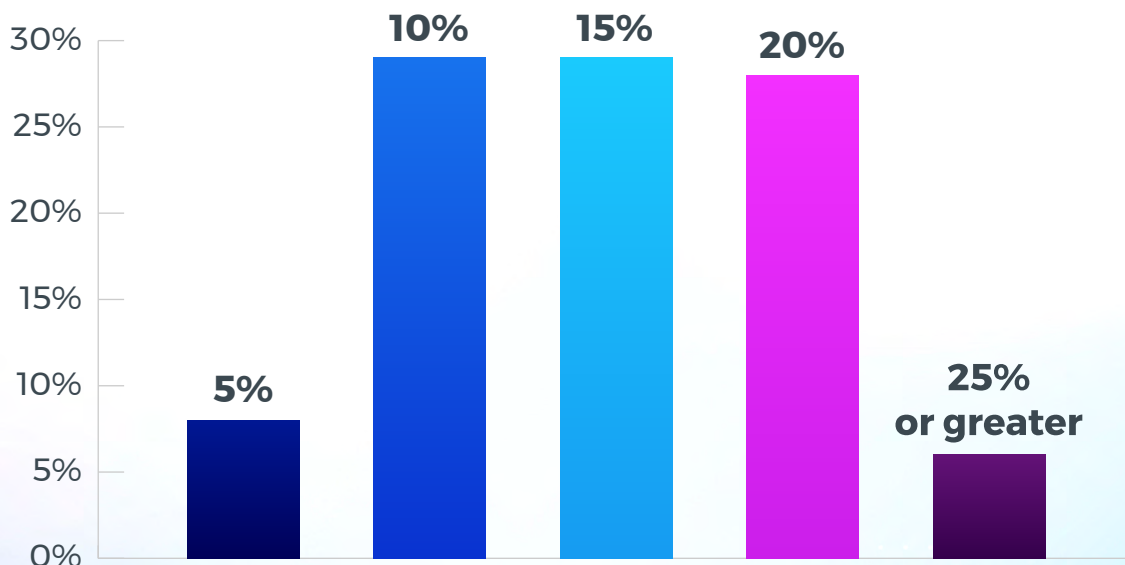
Question 6

I believe working with the BUCAH's (Blues, United, Cigna, Aetna, Humana, etc.) is best for my clients because of the name recognition and safety of working with a large national insurance carrier.



Question 7

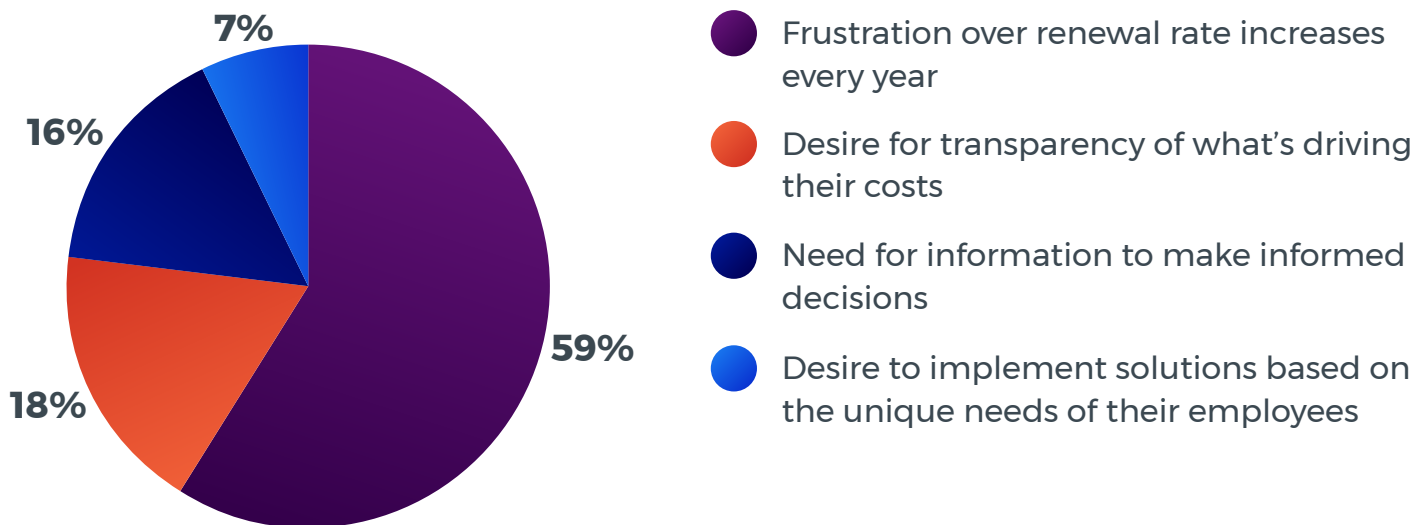
How much potential savings do your clients typically need to see (vs their fully insured premiums) before they'll consider changing to self-funding?



