



The Hidden Cost Map of a Self-Funded Plan

Q /SPY Cost Leaks

1. Specialty Pharmacy

- High-Cost Specialty
- Gene Therapy Drugs

2. Large Claims

- Catastrophic Diagnoses
- Ongoing High-Cost Treatment

3. Out-of-Network Exposure

- Balancing Billing
- Specialty Provider Referrals

Identify.
Reduce.
Save.

4. Utilization Spikes

- ER Overuse
- Delayed Preventive Care

5. Network & Plan Inefficiencies

- Provider Cost Differences
- Limited Steerage Opportunities

What to Look For:



What's driving your healthcare trend?



How exposed is the plan to a large claimant event?



What data are you reviewing between renewals?

Outcomes Don't Start with Renewals
The strongest self-funded strategies identify risks before they become costs.

[Schedule a Strategy Discussion](#)

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