



# Another Look At Self-Funding

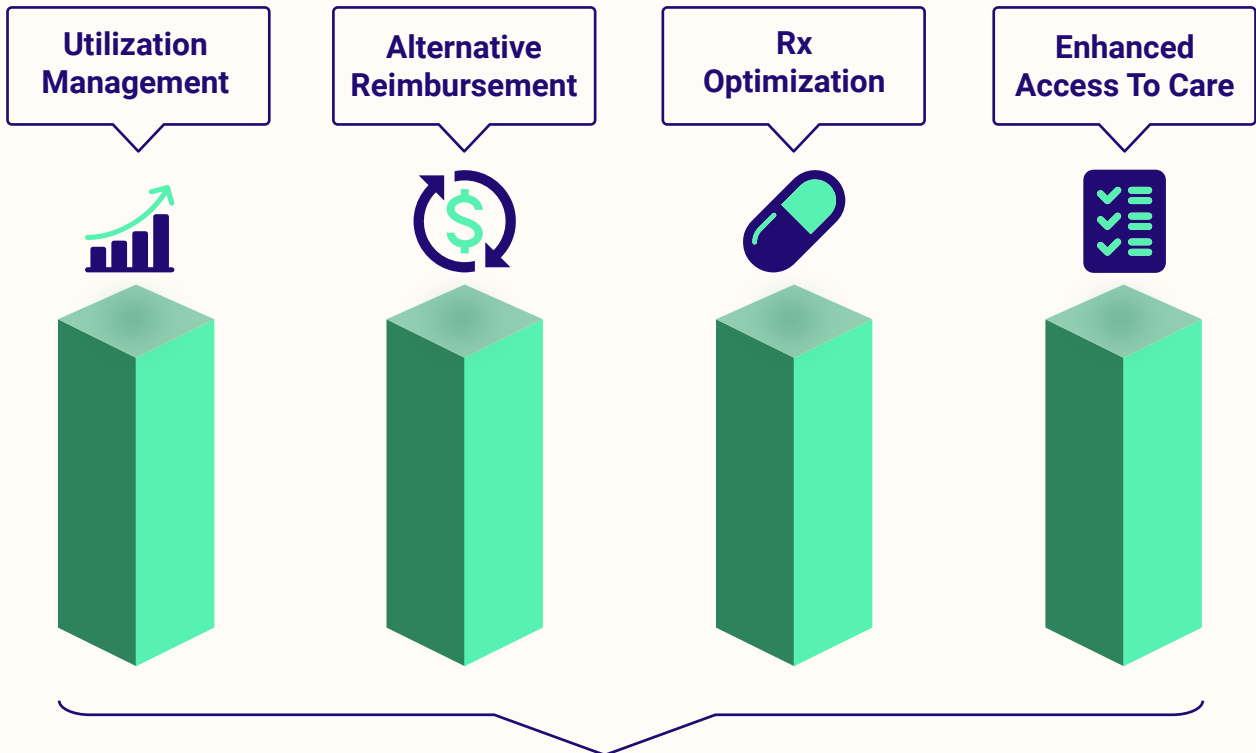
## The Problem



Starbucks spends more on **employee healthcare** than on **coffee**.



General Motors spends more on **employee healthcare** than they do on **steel**.



The Pillars of Self-Funding

## The Tide Is Changing...

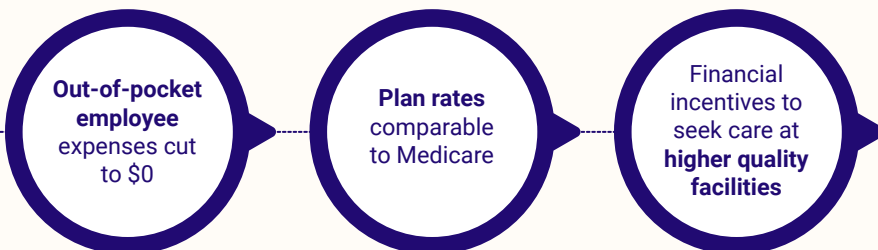


In 1999, **only 44%** of insured workers were part of a self-funded plan



In 2020, that number has **increased to 67%**

## Better Outcomes



Data 2020-2022 Transparent Health Benefits and partners.