Cost Containment

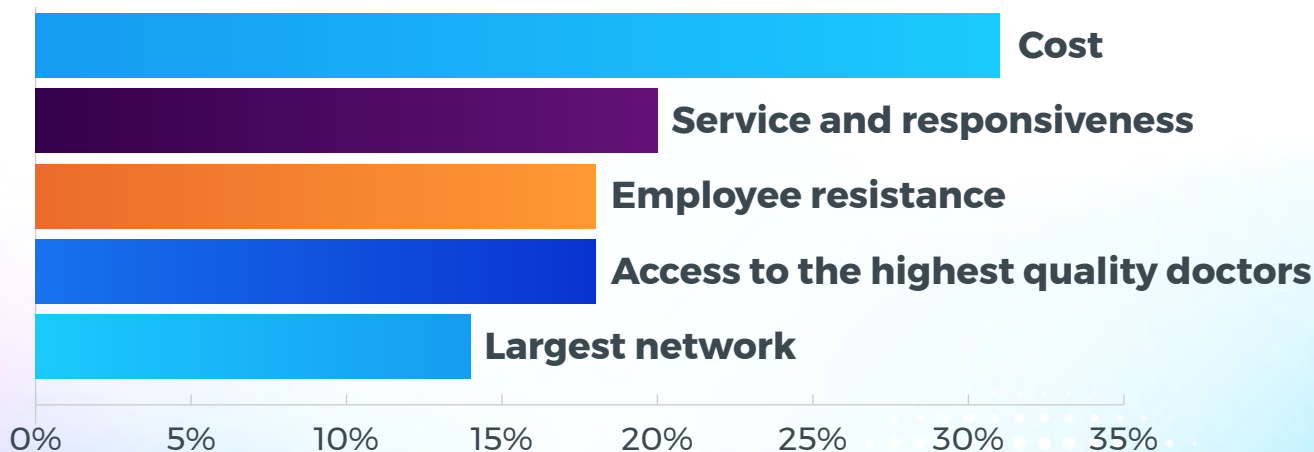
Question 8

What was the deciding factor in your clients choosing a self-funded strategy in 2021?



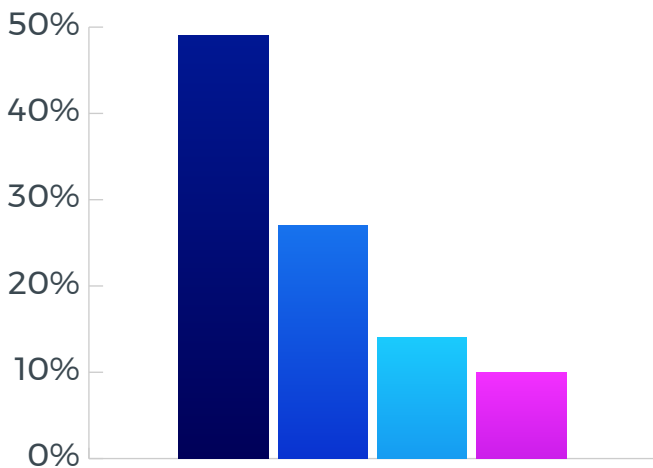
Question 9

What are the top concerns of your C-Suite customers or prospects when making decisions for their group health plan? Please choose 3



