

# 7 benefits of an ASO health plan



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## Geisinger

Providing comprehensive healthcare coverage is key in attracting and retaining top talent. But managing your organization's coverage can be a complex and time-consuming task. That's where Administrative Services Only (ASO) health plans come in.

With an ASO plan, you can offload the day-to-day operations of healthcare administration (like managing claims or coordinating with providers), allowing you to focus on your core business. Here are some of the top reasons why an ASO health plan might be the right choice for your organization.



## 1. Cost savings

You may see a benefit to your company's bottom line when you choose an ASO plan. Unlike fully insured plans, ASO plans allow businesses to pay for actual claims incurred by employees, rather than a fixed premium. So if your employees have fewer medical expenses, your company will pay less.



## 2. Stop-loss coverage

ASO plans often come with stop-loss coverage, which is like a safety net for your company's finances. It works by setting a limit on how much your company has to pay for employee healthcare expenses. If the total claims go beyond that limit (due to unexpected and expensive medical conditions or treatments, for example), the stop-loss coverage kicks in and takes over, saving you from extremely high costs.



## 3. Reduced workload and stress

Rather hand off the responsibility of managing employee enrollment, claims processing and other administrative tasks to the insurance carrier? Choose an ASO plan. It'll mean less paperwork and fewer headaches for you and your HR team — so you can focus on running your business more efficiently.



## 4. Customization and flexibility

You'll have a high level of customization with an ASO plan. By tailoring it to meet the specific needs of your employees, you can align the plan with your company's unique requirements.



## 5. Enhanced data insights

ASO plans provide access to detailed claims data, which can offer valuable insights into the health and wellness of your workforce. By analyzing this data, you can identify trends, assess the effectiveness of wellness programs and make informed decisions to improve employee health outcomes.



## 6. Wellness programs

These plans often include wellness programs that promote employee wellness initiatives, fitness incentives and lifestyle coaching. By investing in employee wellness, you can foster a healthier and more productive workforce while boosting morale and retention.



## 7. Dedicated customer support

ASO plans usually come with dedicated customer support teams that can assist employees with any questions or issues related to their healthcare coverage, reducing the burden on HR departments.

By carefully considering the unique needs of your workforce and partnering with a reputable ASO provider, you can design a health plan that not only meets the needs of your employees but also aligns with your company's financial goals.

Geisinger Health Plan (GHP) offers three comprehensive ASO plans that provide flexibility, greater financial control and nationwide coverage. Reach out today to learn more about your options and how GHP can support your organization's health care needs.

Call 866-645-5217 or visit [geisinger.org/sites/ghp/aso](https://www.geisinger.org/sites/ghp/aso).