

# The Self-Funded Connection

## The Latest ACS News and Industry Trends to Follow

### Trend Focus: Virtual Services & Data-Driven Care

The healthcare landscape continues to evolve, and self-funded employers are turning to virtual services and data-driven insights as powerful tools to manage costs and improve employee outcomes.

Telemedicine, AI-enabled platforms, and advanced analytics are no longer future solutions; they are today's reality. According to a recent Mercer study, nearly 94% of large employers now include telemedicine as part of their benefits strategy. Additionally, data-driven insights are helping HR leaders identify chronic conditions earlier, benchmark costs, and reduce unnecessary utilization.

#### Why it Matters for Employers:

- **Cost Containment:** Virtual care reduces ER and urgent care visits, cutting unnecessary expenses while providing employees with faster access to treatment.
- **Personalization at Scale:** AI and predictive analytics identify at-risk members, enabling proactive outreach and personalized care pathways.
- **Employee Engagement:** Data transparency and education tools empower employees to make smarter healthcare choices, increasing satisfaction and lowering turnover.
- **Inflation Pressure Response:** With medical costs projected to rise more than 7% in 2025, these strategies provide employers a way to absorb inflationary pressures without compromising care quality.

#### As Vice President of Sales, Wes Jones explains:

Employers are under increasing pressure from rising medical costs and inflation. By leveraging data insights and virtual care options, self-funded plans can uncover savings opportunities while still providing employees with convenient, accessible, and high-quality care.

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This shift to virtual-first, data-backed care models not only lower costs but also expands access to preventive and specialty care, ultimately improving long-term health outcomes and strengthening overall plan performance.

### **ACS Solution Spotlight: TrueFunding**

Traditional insurance models often leave employers paying for coverage they don't fully use. That's where TrueFunding comes in.

TrueFunding is ACS's innovative approach to self-funded health plans, designed to give employers full transparency into costs while offering the financial protection of stop-loss insurance. Employers benefit from:

- Complete visibility into claims and spending
- Flexibility to customize plan design
- Potential for refunds when claims are lower than expected

TrueFunding ensures that every healthcare dollar is working harder, improving value for both employers and employees. Visit [acsbenefitservices.com/trufunding](https://acsbenefitservices.com/trufunding) to learn more!