Question 10

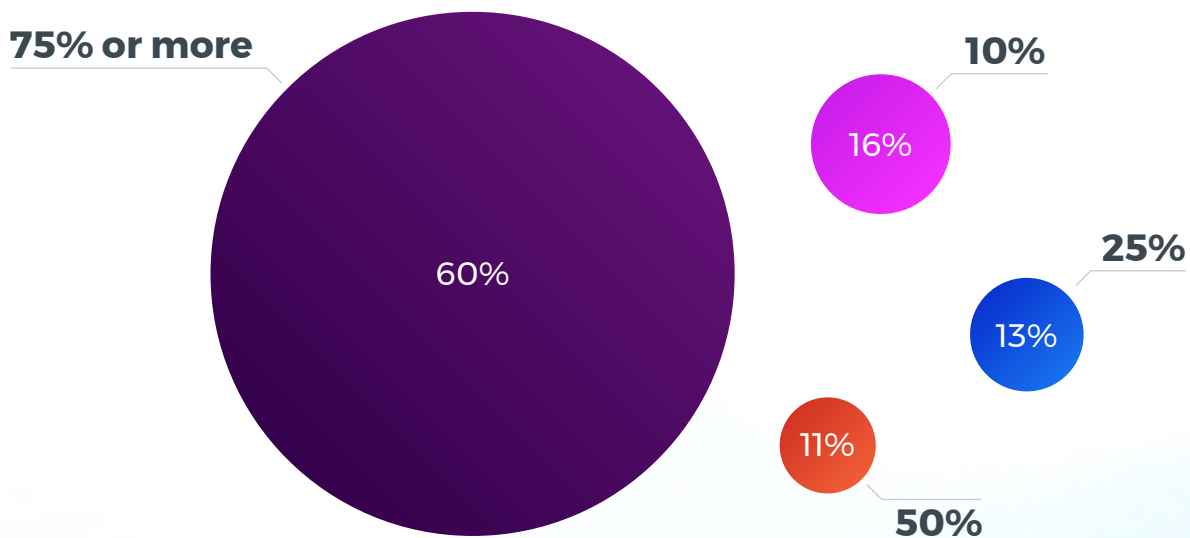
If your clients are fully insured today, why do they choose to remain that way?



- The perception that there is too much risk to their company if they are self-funded
- The perception their company is too small to go self-funded
- The perception their company cannot tolerate the potential volatility of being self-funded
- They like the comfort of writing one check and knowing they're covered

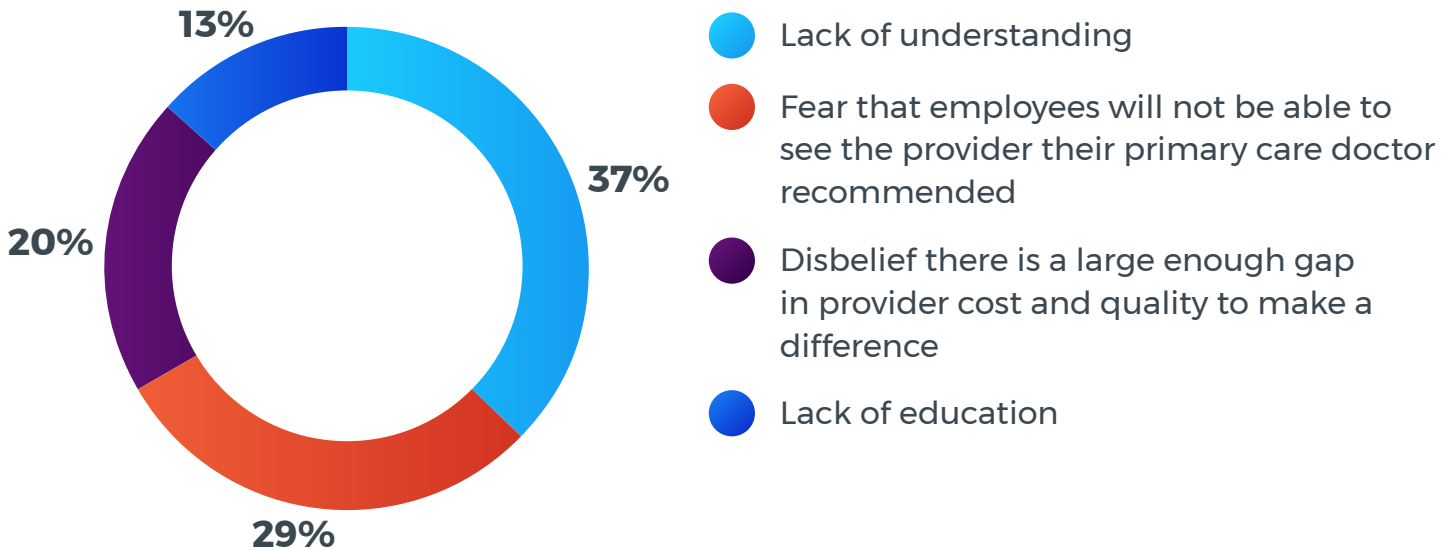
Question 11

What percentage of your clients would offer free primary care visits to members if they could?



