

STABILITYSM

Predictable costs. Potential savings.

Stability is a self-insured solution from Blue Cross and Blue Shield of Minnesota that gives you fully insured predictability with the opportunity for a refund.

Stability offers the potential savings of a traditional self-funded product — without all the risk. With Stability, you have fixed monthly costs just like a fully insured plan, but if claims come in lower than projected, you get a refund after you renew your plan.

Minimize the risk. Maximize the savings.



Built-in stability

The monthly rate is based on maximum claims for your group. If your claims are higher than projected, you're covered with stop-loss so you don't pay any more. If your claims costs are lower than expected, you get a refund after you renew your plan.



Easy-to-read monthly statements

Monthly reporting makes it easy to understand how much you've spent on claims.

A broad range of plans

Stability utilizes our most popular plans and the reliable Blue Cross network. Choose from a variety of plan designs to meet your needs, including options compatible with health savings accounts.



Stability provides:

- Predictable monthly costs
- Financial risk protection
- Regulatory flexibility
- Broad plan selection
- Potential tax savings
- Stop-loss coverage

IS BLUE CROSS STABILITY RIGHT FOR YOU?

Stability is suited for small and midsize employers. Call your appointed Blue Cross broker or agent to see if Stability is the best choice for your group.