

Our Purpose

Ridge Health Solutions is a health benefits purchasing program for like-minded employers, specifically tailored for the purposes of:

1. jointly negotiating better insurance prices and terms, and
2. gaining long-term stability in managing employee benefits

Ridge Health Solutions presents a transparent employer-centric market where employers can finally take back control, form their own purchasing pool, and succeed in delivering Fortune 100 benefits to the small and mid-sized employers who make up the bulk of the U.S. economy.

Self-funding can come at a lower cost than the traditional fully insured model, however, self-funding can be financially hazardous and unpredictable for smaller employers. It is better not to go it alone, but to merge your resources into a bigger risk pool that will represent the interests of the employers, not the insurance companies.

The broad goal of the program is to take back control from the insurance markets for the pricing, design, renewals, and other financial parameters.

The approach starts with addressing the four goals of the employer:

1. Low cost
2. Stable renewals
3. An employer-centric risk management strategy
4. Insurance **when you need it**

Ridge Health Solutions is an age-rated, level-funded product distributed through multiple employer groups. These groups include entities like professional employment organizations, associations, chambers of commerce, and more. There is no upfront cost to join Ridge Health Solutions.

Employers with good claims experience want lower rates, and those with occasional catastrophic claims, or temporary bad experience, do not want to be punished. These two concepts need to be reconciled in a well-run risk pool. We are not an insurance company. We are an employer-centric buyer's club, built to help employers succeed with level-funding, and break free of insurance companies. Our business is not finding groups to join, our business is allowing groups to join.

Contact Us

We offer a strategy, not just a product.

For more information on how we can help you find the right health solution please contact us today.

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