

Medical Marketing

Content provided by the Large Group and Small Group Medical Marketing teams.



January 2025

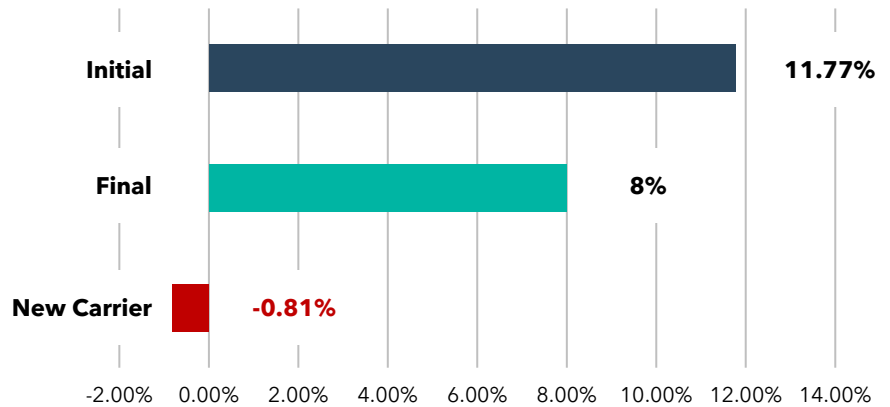
Check out our 1/1/25 renewal marketing recap with detailed premium statistics on page 1, comprehensive trend analysis of our book of business since 2021 on page 2, and upcoming carrier presentations and industry events scheduled for early 2025 on page 3. As always, look to the end for Kevin's monthly dad joke.



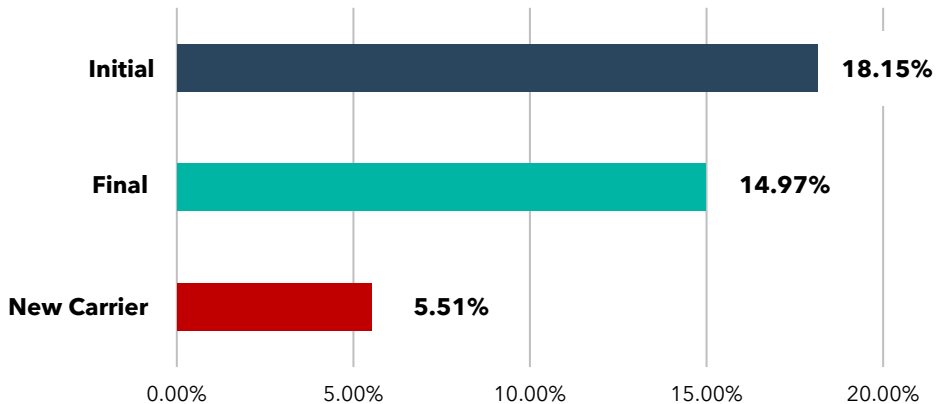
2025 Medical Marketing Recap: Fully Insured & Stop Loss

As marketing efforts for 1/1/25 come to a close and we continue to work on upcoming renewals, the team wanted to share a brief recap of our 1/1/25 marketing efforts.

1/1/2025 Averages | Fully-Insured & Level-Funded



1/1/2025 Averages | Stop Loss



*Average includes 80% of all laser exposure.



See more on page 2.

Large Group Marketing | Trend Analysis

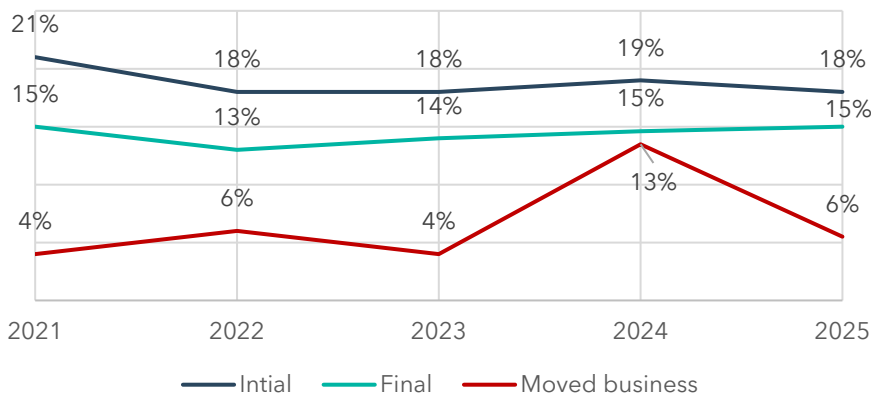
The marketing team has tracked premium increases across C&B's book of business since 2021. Key points to note:

- The 2025 data reflects all 1/1 business (excluding Guide Re). Historically, metrics increase approximately 1% once all other effective dates for the year are included.
- Our reported increases factor in 80% of laser exposure on renewals/moved business. This provides a more accurate picture than carrier-reported trends (13-15%), which exclude laser exposure and therefore understate actual costs.
- For clients who changed deductible levels, we calculate increases based on the original deductible to maintain data accuracy and avoid artificially lowering trend numbers.

