

ClearPoint Health Introduces Evolved Captive Risk Strategy

The evolved captive is designed to solve for adverse risk retention and promote accountability among employer members.

COLUMBIA, SC, UNITED STATES, April 1, 2025 /EINPresswire.com/ -- ClearPoint Health has released a new captive risk strategy, designed to solve for adverse risk retention and promote accountability among employer members.

Small to midsize businesses (SMBs) are increasingly leaving fully insured health plans for captive insurance programs, an alternative funding strategy in which employers become stakeholders in an insurance company and combine risk. Unfortunately, many encounter adverse risk retention, a pervasive issue in which captives continue to retain high-cost employer members by subsidizing their uncontrolled costs onto low-cost employers.

With adverse risk retention in mind, alternative funding marketplace, ClearPoint Health, has optimized its proprietary captive offering, separating itself from competitor captives through the following features.:

Configurability: The new captive model enables customization, allowing employer members to choose their preferred third-party administrator (TPA), pharmacy benefit manager (PBM), network, and point solution configurations.

Measurement and Support: The new captive normalizes data from all stakeholders in the captive marketplace to provide insights and analytics on each employer member's behavior.

Incentives: ClearPoint Health's new captive insurance model solves for adverse risk retention through a proprietary Member Engagement Index (MEI). The MEI ranks employer members' efforts to manage avoidable and addressable employee healthcare claims costs. Employer members that contribute to the sustainability of the captive are rewarded with incentives including no new laser provisions, the distribution of underwriting surplus, favorable rate caps and renewals.

"The release of ClearPoint's evolved captive risk strategy is a milestone in the larger accountable insurance movement, which we are proud to lead," said Gene Pompili, Chief Strategy Officer at ClearPoint Health. "Whereas traditional captives see claims, we engage people. From custom

playbooks designed to help employer members make the most of our MEI, to a support team available to help employers navigate difficult conversations with plan members regarding behavioral changes, ClearPoint Health's captive leads with empathy."

The captive is exclusively available through ClearPoint Health's marketplace of alternative health benefits funding solutions.

About ClearPoint Health

ClearPoint Health, based in Columbia, SC, is a digital alternative funding solutions marketplace that empowers benefit advisors to offer progressive, transparent and affordable health insurance to small and mid-sized businesses. With a focus on innovation, transparency and clinical integration, ClearPoint Health provides solutions that not only meet the financial needs of employers but also enhance the healthcare experience for employees. For more information, please visit www.getclearpoint.com.

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