

RMHP SHARED FUNDING™

For Large Groups of 101 or More Employees

With Shared Funding, employer groups can expect to:

- Benefit from lower claim expenses
- Save time and money with hassle-free administration and customer service
- Rely on timely and comprehensive reporting

How RMHP Shared Funding Works

If you have 101 or more employees, you may choose from a variety of risk-reward corridors ranging from 10 to 25 percent.

Risk-Reward Corridor

The risk-reward corridor is a percentage up or down from the claim costs expected during a policy period (claims target). If claim costs are lower than expected, you will receive a refund from RMHP. If claim costs are higher than expected, you will pay the difference to RMHP, but only to the top of the risk corridor.



Your Claims Target is the expected amount of claims costs based on your group's experience, medical underwriting, and demographics.

Actual Premium

The actual premium includes your Reward Corridor (refundable premium dollars) and nonrefundable minimum claims costs and fixed costs.

No Claims Costs Paid Above Group's Risk Corridor

You have no claims responsibility after your final reconciliation (no "terminal liability").

Receive Timely Reporting

- Group Experience and Lag Reports on a monthly basis
- Comprehensive Reporting Suite provided on a quarterly basis
- Interim Reconciliation Estimate on a quarterly basis
- Final reconciliation detailing the gain or loss on the Year's Claims Experience

Simplified Administration

Shared Funding bundles these services under an administrative fee:

- High-quality claims administration and customer service
- Statewide RMHP-managed provider network
- Comprehensive pharmacy and ancillary network
- State-of-the-art Utilization Management, including on-site case management coupled with award-winning Disease Management programs

Fixed Costs

- Pooling charges provide built-in protection against individual claims over a defined amount
- Risk fees ensure protection from costs that exceed the established risk corridor
- Administration fees described above

Responsibilities Defined

Responsibilities, risks, and pricing vary between different funding options. You and your clients can choose the financing option that best fits their needs:

Employer is at risk for group's claim experience.

- Premium is based on group's experience

Monthly expenses are predetermined.

- RMHP Shared Funding (Shared)
- Fully Insured

Carrier is plan fiduciary.

- RMHP Shared Funding
- Fully Insured

Comprehensive Utilization Management is included in price.

- RMHP Shared Funding
- Fully Insured