



Unbundle with a TPA

Why Unbundle with a Third-Party Administrator (TPA) versus a Fully Insured Administrative Services Organization (ASO) Carrier?

As an employer, you have many different options available to you for employee benefits. Choosing to remain “unbundled” allows you to separate services and contract with specialized providers for each, helping you to better manage the administration and cost of your plan.

There are significant benefits to choosing an unbundled approach with a TPA for your coverage:

- 1 Flexibility and customization.** While it may take some initial effort, as an unbundled, self-funded plan, you are able to customize your plan for your employees and their needs. When reviewing annual plan data, your consultant can help you decide what benefits to change, maintain, or remove completely to provide the best options for your employees and to save you money.
- 2 Integration with vendor-partner ecosystems.** When you opt to unbundle your plan with a TPA, you're able to choose the vendor partners you want to work with, including your healthcare network, dental, vision, Pharmacy Benefit Manager (PBM), stop-loss, and other point solutions. Rather than only having one option offered by an ASO, you can choose complementary partners who best fit the plan you want at the price you want.
- 3 Data transparency.** As the owner of the plan, you have access to all relevant data. You have easy insight into claims data to gain a better understanding of where money is being spent and where it can be saved.
- 4 Nimble actions/resolutions.** When you have an unbundled plan through a TPA, you're able to make changes easily to better serve employees and members. Vendors and benefits can be changed without having to go through a carrier, allowing you to quickly tweak aspects of your plan that aren't working.
- 5 Cost containment.** Working with a TPA to administer your self-funded plan allows you access to any cost-containment tools and in-house capabilities they offer, including reviews for fraud, waste, and abuse; payment integrity; and large claim audits.