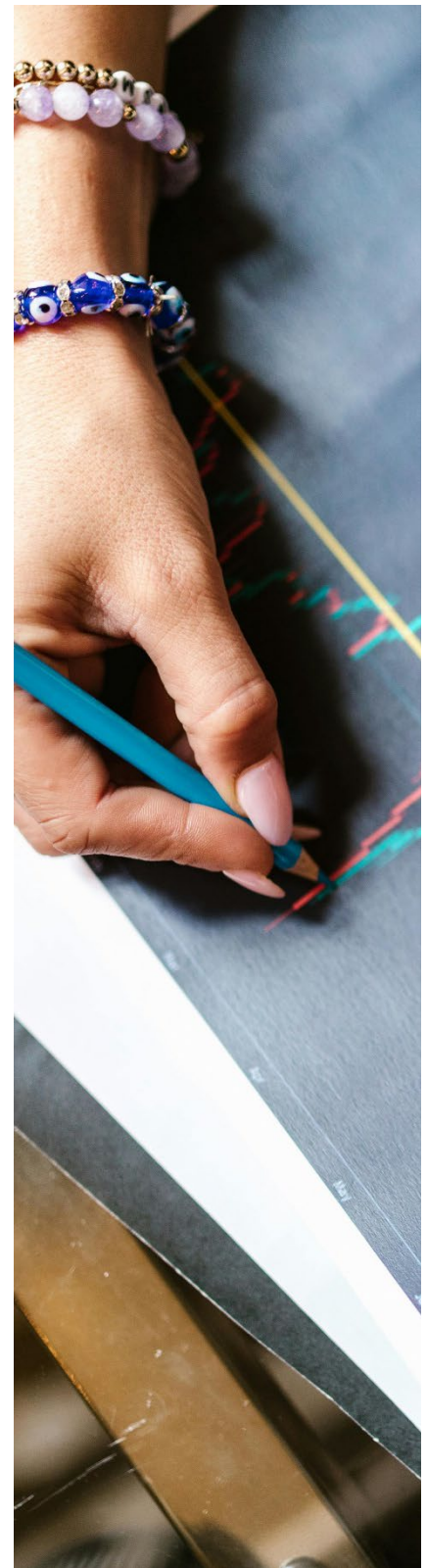
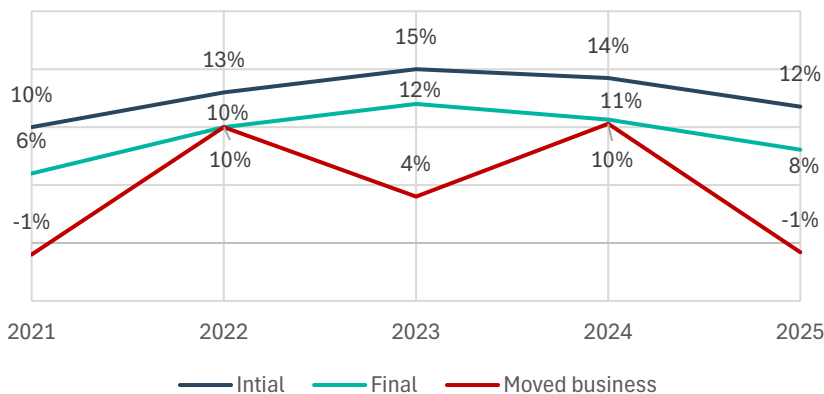
Key Findings:

The charts below will show the **Initial** and **Final** incumbent increases, whereas the **Moved Business** marks the increase the client moved carriers.

- **Stop Loss:** Final trend remains stable at around 15% from 2024. Moved business returned to normal range at 6% average increase, with 27 accounts switching carriers for 1/1/2025.



- **Fully Insured:** Both initial and final increases continue to decline since 2023, reaching lowest levels since 2021. Moved business (20 accounts for 1/1/2025) shows a 1% decrease, matching 2021 levels.



See more on page 3.

Upcoming Dates & Events

The following carrier/vendor meeting(s) are scheduled over the next month. Please share any feedback you'd like us to discuss with these carriers/administrators prior to the below meeting dates.

Imagine360 Refresher Training:

Review of 2024 wins, program refresh, and 2025 planning

- Date: January 10th, 2025
- Time: 9:00 AM
- [More Info >](#)

DOL Audits Webinar (The Alliance):

Compliance requirements for self-funded employers with speakers John Barlament and Jennifer Austin

- Date: January 16th, 2025
- Time: 10:00 AM
- [Register here >](#)

Captive Resources (CRI) Introduction:

Introduction/refresher with Leah Johnson and Bob Boyer

- Date: January 21st, 2025
- Time: 9:00 AM
- RSVP: Contact Daniel Feldhake
- [More Info >](#)

Minnesota Healthcare Consortium:

Partnership overview for MN-based clients

- Date: January 23rd, 2025
- Time: 2:00 PM
- RSVP: Contact Daniel Feldhake
- More Info: www.resourcecoop-mn.gov | www.ssc.coop

Pareto Captive 2025 Kick-off (Madison):

Updates, results, and future goals discussion

- Date: January 29th, 2025
- Time: 11:00 AM
- RSVP: Contact Daniel Feldhake
- *Note:* Dubuque meeting to be scheduled

Private Health Management (PHM) Introduction:

Overview of high-acuity case management services

- Date: February 5th, 2025
- Time: 2:00 PM
- RSVP: Contact Kevin Felderman
- [More Info >](#)



Please let Daniel or Kevin know if you would like to attend presentations.



Kevin's Monthly Dad Joke

I asked Melissa if she wanted to take a trip to the Golden Gate Bridge this summer. She asked, "What we will do when we get there?" I told her, "We would cross that bridge when we come to it."