

Florida Local Government Health Insurance Consortium

A Brown & Brown Program

CONNECTCARE³

Your Personal Healthcare Advocate

Helps Patients Understand Their Diagnosis and Treatments to Make the Right Health Care Decisions

A personal and confidential Health Care Navigation service designed to assist critically ill employees and their families navigate the complex healthcare system

Employers can experience potential cost savings through proper diagnosis, effective treatment options, shorter hospital stays and quicker recoveries

Offers face-to-face patient interaction with Nurse Navigators

Attend physician and hospital appointments with patients

Identifies options for patients, including Centers of Excellence, expert physicians and specialized treatments for the most informed decisions

Assists with any medical or behavioral health



FLGHIC

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Local Governments Working
Together To Lower Health Benefit
Costs Through Self-Funding



Contact our Private Exchange representative,
Raymond O. Bailey, CPA, CIC, CRM
at 352-787-2431 or visit bbleesburg.com

bbleesburg.com



The Many Advantages of Self-Funded Employee Health Benefits

If you are searching for a way to lower health benefit costs without always cutting employee benefits, or if you struggle to understand carrier developed price increases at renewal time, then consider becoming a member of the Florida Local Government Health Insurance Consortium (FLGHIC).

This unique program provides all the advantages of the lowest cost option for financing your health benefits – SELF-FUNDING – without the potential road blocks of going it alone. There are tremendous advantages to joining other Florida local governments.

As a result, it allows you to enjoy savings, transparency, and greater control over your future.



Advantage #1: Savings and Surpluses

As a FLGHIC member:

- Premium dollars not needed to pay claims are returned to members (SURPLUS)
- Lower administrative costs
- You can achieve immediate savings from initiatives (like Wellness and ConnectCare3) that control costs
- Effectively position your entity to secure multi-year savings
- Because of the group volume you save on risk transfer costs (Stop Loss Premiums)



Advantage #2: Full Control

As a FLGHIC member:

- Each Member can retain their current benefits
- Claim Risk is well defined and limited
- No potential for cash calls or year-end assessments
- Renewals that are developed by actuaries that work for the consortium
- Own and have a voice in the running of the consortium



Advantage #3: Full Transparency

As a member of FLGHIC, you will:

- Know where every dollar is spent for claims, administration and insurance protection
- Learn what is causing your claim utilization through detailed claim data
- Know how your rates are developed and what's driving your next renewal



Advantage #4: Proven Experience

- Program administered by nationally-recognized The Benecon Group, Inc. with 20+ years of experience in developing and managing self-funded health purchasing cooperatives and consortiums
- Program marketed in Florida by Brown & Brown Insurance
- UnitedHealthcare provides network access services and claim adjudication



Advantage #5: Protection

The consortium will provide a member with:

- A cap on claim liability and funded in 12 fixed monthly payments
- No lasering at renewal
- Experience of a poor claim year is mitigated by the overall purchasing power of the group



Take Control of Your Future

For full details on how your organization can benefit from the savings, cash flow, and control of the FLGHIC program, please call Raymond O. Bailey Jr., CPA at (352) 431-3101 or email at ray.bailey@bblesburg.com