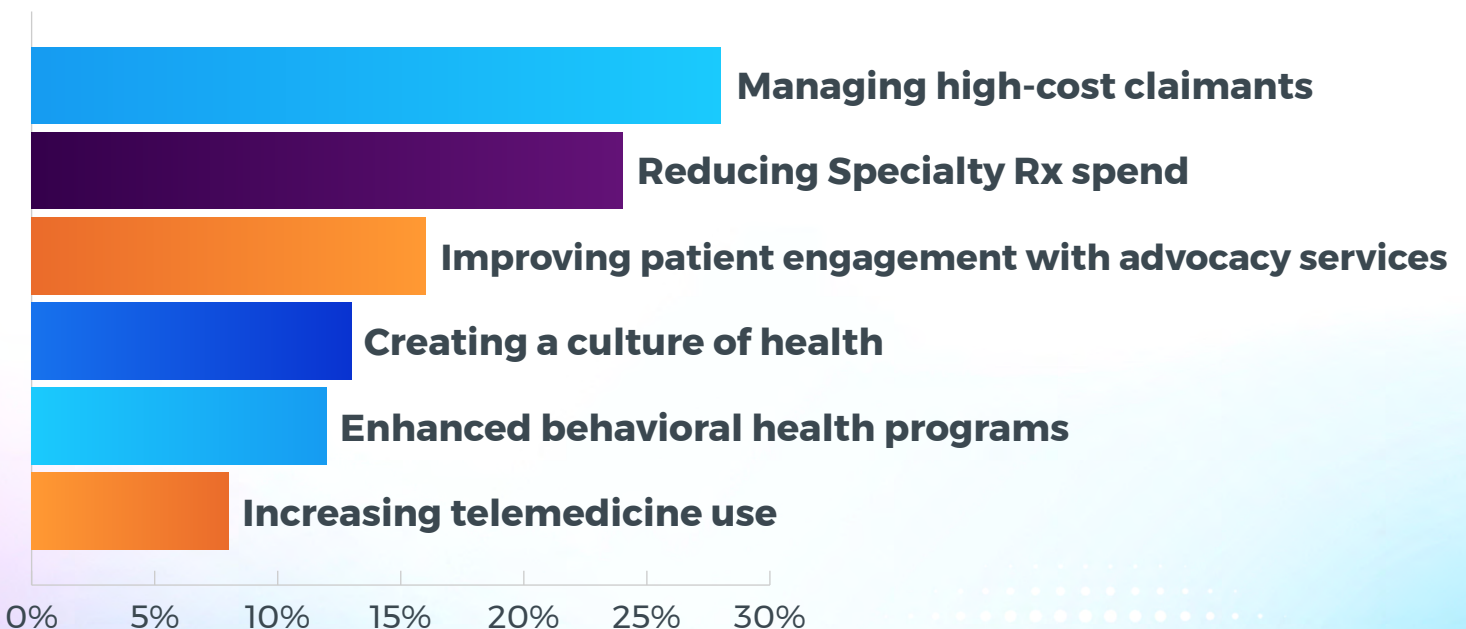
Question 12

If guiding members to higher quality/lower cost providers positively impacts healthcare costs, why do you think it's slow for employers and employees to adopt these strategies?



