



## FULLY INSURED RATES SKYROCKETING ACCORDING TO RECENT FORBES COLUMN

**Hendersonville, TN (July 2, 2014):** Recent news of continued rate increases in the medium to large group (50 – 1,000 employees) marketplace has many companies considering other healthcare options for their employees.

*In May 2014, FORBES columnist Scott Gottlieb discussed the findings from a recent survey of 131 brokers across the United States. It was determined that average premium increases were in excess of 6% for January 2014 effective dates. This is a significant increase from less than 3% increases found quarterly since 2010.\**

These premium increases have resulted in many employers paying the majority of employee health insurance costs, negatively impacting their company bottom lines. In 2015, employers with 100 or more full-time employees will be required to offer health coverage to more than 70% of their full-time employees or face a penalty of \$2,000 per full-time employee (less 30 full-time employees) if health coverage is not offered and just one of their employees enrolls in the exchange and receives premium or subsidy assistance. This penalty does not apply to employers with less than 50 full-time employees. Employers with 50 to 99 full-time employees will not be subject to the penalty in 2015, but will be subject to the penalty in 2016.

The utilization of a captive plan allows employers to meet ACA requirements while controlling their costs through custom plan designs specifically fit for their business needs. Self-funding options, such as Risk Solutions Captive, Inc., have become attractive to companies seeking a solution that will reduce employer healthcare costs, improve employee wellness, streamline healthcare delivery and achieve long-term stability.

**Contact us today for more information on a custom captive solution for your organization by contacting Bill Beeler at [bbeeler@risksolutionscaptive.com](mailto:bbeeler@risksolutionscaptive.com) or call 800.526.3919.**

**About Risk Solutions Captive, Inc.:** Risk Solutions Captive, Inc. (RSC) provides innovative solutions for companies with 50 or more employees in the self-funded arena. RSC's partnership with Health Cost Solutions (HCS), the TPA, provides the foundation for RSC with a variety of services including claims payment, cost containment, billing, reporting, COBRA and HIPAA services. By partnering with a highly rated reinsurance carrier and Health Cost Solutions, Risk Solutions Captive offers risk protection from high-dollar claims exposure and the highest quality TPA services.