

# Health Innovations for Arizona Not-for-Profits

Supporting Likeminded Organizations' Mission to  
Make a Difference



**3,000+**

Employees and their family  
members covered

**10+**

Arizona not-for-profits own  
and govern AHRIC

**Millions of  
Dollars**

In health care premium  
savings secured for not-for-  
profits and their employees

**Premium  
Health  
Benefits**

Including concierge  
services & best-in-class  
programs for employees

After enduring years of minimal price transparency, eroding benefits, and reduced planning capabilities due to unexpected cost increases, a group of not-for-profits banded together to build a solution that would help them better manage their employee health plans. From this partnership, AHRIC was formed in 2015.

AHRIC, a group health care captive, allows Arizona not-for-profits to fight back against rising health care costs and secure affordable, best-in-class employee benefits — because your greatest asset is your people and their passion for serving others.

AHRIC brings together organizations with a shared vision for change and allows them to focus on what matters most: caring for their employees, expanding their programs and fulfilling their missions.

## Key Problems with Traditional Insurance:

- Benefit brokers don't have not-for-profits' best interests at heart
- Unpredictable cost increases lead to annual rate shopping, which, in turn, results in benefits erosion and disruption to employees and HR teams
- Transparency among brokers and insurers is limited, and not-for-profits are unable to take self-directed action
- Cookie-cutter insurance offerings don't meet the varied needs of most employers

## Advantages of a Health Captive like AHRIC:

- AHRIC grants the power of choice, turning not-for-profits into premier health care purchasers
- Employers in AHRIC gain access to top-tier benefits & best-in-class programs and services tailored to the unique needs of their workforce
- Increased pricing stability and transparency due to pooled risk allows for effective annual planning
- Each captive member shares in the associated risks, reaps the resulting rewards and receives protection from its counterparts
- Unlike traditional insurance, savings are returned directly to AHRIC employers