Question 13

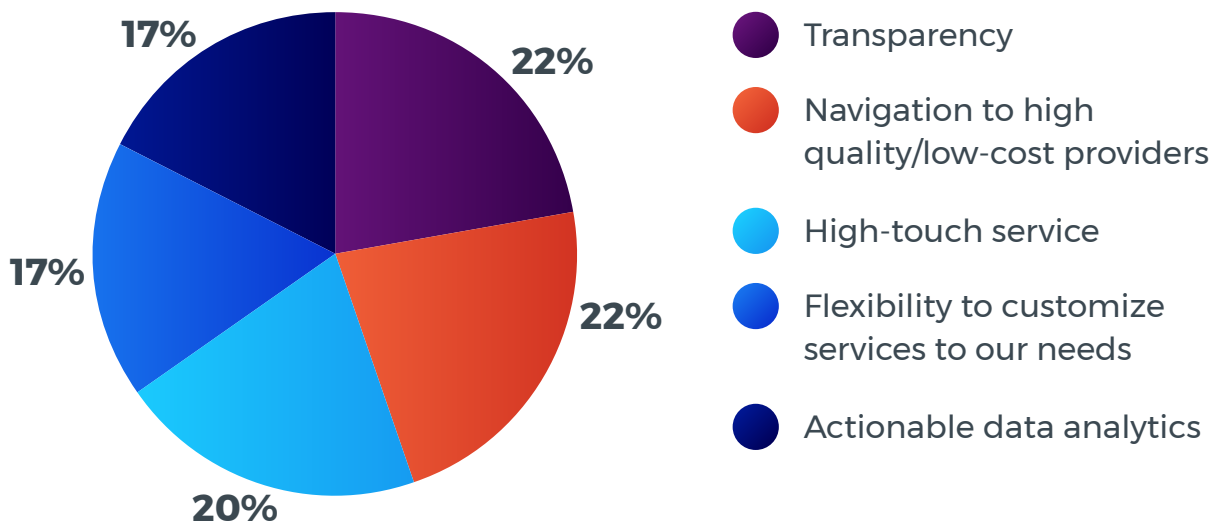
What strategic health care priorities do your clients have over the next 3 years? Please choose 3



Service and Optimization

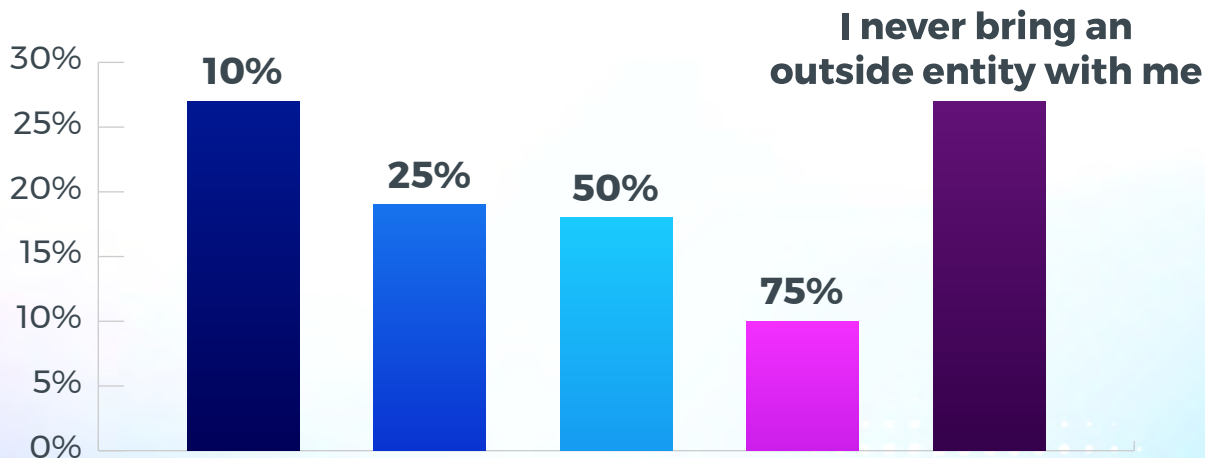
Question 14

What capabilities /option(s) are minimum requirements for your health plan administrator/TPA? Please choose 3:

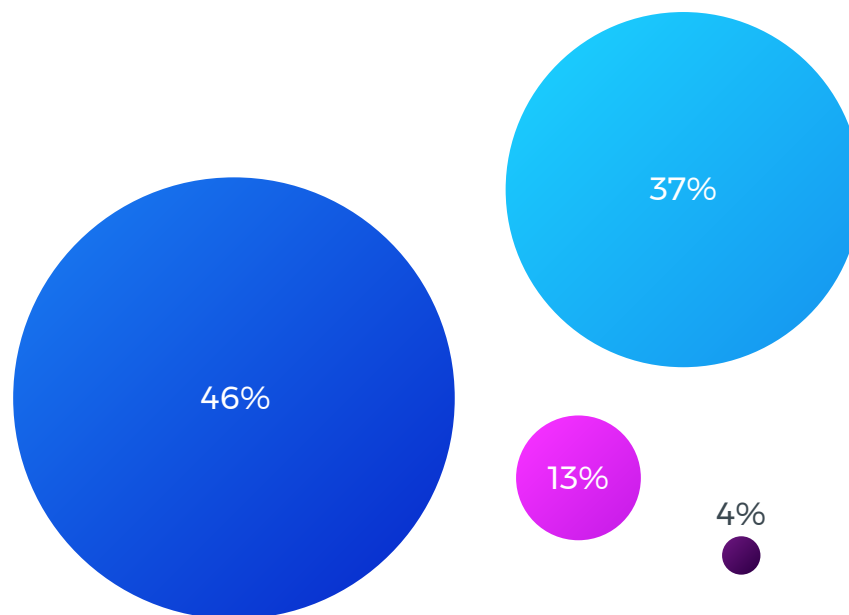


Question 15

How often do you bring an experienced solution partner to your renewal or finalist meetings?



If your clients have shifted to self-funding or adopted alternative strategies, how often are the desired outcomes implemented/achieved?

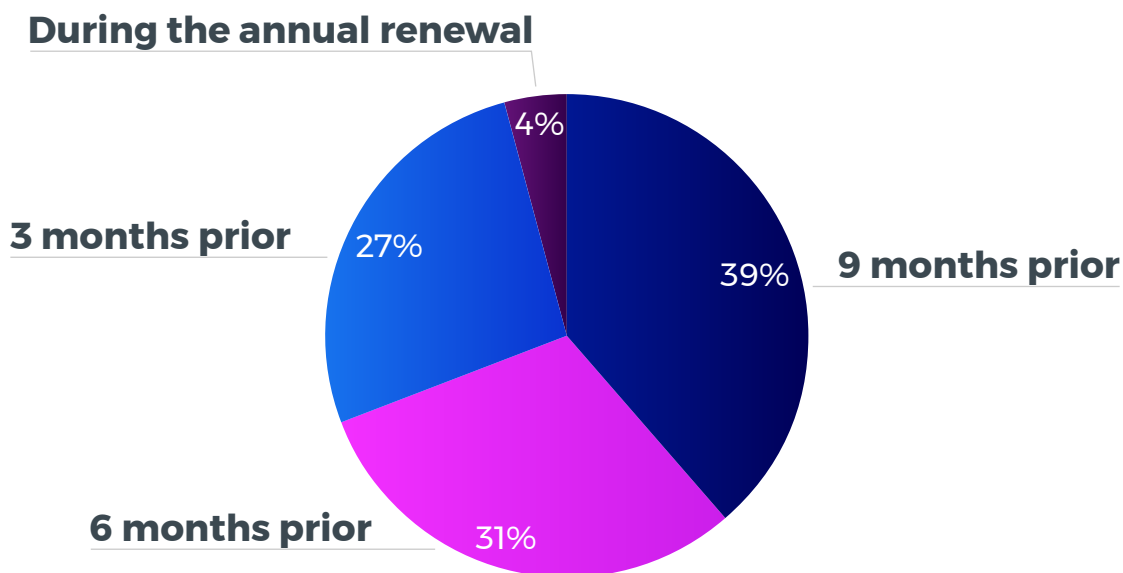


- We're seeing slow adoption with some success
- We're seeing timely success with desired outcomes
- We're seeing minimal improvements but staying the course
- Most of the clients are choosing to go back to fully insured

Education & Marketing

Question 17

How many months prior to renewal do you begin speaking with your clients about alternative options to improve the health plan and the member experience?



About WellNet

WellNet builds and optimizes
smarter self-funded health plans
for companies across the nation
with 100 to 5,000 employees.

Taking risk and leveraging our patented
technology stack, we fix the unaffordable
healthcare mess with ongoing education,
stronger advocacy, and aligned incentives
to combat the vested interests of traditional
health insurance carriers.

Our unique ability is doing whatever it takes
– *at the right pace* – to lower the cost of
healthcare and improve the experience
for companies and their people.

Please visit: wellnet.com

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